

How Well the Teacher Next Door Program is Working

In short, it hasn't been working. Since the program started in March 2000, there have only been 200 sales to teachers. This is for a wide variety of reasons. One of the problems is that there are limited homes available: *FHA foreclosed homes*

- 1) Of the 38,000 HUD homes currently available, only 10% are in the designated revitalization areas. Currently, there are only 670 of these areas across the country and 20 states do not have any (the document after this is a list of all the areas).
- 2) Of the approximately 3,800 HUD homes in revitalization areas, only 1,500 are currently listed as eligible houses for purchase. The other homes have title problems that prevent them from being offered.
- 3) These 1,500 homes are used as part of both the Teacher Next Door Program and the Officer Next Door program (policemen can buy homes at 50% discount). There are 4 million school teachers and 1 million officers.

The limited number of homes in general and the fact that teachers in 20 states cannot participate in the program are parts of the problem but they are not the key part. Even though there are 1,500 homes available for teachers and officers, teachers have so far only purchased 200. This is for a lot of different reasons:

- 1) The rules for purchasing a home is restrictive. To buy a HUD home, prospective homeowners bid on it and the house goes to the highest bidder. Even in the revitalization areas, private citizens can bid on the home. As there are no income limits, these people often have higher salaries than the teachers. Furthermore officers can bid on the homes as well. All this means that teachers often lose out.
- 2) The even bigger problem is that many teachers are not interested in a HUD home. For one thing, they are generally less attractive than a regular home. Furthermore, teachers rightfully have a sense of status and probably do not like the notion of subsidized housing.
- 3) Another problem relates to high-cost housing areas. As you know, HUD homes are ones that have been foreclosed on by FHA. According to Art Agnos (CA Director of HUD), FHA is too good a deal to pass up in high-cost areas so very few homes are available for teachers in these areas. Because of this, Agnos has for high-cost areas in CA encouraged school boards to build affordable housing as a way to maintain their teacher base. He has also supported them by backing their loan with FHA mortgage insurance. This could probably easily be done in other high-cost areas as well and could be the basis for a small program.

Despite all these problems, the program has received a tremendous amount of interest. Dennis White, a program specialist for the Teacher Next Door, says he receives hundreds of emails or voice calls a day from teachers about the program. There is definitely hope that if the program were reformed or expanded, it could have a great impact. As to whether or not HUD leaders have any interest in trying to change the program, I was fortunate to have talked to White. Because he's leaving HUD in a few weeks, I was able to find out some interesting things. He told me that he has repeatedly come up against a wall when trying to change the program and that he feels that HUD leaders have no interest in improving the program. He says there's a lot of frustration among the program's workers as to HUD leaders handling of the program. According to White, HUD built up teachers' expectations but never carried through.

- Change bidding rules
 - Expand revit. areas
 - Allow tender revit. houses
 - Different for office next door
 - ~~Work~~.
- > Different : HUD backing loans

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Select a state to see information
about your community

