Document Tracking System

DOMESTIC POLICY COUNCIL

INCOMING PROFILE

Date: 2/15/94

To: Carol H. Rasco

From: Phil

Subject: City of Columbia Police Homeowner Loan Program

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ACTION

Assigned To:	Date:	Action Required:	Due Date:
Bruce Reed	2/17	Bruce to Follow up with Phil	2/25

Signature Level:

Copies Sent To:

Comments:

Make sure Bruce Reed follows up with Phil.

Jose -
Can HUD do more of this?
BR

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

FAX TRANSMISSION

DATE: 4/13/94

NUMBER OF PAGES (including this page) 3

To: José Cerda

FROM: Liz Arky
708-3161

PHONE: 456-7028

COMMENTS:

a0421 live-incops
PM-Live-In Cops,690
Police Officers Coaxed To Live In High-Crime Housing Projects
Eds: Also in Wed AMs report
By CAROLYN SKORNECK
Associated Press Writer

WASHINGTON (AP) _ Imagine never leaving work. Now, imagine work requires you to confront gang members, break up fights and arrest killers _ and remember, these are your neighbors.

That's a perilous scenario, but it hasn't stopped police officers from volunteering in increasing numbers for jobs that offer free or low-rent housing in exchange for their presence. It's community policing to the highest degree with a simple goal: safer streets.

Officer Bill Wolf, a 25-year-old bachelor, said he ignored family worries to move into a high-crime area of Elgin, Ill., two years ago because he "liked the challenge of it."

For Officer Terry Allen, who has lived and worked in another tough area of Elgin since June 1991, the motivation was different.

"I grew up in a minority neighborhood in the inner city" of Chicago, said Allen, 27. "Most of the people where I grew up, they didn't feel too good about the police officers in the community. Most of the people were abused by the cops." One of two participants in Elgin's four-officer, 4-year-old program, Allen said he wanted "the opportunity to show people something different, that some police officers actually care about you."

FBI statistics show that as Elgin's population grew by 8,000 _ to 78,400 _ between 1989 and 1992, the number of homicides remained level at four, and while robberies and aggravated assaults rose somewhat, larcenies and motor vehicle thefts dropped.

Although the live-in cop concept is not brand new, there is an effort to build up the program.

Tucked away in a $15 billion crime bill pending before the House of Representatives is a $10 million proposal sought by the Clinton administration for grants. This would be used to defray 75 percent of the costs of housing police officers.

Putting police in public housing units was authorized years ago, but the Department of Housing and Urban Develpoment is streamlining it and encouraging more participation, HUD spokesman Michael Siegel said.

In the past nine years, accommodations in public housing were approved for 135 officers, with 35 approved in the past two months since the Clinton administration came forth with its own version of the program, known as Operation Safe Home, he said.

Cities where officers occupy such units include Manchester, N.H., Alexandria, Va., Washington, Milwaukee and Madison, Wis., Siegel said. Baltimore is seeking such positions.

Not all of the live-in-cop programs require officers to actually patrol their own neighborhoods. In some programs, they merely live in high-crime areas and patrol elsewhere. But that isn't the case in Elgin.

"Their beat is their neighborhood and their office is their house," giving them "a closer relationship to the residents they serve," said Deputy Police Chief Dan McCollum.

Wolf said that before he joined the program, he "had the perception that a lot of the people were bad people or criminals or problem makers. In reality, probably 90 percent of the people were good, hard-working people. The 10 percent who were the problem makers really stood out."

Soon, neighborhood children were gathering regularly at his rent-free house to play with his dog and with a computer system he bought for them.

Elgin officials initially thought the program would reduce calls to police, but the opposite occurred.

"People are more willing to call police, more willing to get involved," said Police Chief Charles Gruber, a longtime community policing advocate who launched the program with no federal funds.

"Before, they were afraid because of gang-bangers and drug dealers moving in," said Allen. "When I moved in, they felt, 'Terry's going to take care of us.' "

Elgin public housing residents told "of a dramatic, drastic and significantly important change for the better in the living conditions there as a result of having the police officers there," said Lee Brown, director of the federal Office of National Drug Control Policy, who visited in December.

Personal plans evaporate when neighbors call or knock on the door.

"You can't say, 'Hold on, because I'm having dinner with my family," ' Allen said.

AP-DS-04-13-94 0000EDT

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March 4, 1994

MEMORANDUM FOR: Bruce Reed
Jose Cerda

FROM: Bruce Katz
Liz Arky

RE: Police Residency in Public Housing

We appreciate your consideration of ways in which to support police residency in public housing. This memorandum recommends an amendment to the "Police Partnerships for Children" provision of the Biden crime bill to encourage police residency in "high crime areas." It also attempts to estimate the cost of providing substantially reduced or free rent to encourage residency of police in public and assisted housing in high crime areas.

We suggest the following additional language:

add to Sec. 4803. Purposes.

The purposes of this title are to --

(5) provide greater security for residents of high crime areas by encouraging long-term residency of law enforcement officers in high crime areas.