Alaska

GO

City	Zip Code	City	Zip Code
Alaska		North Carolina	
ANCHORAGE	99501	ASHEVILLE	28801
ANCHORAGE	99503	FAYETTEVILLE	28301
ANCHORAGE	99504	Nebraska	
ANCHORAGE	99508	OMAHA	68102
ANCHORAGE	99517	OMAHA	68107
Arkansas		OMAHA	68111
JONESBORO	72402	OMAHA	68131
LITTLE ROCK	72201	New Hampshire	
LITTLE ROCK	72202	MANCHESTER	03103
LITTLE ROCK	72204	NASHUA	03060
LITTLE ROCK	72206	New Jersey	
LITTLE ROCK	72209	ASBURY PARK	07712
WEST MEMPHIS	72301	ATLANTIC CITY	08401
Arizona		BRIDGETON	08302
MESA	85201	CAMDEN	08102
PHOENIX	85003	CAMDEN	08103
PHOENIX	85004	CAMDEN	08104
PHOENIX	85006	CAMDEN	08105
PHOENIX	85007	EAST ORANGE	07017
PHOENIX	85009	EAST ORANGE	07018
PHOENIX	85012	IRVINGTON	07111
PHOENIX	85014	JERSEY CITY	07304
PHOENIX	85017	JERSEY CITY	07305
PHOENIX	85019	JERSEY CITY	07306
PHOENIX	85020	MILLVILLE	08332
PHOENIX	85034	NEWARK	07104
PHOENIX	85040	NEWARK	07106
TUCSON	85701	NEWARK	07108
TUCSON	85705	NEWARK	07112
TUCSON	85706	PATERSON	07501
TUCSON	85713	PATERSON	07522
TUCSON	85714	PLAINFIELD	07060
TUCSON	85745	PLAINFIELD	07062
California		PLEASANTVILLE	08232
BAKERSFIELD	93301	TRENTON	08607
BAKERSFIELD	93305	TRENTON	08610
BAKERSFIELD	93307	TRENTON	08629
BLOOMINGTON	92316	TRENTON	08648
BRAWLEY	92227	VINELAND	08360
CATHEDRAL CITY	92234	WILLINGBORO	08046
COLTON	92324	Nevada	
COMPTON	90220	HENDERSON	89015
COMPTON	90221	LAS VEGAS	89101
COMPTON	90222	LAS VEGAS	89102
ESCONDIDO	92025	LAS VEGAS	89104
ESCONDIDO	92026	LAS VEGAS	89106
ESCONDIDO	92027	LAS VEGAS	89110

FONTANA	92335 LAS VEGAS	89115
FRESNO	93650 NORTH LAS VEGAS	89030
FRESNO	93701 New York	
FRESNO	93702 ALBANY	12202
FRESNO	93703 ALBANY	12203
FRESNO	93706 ALBANY	12204
FRESNO	93710 ALBANY	12206
FRESNO	93721 ALBANY	12207
FRESNO	93727 ALBANY	12208
FRESNO	93728 ALBANY	12209
HIGHLAND	92346 ALBANY	12210
LONG BEACH	90806 AMSTERDAM	12010
LONG BEACH	90813 AUBURN/OWASCO	13021
LOS ANGELES	90001 BAY SHORE	11706
LOS ANGELES	90002 BINGHAMTON	13905
LOS ANGELES	90003 BRENTWOOD	11717
LOS ANGELES	90011 BRONX	10451
LOS ANGELES	90016 BRONX	10452
LOS ANGELES	90037 BRONX	10453
LOS ANGELES	90043 BRONX	10454
LOS ANGELES	90044 BRONX	10455
LOS ANGELES	90059 BRONX	10456
LOS ANGELES	90061 BRONX	10457
LOS ANGELES	90062 BRONX	10459
MODESTO	95350 BRONX	10460
MODESTO	95351 BRONX	10468
MODESTO	95354 BRONX	10472
MODESTO	95358 BRONX	10473
NATIONAL CITY	91950 BRONX	10474
OAKLAND	94601 BROOKLYN	11205
OAKLAND	94603 BROOKLYN	11206
OAKLAND	94607 BROOKLYN	11207
OAKLAND	94621 BROOKLYN	11208
OCEANSIDE	92054 BROOKLYN	11210
OCEANSIDE	92057 BROOKLYN	11212
ONTARIO	91762 BROOKLYN	11213
ONTARIO	91764 BROOKLYN	11216
PACOIMA	91331 BROOKLYN	11217
PANORAMA CITY	91402 BROOKLYN	11220
PERRIS	92570 BROOKLYN	11221
PITTSBURG	94565 BROOKLYN	11224
POMONA	91767 BROOKLYN	11231
POMONA	91768 BROOKLYN	11233
RANCHO CORDOVA	95670 BROOKLYN	11237
REDLANDS	92374 BROOKLYN	11238
RIALTO	92376 BUFFALO	14201
RICHMOND	94801 BUFFALO	14202
RICHMOND	94804 BUFFALO	14204
RIVERSIDE	92501 BUFFALO	14206
RIVERSIDE	92503 BUFFALO	14207
RIVERSIDE	92504 BUFFALO	14208
RIVERSIDE	92507 BUFFALO	14209
SACRAMENTO	95814 BUFFALO	14210
SACRAMENTO	95815 BUFFALO	14211
SACRAMENTO	95816 BUFFALO	14212
SACRAMENTO	95817 BUFFALO	14213
SACRAMENTO	95820 BUFFALO	14214
SACRAMENTO	95822 BUFFALO	14215
SACRAMENTO	95823 CENTRAL ISLIP	11722
SACRAMENTO	95824 COHOES	12047

SACRAMENTO	95828	DUNKIRK	14048
SACRAMENTO	95838	FAR ROCKAWAY	11691
SAN BERNARDINO	92404	FAR ROCKAWAY	11692
SAN BERNARDINO	92405	FREEPORT	11520
SAN BERNARDINO	92408	HEMPSTEAD	11550
SAN BERNARDINO	92410	HOOSICK FALLS	12090
SAN BERNARDINO	92411	HORNELL	14843
SAN DIEGO	92101	HUDSON	12534
SAN DIEGO	92113	JAMAICA	11412
SAN DIEGO	92114	JAMAICA	11420
SAN JUAN CAPISTRANO	92675	JAMAICA	11429
SAN YSIDRO	92173	JAMAICA	11432
SANTA ANA	92701	JAMAICA	11433
SANTA ANA	92706	JAMAICA	11435
STOCKTON	95205	JAMAICA	11436
STOCKTON	95206	JAMESTOWN	14701
VALLEJO	94590	KINGSTON	12401
VALLEJO	94591	MASTIC	11950
VISTA	92084	MASTIC BEACH	11951
WALNUT GROVE	95690	NEW YORK	10002
Colorado		NEW YORK	10026
COLORADO SPRINGS	80905	NEW YORK	10027
DENVER	80205	NEW YORK	10029
DENVER	80207	NEW YORK	10030
DENVER	80216	NEW YORK	10031
PUEBLO	81003	NEW YORK	10032
Connecticut		NEW YORK	10033
BRIDGEPORT	06604	NEW YORK	10036
BRIDGEPORT	06605	NEW YORK	10037
BRIDGEPORT	06606	NEW YORK	10038
BRIDGEPORT	06607	NIAGARA FALLS	14301
BRIDGEPORT	06608	NIAGARA FALLS	14302
BRIDGEPORT	06610	NIAGARA FALLS	14303
EAST HARTFORD	06108	NIAGARA FALLS	14304
EAST HARTFORD	06118	NIAGARA FALLS	14305
HARTFORD	06106	POUGHKEEPSIE	12601
HARTFORD	06112	RENSSELAER	12144
HARTFORD	06120	ROCHESTER	14605
MANCHESTER	06040	ROCHESTER	14606
MERIDEN	06450	ROCHESTER	14607
MERIDEN	06451	ROCHESTER	14608
MIDDLETOWN	06457	ROCHESTER	14609
NEW BRITAIN	06053	ROCHESTER	14611
NEW HAVEN	06511	ROCHESTER	14613
NEW HAVEN	06513	ROCHESTER	14619
NEW HAVEN	06519	ROCHESTER	14620
NEW LONDON	06320	ROCHESTER	14621
NORWICH	06360	ROME	13440
WATERBURY	06704	ROOSEVELT	11575
District of Columbia		SCHENECTADY	12303
WASHINGTON	20001	SCHENECTADY	12304
WASHINGTON	20002	SCHENECTADY	12305
WASHINGTON	20011	SCHENECTADY	12306
WASHINGTON	20019	SCHENECTADY	12307
WASHINGTON	20032	STATEN ISLAND	10301
Florida		STATEN ISLAND	10302
APOPKA	32703	STATEN ISLAND	10304
FORT LAUDERDALE	33311	STATEN ISLAND	10310
HIALEAH	33015	SYRACUSE	13203
MIAMI	33142	SYRACUSE	13204