Sec. 4805. Grants Authorized.

create a new paragraph in subsection (a):

(2) RESIDENCY GRANTS. -- The Attorney General, in consultation with the Secretary of Housing and Urban Development, shall, subject to availability of appropriations, award grants to public housing authorities, owners of federally assisted housing, and owners of housing in high crime areas determined to be providing dwelling units to law enforcement officers for free or substantially reduced rent. Such grants shall not be subject to the requirements of subsection (c).

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

FAX TRANSMISSION

DATE: 4/8/94

NUMBER OF PAGES (including this page) ______

To: Jose Cerda FROM: Liz Aiky

PHONE: 456-~~5~~7028 708-3161

COMMENTS: Still working on figures as of our administration.

* Pls. call Tony once fax has been rec'd. 708-3161

Liz

U. S. Department of Housing and Urban Development
Washington, D.C. 20410-5000

OFFICE OF THE ASSISTANT SECRETARY
FOR PUBLIC AND INDIAN HOUSING

MEMORANDUM FOR: The Secretary

FROM: Joseph Shuldiner, Assistant Secretary, Office of Public and Indian Housing, P

SUBJECT: Police Residency -- HUD's Policies and Procedures Allowing Police Officers to Live in Public Housing Units

- HUD currently has a two-step process for housing authorities (HA) to allow police officers to live in public housing units.

  1) HA applies to Field Office to allow officer to move into the unit (1989 Public Housing Memo)

  2) HA applies to Headquarters to continue receiving subsidy on that unit although it is not housing a low-income resident (PFS Waiver Notice)

- HUD and HAs see the benefits to be numerous. Residents often feel safer, youth are provided a positive role model, police-resident relations improve, criminal activity is dampened.

- HUD wishes to encourage more housing authorities and police officers to develop similar arrangements.

- To simplify the process and increase the number of participating housing authorities, HUD published a proposed rule in July 1993 outlining a streamlined process.

- HUD anticipates the Final Rule to be published at the end of April. Until the Final Rule is published, the existing policies and procedures remain valid and in operation.

- Attached is a listing of the cities that currently have police officers living in public housing.

Attachment

OPERATION SAFE HOME
Police Residency
Police Officers Not Income-Eligible And Living in Public Housing
April 1994

Table Summary:

135 Officers From April 1985 to April 1994
34 Officers Approved After February 1994 (SINCE SAFE HOME ANNOUNCED)
90 SINCE FEBRUARY 1993

Location	# of Officers	HUD Approval Date	Police Officer Move-in Date
	Region I		
None			
	Region II		
Albany, NY	10	5/8/91	12/92
Troy, NY	1		12/23/92
	Region III		
Washington, DC	7	2/25/93 - 4/8/94	
Baltimore Housing Authority, MD	20	3/31/94	
Alexandria, VA	3	9/92; 4/93; 9/93 2	
Charleston, WV	8	7/93	
	Region IV		
LaFollotte, TN	2	11/87; 11/90	
Knoxville, TN	5	1/92; 2/92; 3/92; 9/92; 2/94	
Kingsport, TN	2	11/93; 10/93	
Tennessee Valley Regional HA	1		
Brownville, TN	2	12/14/32; 9/11/91	
Humboldt, TN	1	10/1/93	
South Carolina Regional HA	1		12/30/92
Aiken, SC	1		10/1/92
Darlington, SC	1		4/1/87
Huntsville, SC	1		9/15/93
Lancaster, SC	1		7/28/92

Location	# of Officers	HUD Approval Date	Police Officer Move-in Date
	Region V		
Chicago, IL	2	9/1/91; 6/5/92	
Bloomington, IL	1	11/1/92	
Cleveland, OH (Cuyahoga PHA)	1	4/1/94	
Chillicothe, OH	1	7/1/93	
Warren, OH	1	6/93; 3/94	
Minneapolis, MN	8	3/93; 2/94	
	Region VI		
New Orleans, LA	1	7/16/93	
Lake Charles, LA	6	8/92; 10/93 3 (4 since 2/93)	
Haynesville, LA	1	11/91	
Leesville, LA	2	4/92; 6/93 1	
Natchitoches Parish, LA	1	3/94	
Oil City, LA	1	4/93	
Sabine, LA	1	2/93	
Arcadia, LA	1	not available	
Ferriday, LA	1	not available	
Grambling, LA	1	4/85	
Jonesboro, LA	4	not available	
Lake Providence, LA	1	12/93	
Marksville, LA	1	1/94	
Monroe, LA	3	3/93 - 9/93; 4/94	
Truth or Consequences, NM	2	7/8/93	9/15/93
DeWitt, AR	1	2/19/93	6/1/93
Ola, AR	1	12/15/93	12/17/93
Van Buren, AR	1	6/17/93	5/20/93
Bay City, TX	1	4/16/93	
San Antonio Housing Authority	11	(9 since 2/93)	6/92 - 1/94 ?
	Region VII		
Dodge City, KS	1	9/21/93	
Independence, MO	5	3/9/94	
Ulysses, KS	1	9/7/93	

Location	# of Officers	HUD Approval Date	Police Officer Move-in Date
Jetmore, KS	1	8/25/93	
Sedalia, MO	1	6/3/93	
St. Louis County, MO	1	4/1/91	
St. Charles, MO	1	not available	
Bowling Green, MO	1	7/1/93	

Region VIII

None

Region IX

None

Region X

None

We suggest the following additional language:

add to Sec. 4803. Purposes.

The purposes of this title are to --

(5) provide greater security for residents of high crime areas by encouraging long-term residency of law enforcement officers in high crime areas.

Sec. 4805. Grants Authorized.

create a new paragraph in subsection (a):

(2) RESIDENCY GRANTS. -- The Attorney General, in consultation with the Secretary of Housing and Urban Development, shall, subject to availability of appropriations, award grants to public housing authorities, owners of federally assisted housing, and owners of housing in high crime areas determined to be providing dwelling units to law enforcement officers for free or substantially reduced rent. Such grants shall not be subject to the requirements of subsection (c).

amend SEC. 4806. APPLICATIONS

(A) IN GENERAL. -- To be eligible for a grant under section 4805(a)(1) an entity shall --

and add

(B) POLICE RESIDENCY -- To be eligible for a grant under section 4805(A)(2) an entity shall --

(1) be a public housing authority, an owner of federally assisted housing or owner of housing in high crime areas that has established a program to encourage law enforcement officers to live in high crime areas, and such public housing authority or owner has entered into a lease agreement with a law enforcement officer with terms that reflect no charge for rent or a substantial reduction in rent from the fair market rent; and

(2) prepare and submit to the Attorney General an application in such form, at such time, and in accordance with such procedures, as the Attorney General shall establish.

amend sec. 4809. Authorization of Appropriations.

There are authorized to be appropriated to carry out this title, **$40,000,000** for fiscal year 1994, and such sums as may be necessary for each of the fiscal years 1995 and 1998, of which not more than **5 percent** shall be used for the mentoring and conflict resolution activities described in section 4806(c).

We estimate $20 million is sufficient to fund this initiative. $20 million will support 2,902 police officers; 1,500 at a rent of $550/month for a one bedroom apartment and 1,402 at a rent of $600/month for a one bedroom apartment. $550 per month represents the average public housing fair market rent and $600 represents the average assisted housing fair market rent.

We have worked up a number of funding scenarios and would be happy to consider alternatives with you.

Incentives for Police Officers to Live in High-Crime Area

- Portland Police Chief Charles Moose joins a growing cadre of committed officers who are making their homes in America's high-crime neighborhoods. Police Chief Moose and his wife, Sandy, paid $80,000 for their home in Portland's crime-ridden North-East section.

- Police Chief Moose has extended the frontiers of community policing. By living here, he is making the neighborhood safer for all of its law-abiding residents. His leadership -- as a law enforcement officer and a 24-hour role model -- should encourage other police chiefs and rank and file officers across the country to follow suit.

- Police Chief Moose made his decision to live in this neighborhood without any financial incentive. But many police departments, public housing authorities and local governments recognize the importance of having police live in urban areas, and they are helping officers finance homes or obtain inexpensive housing in the inner-city.

  * The city of Columbia, South Carolina, offers an annual $500 bonus to police officers who reside within the city limits. In 1990, the city began a program offering officers low interest loans to purchase and renovate homes in any of Columbia's low- or moderate-income neighborhoods. After a dozen officers accepted the challenge, there was a corresponding 16% drop in the city's crime rate.

  * The city of Seattle, Washington, has included the community in its plans, encouraging banks to offer more attractive mortgage packages to police officers buying homes in the city.

- We believe the Federal Government should also encourage police to live in high crime neighborhoods. The Crime Bill contains a program to help police officers do just that. With passage of the Crime Bill, the Federal Government will be able to provide grants to state and local governments, public housing authorities, owners of federally assisted housing and of housing in high crime areas. These grants will be used to provide homes to law enforcement officers at no cost or for substantially reduced rent -- making it possible for there to be someone like Police Chief Moose in every community that has been hit hard by crime.

- These programs are a good investment of our crime-fighting resources.

  * Police-residents make their neighborhoods safer, but their decision to move into urban areas may also lead the way towards urban revitalization as others decide join them in moving into the city.

  * Recognized as neighbors and friends, police officers gain a higher level of trust in communities where they reside -- communities that often suspect cops as much as they do gang members.

* Chief Moose has made a difference on his street. According to a press report, neighbors are less afraid to keep their doors and windows open, and an older woman thanked him for making her feel safe enough to start walking outside again. One neighbor stated, "Just to have him right there, it's made me feel more secure."

- Let us not pretend that it is easy, however, for officers to live in the middle of a crime problem. Understandably, officers want to be able to forget about the problems of crime when they leave the station. But by living in the community, police officers get to see not just the crime, but the good, honest people who are trying every day to make their neighborhood a decent place to live.

Crime Bill

Title III -- Police Partnership for Children

New subparagraph:

Section 302 (c) **Reimbursement of the FHA MMI Fund for Police Residency in High Crime Areas.** The Secretary of Housing and Urban Development may use funds authorized under this title not to exceed $27,000,000 to reimburse the Mutual Mortgage Insurance Fund for losses realized upon the sale or lease of single family properties in the HUD inventory to units of local government, non-profit organizations and individuals, at a price which is less than the fair market price that the Secretary would otherwise realize upon the sale of such single family properties. Properties sold by the Secretary would be disposed of pursuant to a program established by the Secretary to encourage police officers to reside in high crime areas.

Section 305. Authorization of Appropriations

Change $20,000,000 to $47,000,000.

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

March 7, 1994

MEMORANDUM FOR: Bruce Reed
Jose Cerda

FROM: Bruce Katz
Liz Arky

RE: Sale of HUD-owned Single-family Homes to Police Officers

Attached is an article that appeared in the Washington Times recently regarding a program developed by the state of Missouri to assist police officers in purchasing inner-city homes. The federal government could enact a similar program.

As you may know, a highly-successful Property Disposition Revitalization Initiative grew out of a reinvention lab designed to benefit neighborhoods and buyers while reducing HUD's inventory. Basically, the value of HUD-owned homes are discounted by 30% and sold to non-profits, who in turn rehabilitate them and sell them to low- and moderate-income individuals. Sales proceeds are a source of funds for HUD's Mutual Mortgage Insurance Fund (MMIF) that, by law, must be self-sustaining.

To provide incentives to police officers to live in high-crime areas, a single-family property disposition program could be modelled after the existing Revitalization program. HUD could make available to localities, non-profits and individuals homes in high-crime areas at a discount of 30 percent. FHA mortgage financing could be offered at a downpayment of 3 percent or less. Where an officer did not want to own the property, the locality or nonprofit could lease the property at substantially reduced or free rent.

It may be advisable to require purchasers to live in and maintain the property for a period of three or more years, and then permit the purchaser to resell after that period and retain all equity in the property, providing a substantial incentive. Perhaps resale prior to such time ought to preclude retention of subsidies (the officer could keep the downpayment and principle pay-down) and the sale should be back to the locality to ensure that another officer could benefit from the program. Where a property needs rehabilitation, perhaps the city or state could provide grants or low-cost financing.

Discounting of homes would require reimbursement of the MMIF. Therefore, an appropriation would be required. We would suggest a funding level of $68,000,000, which would support the sale of 5,000 homes (the average value is $45,000, and the 30 percent discount would equal $13,500, multiplied by 5,000 would equal $67,500,000). Other levels of funding could of course be considered.

Another aspect to consider would be a program that would require officers to live rent-free in public housing for a year to be able to purchase a single-family home using their accrued savings, perhaps not in a high-crime area.

THURSDAY, JANUARY 27, 19

WASH. TIMES 1/27/94

Cops get incentive to move to inner city

By Karen Dillon
KANSAS CITY STAR

KANSAS CITY, Mo. — It sounds like a deal no one can refuse.

For about the same monthly payment as a new car, Kansas City police officers will be able to buy an $80,000 house. But there's a catch: The houses have to be in the inner city.

Officials are hoping that when police officers move back into central city neighborhoods, crime will move out.

A new state-and-city program will allow 50 officers to buy, for example, an $80,000 house for $1,600 down and $364 a month. The state and city will pick up $32,000 of the tab, Mayor Emanuel Cleaver said Tuesday.

"We don't believe that anywhere on the planet would a police officer be able to get a deal like this," Mr. Cleaver said at the Kansas City Board of Police Commissioners meeting Tuesday.

The commissioners unanimously approved the program.

About 70 percent of the city's 1,176 police officers live outside the urban core, Police Chief Steven Bishop said.

About $800,000 in state money for the program will come from the Missouri Housing Development Commission (MHDC). The city will pay another $800,000 through the Housing Development Commission. Boatmen's Bank has agreed to loan 60 percent of the cost of each home.

"We've been trying to develop the linkage between housing and safety and crime prevention," said Bob Holden, Missouri state treasurer and chairman of the MHDC. "The discussion kept revolving around, 'We've got to get police officers back into those neighborhoods.' Having these type of professionals, role models, living in the neighborhood will have a tremendous impact on the vitality of those neighborhoods."

Several cities around the country have encouraged officers to move into the urban core, usually by offering low-interest loans or providing rent subsidies in public housing.

None has gone as far as Kansas City.

In December, Mr. Holden's commission came up with the plan for St. Louis and Kansas City. That plan pays 20 percent of the loan.

St. Louis, through the state commission, will offer 50 police officers $80,000 houses for $510 a month.

The program requires officers to assist neighborhood organizations and other groups in a variety of crime-prevention programs such as crime watches, community policing and self-protection techniques.

Another requirement sets up income guidelines. In a one-person household, income cannot exceed $34,730. In a two-person household, income cannot exceed $39,790. For a family of four, the income limit is $49,680.

"It will target our young men and women who are only making $24,000, $25,000 a year," Chief Bishop said. "It's tough now to buy a home. It takes two working. This gives them that chance to get a really nice home with a two-car garage.

"You can't hardly rent an apartment for $364 a month."

In Columbia, S.C., they've come up with an ingenious way to save deteriorating neighborhoods

When The Police Move In

"People come to my home if they have any questions or problems that need police help," says Officer James Jones, shown with his fiancée, Lisa Jones, and their 2-year-old daughter, Chastidy.

TOM AMICK HADN'T BEEN IN his new house for long before he realized he had moved into a nightmare. "It was really scary," he recalls as he looks at the house next door on Price Street in Columbia, S.C. "The drugs and stuff that was going on was unreal. I would look outside my bedroom window and see deals. There were gunshots. They would sleep during the day and be out there all night. They were like vampires." Calling the police didn't seem to help: The drug dealers had lookouts who warned them when officers were approaching.

Tom Amick believes that the Columbia Police Department did its best to put the crack house next door out of business—but after every raid, the dealers always returned. When the dealers weren't using the place, the derelicts were: Empty flasks of cheap wine filled the 2000-square-foot home.

Like many American cities in the past few decades, Columbia watched as its residents moved out to the suburbs. Although the city boasts block after block of handsome, Southern-style brick homes, it had trouble stemming the exodus. "We found that homeownership was declining," says Mayor Robert Coble. "Neighborhoods that, 20 years ago, were made up almost 100 percent of homeowners had become half-rental. So we got together a loan pool of about $30 million. People are concerned about crime, and that's a good argument for putting people with a stake in the neighborhood into houses."

Columbia began giving residents low-interest loans for home repairs and improvements, and working with banks to provide affordable mortgages. For some neighborhoods, these loan programs were all the incentive residents needed to start buying and sprucing up. But, on Price Street, Tom Amick and the other neighbors had little reason to fix up their homes. The crack den had caused property values to plummet. One house down the block had been on the market for years. Nobody would buy it.

"A crack house deteriorates a neighborhood," Police Chief Charles Austin explains. "It creates a sense of fear and instability. Users have to support their habit, and to do that they burglarize, rob and steal within that community." Clearly, something more than a loan program was needed on Price Street.

If you looked past the abuse the crack house had suffered, you could still see a certain beauty. Its red-brick construction was solid, and an elegant open porch ran across its facade, but the house itself was a shambles. "I took part in raids on this place," says Patrolman James Jones. "There were holes in the walls, the rooms were dark, the plumbing and wiring were bad."

Price Street needed somebody with the courage—and the money—to buy the crack house and turn it around. Last year, it found that person in Patrolman Jones. Thanks to an innovative program run by the city of Columbia, he now lives in the house he used to raid.

Under the Columbia program, police officers are encouraged to find homes for sale that need at least $5000 of serious structural repair. The city offers them the chance to buy the homes for no money down, lends them the cash they need to make the repairs, and puts all the costs—purchase, repairs and closing fees—into a 20-year mortgage at 4 percent interest. The officer moves into his new home only after it has been completely renovated.

Many of Columbia's officers earn $20,000 to $25,000—too low to qualify for most mortgages or even to save for a down payment. "The idea is twofold," explains Eric Cassell, a loan officer for the city. "We want to promote home-ownership by our police officers, and we want to establish police presence in neighborhoods to try to keep those areas from going downhill."

When the program was announced last year, it was met with some skepticism by the police. But Chief Austin and city officials conducted an extensive informational campaign to assure officers that they were not being asked to endanger themselves or their families. They were aided by the fact that, in Columbia, high-crime areas usually abut stable neighborhoods. "We don't have a 'Crack Alley' in this city or whole blocks that have been devastated," Mayor Coble explains. Instead, one or two houses being abandoned or used for criminal activity have led neighborhoods into decline.

Last year, Patrolman James Brown became the first officer to take part in the program, when he noticed a vacant house on Sunset Drive and decided to buy it. Fittingly, the street number was 911.

The neighborhood was not a bad one, but heavy drug activity took place a few blocks away. "We had more than our share of break-ins," recalls Leona Plaugh, a neighbor. Brown worried about moving his wife and two children into the home but changed his mind when he saw the city's commitment to renovating it for him. "They worked with me," he says. "They put in new closets, a new hall and a nice, big kitchen." Plaugh, who is also an assistant city manager in Columbia, says the change was noticeable immediately: "There've been no more break-ins that I know of. And it's great for my son, who's 11, to see a policeman and his family as part of the neighborhood."

James Brown has gone from being a skeptic to a believer, constantly inviting colleagues over to show them the three-bedroom house and encouraging them to follow his example. "I love it, the children love it, my wife loves it," he beams.

Already, six of Columbia's 268 officers have taken out mortgages, four have applied and seven more have expressed interest. "The average purchase price is $35,000 to $40,000, and renovations tend to run $20,000 to $25,000," Eric Cassell says. All of the patrolmen who have purchased homes so far have moved in from outside the city, a fact that delights Chief Austin. "We're bridging the gap between the community and the police," he says. "We're showing that officers have an investment in this city."

The change on Price Street has been dramatic. James Jones thought long and hard about moving his fiancée and their 2-year-old daughter in. Now he delights in the transformation he has started in the neighborhood. "People come to my home if they have any questions or problems that need police help," Jones says proudly as he conducts a tour of his three-bedroom, two-bath house with a formal dining room complete with a brass chandelier.

Standing on his porch one spring afternoon, Jones surveyed the community. Across the street is a vacant lot; now a developer is talking of building houses. The home next door, the one that had been on the market for several years, has been sold. "A young lawyer bought it—he's fixing it up," Jones says. Tom Amick, who used to watch the drug dealers from his bedroom window, dropped by to say he was looking into a low-interest loan to fix up his place; now it seems worth investing in.

Thanks to James Jones, Price Street is now a good place to live.—*Michael Ryan*

COLUMBIA
A Capital Place To Be

For additional information call (803) 733-8459 or 733-8315
or write to P.O. Box 147, Columbia, SC 29217.

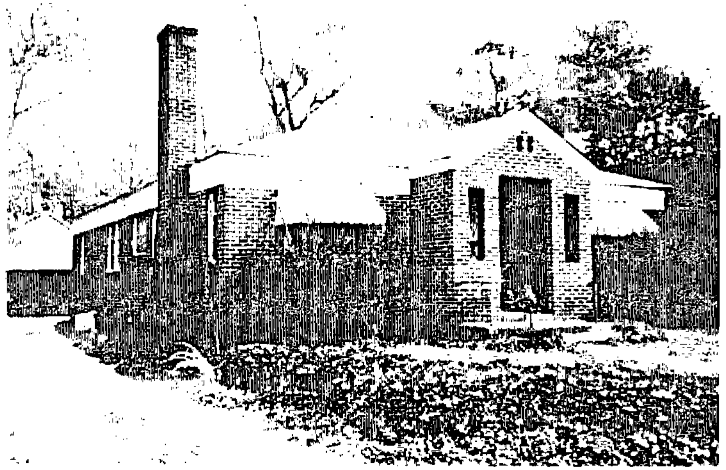
Bea Reed – Carol Rosco – Lit. discuss – Int – Phil

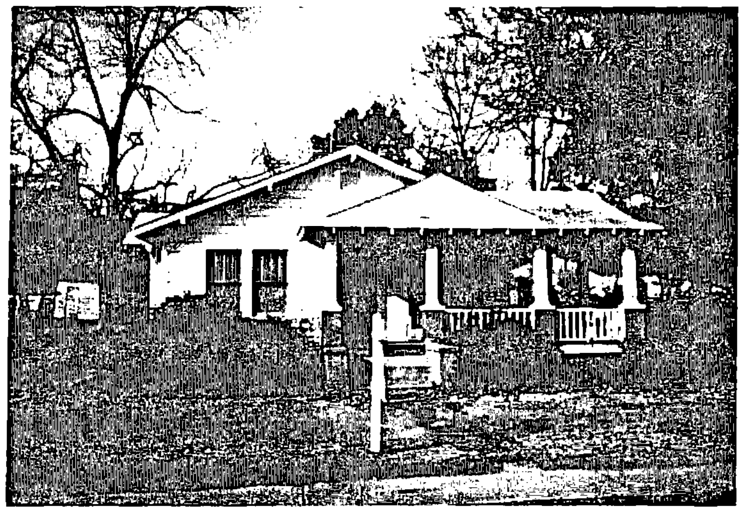
FEB 15

City of Columbia
Police Homeowner Loan Program

The Police Homeowner Loan Program addresses both crime and housing problems of deteriorating low-income neighborhoods by putting police as resident homeowners right in the middle of target neighborhoods. This innovative program offers police 4%, 20 year financing with no down payment for the purchase and complete rehabilitation of inner-city houses. The loan also includes the closing cost of the loan. It provides an incentive for officers to move in from the suburbs into the low-income inner city they serve, with a vested interest as homeowners (all acknowledged they would not have purchased in these neighborhoods without this program). The program is part of Columbia's effective community-based policing philosophy that resulted in a 15% reduction in overall crime. Each house has been rehabilitated exceeding local standards, contributing to neighborhood revitalization. Neighborhoods have communicated to the City their pride and satisfaction with police and their families as part of their community, noting the added sense of security and stability. Unexpectedly, community support is so strong, two low-income neighborhoods near our target areas demanded the City also recruit police homeowners for deteriorated houses in their areas. They cited the benefits of police as neighbors and as positive role models for youth. We believe the Police Homeowner Loan Program fulfills Audrey Nelson's intense commitment to service of low-income neighborhoods.

BEFORE





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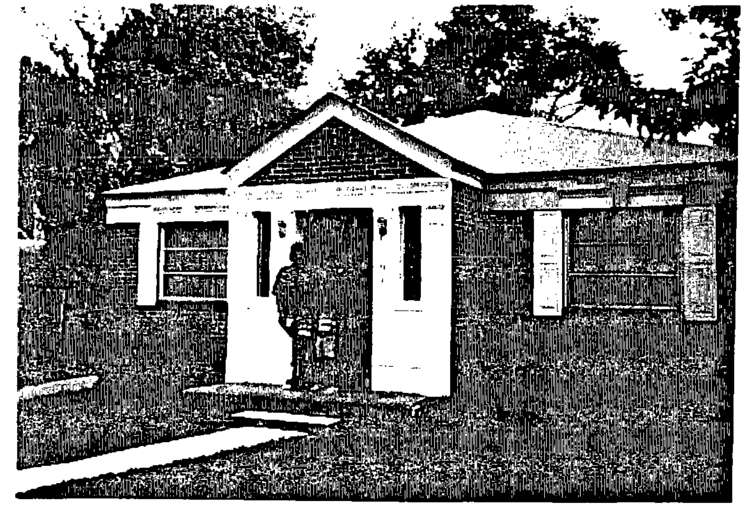

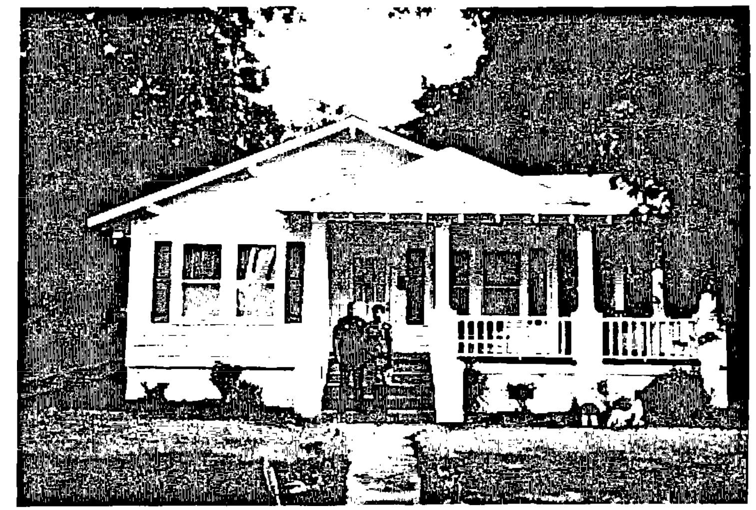

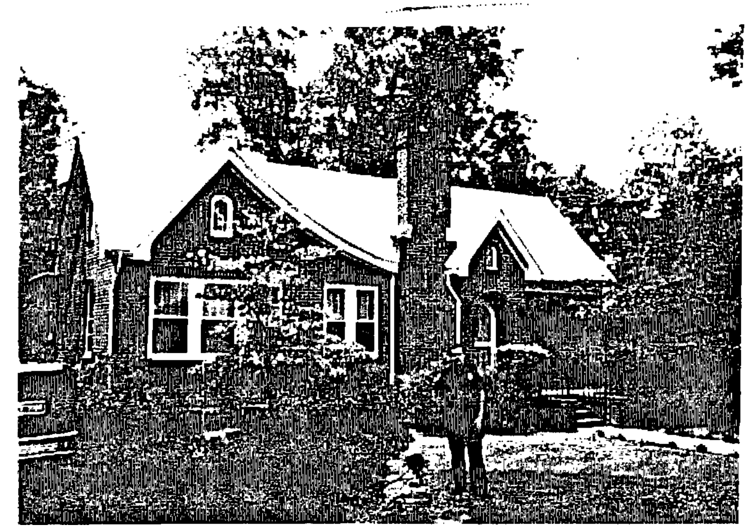

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Divider Title: **Background**

Oct. 31 93 Wash ~~Post~~ Post B1, B7

A Home in the Combat Zone

Police Make a Difference In Crime-Ridden Complex

By Ruben Castaneda
Washington Post Staff Writer

The Finsbury Square apartment complex in Anacostia is the type of place many D.C. police officers get far away from when their shifts end.

Three people have been shot and four have been robbed or threatened at gunpoint in the complex this year. Barbed wire sits atop a black wrought-iron fence, installed at the back end of the 12-building apartment complex to seal off escape routes for armed drug dealers and stick-up men. Mothers arrange their children's beds to protect them from stray bullets.

But the fact that the area has long been considered a combat zone even by tenants didn't deter Officers Keith and Kevin Raynor—24-year-old twin brothers—from moving into the most crime-plagued building in the complex three months ago. They were not intimidated when someone fired a bullet through the metal door of the apartment unit days before they moved in.

"It was, 'Welcome to the neighborhood,' " Keith said.

The gunshot only strengthened the Raynors' youthful resolve. They had moved from their parents' middle-class Capitol Heights home because a building manager in the privately owned apartment complex wanted a police presence in a tough building. The two brothers don't mind a challenge, or free rent.

At a time when 65 percent of D.C. officers live outside the District, the Raynors are part of an un-

See OFFICERS, B7, Col. 1

PHOTOS BY KEITH JENKINS—THE WASHINGTON POST

Officer Keith Raynor stands at his apartment door, which is marked by a bullet hole. At right, he plays with children from his apartment complex, Shawn Jones, 6, on Raynor's back, and T.J. Whitaker, 2.

Officers Find a Home in Crime-Ridden Complex

OFFICERS, From B1

usual confluence of officers living in a crime-plagued city neighborhood. Their friend, Officer Rudy Johnson—who patrols the area for the 7th Police District—lives on a nearby street in another complex, as do two other officers.

Seven other officers have moved into public housing under a city government program offering $100 monthly rent, full-time use of police cruisers and other incentives.

The Raynors live in a private apartment complex and are under no contractual obligation with the building to perform any police duties there. However, all officers are required by law to intervene in a criminal situation, whether they are on or off the job.

Lt. Beverly Alford, a police spokeswoman, said the rent-free arrangement does not appear to violate any department policies.

"What's the difference between paying $100 a month or no rent?" Alford asked. "If there are no expectations other than for the officers to do their jobs without hindrance or compromise, it should pose no conflict."

The officers' presence in the complex has visibly improved the sense of safety and the daily lives of tenants, according to tenants and the building manager. Young children now play football on a gravel driveway, while others frolic on a playground set.

Such ordinary activity—taken for granted in other parts of the city—was rare before the officers moved in, tenants said. Mothers would not allow their children outside for fear they might get caught up in gunplay between drug dealers who gathered in front of the building at the back of the complex.

That building, at the end of a driveway about 50 yards away from Butler Street SE, was a popular gathering spot for drug dealers because they had a clear view of the one driveway that leads into the complex and could spot approaching police. Last year, two people were shot, one fatally, in a drive-by shooting there.

The gatherings stopped when the Raynors moved in.

The brothers, who joined the police department in 1989, are not strangers to the violence of the city. Keith, assigned to the 6th Police District in the eastern corner of the city, was shot in his left leg last month when he answered a disorderly conduct call in the Greenway area of Southeast Washington, and is still on leave.

Keith Raynor, foreground, and his brother, Kevin, in the parking lot of their Southeast apartment complex.

Kevin is assigned to the 5th Police District, which includes some of the violent neighborhoods in the northeastern part of Washington.

When they are off-duty, the Raynors like to visit friends or watch Bugs Bunny cartoons. They also like making it clear to neighbors that they feel they have a stake in what happens in the complex.

They buy ice cream for children and pass out football cards. Keith and one of his friends transformed two vacant apartments on a nearby street into a haunted house for children this Halloween weekend.

The two brothers give out their home phone number to residents, telling them to call any time.

They also have become unofficial sentries. They recently moved from their first unit, which did not have a window looking out into the complex, to one that does, to keep track of what goes on. Using Keith's Polaroid, they have started taking photos of people detained by them or other officers, to develop a file of neighborhood toughs. Kevin recently broke up a fistfight in the complex and arrested one of the combatants on an assault charge.

"I'd like to make a difference here," said Keith, who is older by about a minute and tends to take the lead.

Cheron Brown, a 28-year-old mother of two, said the brother officers have greatly improved life at the complex.

"We don't have the young guys hanging around anymore like they used to," Brown said. "I wanted to move. I don't mind staying now." When a driver raced through the complex and just missed Brown's 8-year-old son, James, the Raynors came out to comfort her, she said.

By being so engaged with other tenants and caring about what happens, the Raynors are making a difference, said Jill Mathews, property manager for the complex.

"Oh, they've made it so much nicer there," Mathews said.

The complex, known for years as Butler Gardens, has 135 units, and it is almost always 100 percent occupied. All of the tenants receive federal Section 8 housing subsidies. About 40 percent of the tenants are completely subsidized, indicating they are unemployed. At least 75 percent are single mothers, Mathews said.

Built in 1962, the complex became a tenant cooperative in the early 1980s, said co-owner Jack Mathews, who is Jill's father. That effort collapsed under the weight of unpaid utility bills and mortgage payments, Jack Mathews said.

The partnership he belongs to bought the property in the mid-1980s and obtained a $3 million renovation loan from the U.S. Department of Housing and Urban Development.

For the last seven years, drug dealing and violence have been common at the complex, Jack Mathews said.

Some of the dealing was done by the sons of tenants, Jill Mathews said. But unless there is a documented law enforcement seizure of guns or drugs from a specific apartment, it is difficult to evict tenants under D.C. laws for anything other than not paying the rent, she said.

The complex became a haven for criminals, Jack Mathews said. Locks were broken, doorknobs stolen. His company spent $5,000 to $10,000 a month beyond normal maintenance costs.

The need for repairs has been reduced since the Raynors moved in, Jill Mathews said.

In the past, she said, officers have been offered free space in other buildings she manages.

One was in the crime-plagued Greenway neighborhood a few years ago. "It didn't work out," Mathews said. "I don't think the officer was interested in making a difference. She was just interested in a free apartment."

Kevin Raynor, who clutched his service weapon in his lap when Keith drove him to the complex for the first time, said that despite his early trepidation, he likes most of his neighbors.

"There's a lot of good people here," he said. "I'm settled."

Staff researcher Bridget R. Roeber and staff writer Serge F. Kovaleski contributed to this report.

PHOTOCOPY PRESERVATION 2/2