MIAMI	33147	SYRACUSE	13205
MIAMI	33150	SYRACUSE	13206
MIAMI	33168	SYRACUSE	13207
OPA LOCKA	33054	SYRACUSE	13208
OPA LOCKA	33055	TROY	12180
ORLANDO	32805	UTICA	13501
ORLANDO	32819	WYANDANCH	11798
SAINT PETERSBURG	33701	Ohio	
SAINT PETERSBURG	33705	AKRON	44301
SAINT PETERSBURG	33712	AKRON	44302
SANFORD	32771	AKRON	44305
WEST PALM BEACH	33404	AKRON	44306
WEST PALM BEACH	33407	AKRON	44307
Georgia		AKRON	44311
ATLANTA	30310	AKRON	44314
ATLANTA	30314	AKRON	44320
ATLANTA	30315	BARBERTON	44203
ATLANTA	30316	CANTON	44702
ATLANTA	30317	CANTON	44703
ATLANTA	30318	CANTON	44704
AUGUSTA	30906	CANTON	44705
Illinois		CANTON	44706
CALUMET CITY	60409	CANTON	44707
CARPENTERSVILLE	60110	CANTON	44709
CHICAGO	60608	CANTON	44710
CHICAGO	60609	CLEVELAND	44102
CHICAGO	60617	CLEVELAND	44103
CHICAGO	60619	CLEVELAND	44104
CHICAGO	60620	CLEVELAND	44105
CHICAGO	60621	CLEVELAND	44106
CHICAGO	60624	CLEVELAND	44108
CHICAGO	60628	CLEVELAND	44109
CHICAGO	60629	CLEVELAND	44110
CHICAGO	60636	CLEVELAND	44111
CHICAGO	60637	CLEVELAND	44112
CHICAGO	60639	CLEVELAND	44113
CHICAGO	60643	CLEVELAND	44118
CHICAGO	60644	CLEVELAND	44119
CHICAGO	60647	CLEVELAND	44120
CHICAGO	60649	CLEVELAND	44127
CHICAGO	60651	CLEVELAND	44128
CHICAGO	60653	CLEVELAND	44144
CICERO	60804	COLUMBUS	43201
EAST SAINT LOUIS	62201	COLUMBUS	43202
EAST SAINT LOUIS	62202	COLUMBUS	43204
EAST SAINT LOUIS	62203	COLUMBUS	43205
EAST SAINT LOUIS	62204	COLUMBUS	43206
EAST SAINT LOUIS	62205	COLUMBUS	43207
EAST SAINT LOUIS	62206	COLUMBUS	43211
EAST SAINT LOUIS	62207	COLUMBUS	43213
HARVEY	60426	COLUMBUS	43219
MAYWOOD	60153	COLUMBUS	43223
PEORIA	61602	COLUMBUS	43227
PEORIA	61603	ELYRIA	44035
PEORIA	61605	KENT	44240
PEORIA	61606	LORAIN	44052
PEORIA	61607	LORAIN	44055
PEORIA	61614	TOLEDO	43602
PEORIA	61615	TOLEDO	43604
Indiana		TOLEDO	43605

EVANSVILLE	47710	TOLEDO	43607
EVANSVILLE	47713	TOLEDO	43608
GARY	46402	TOLEDO	43610
GARY	46404	TOLEDO	43620
GARY	46407	TOLEDO	43624
GARY	46409	WARREN	44484
INDIANAPOLIS	46201	WARREN	44485
INDIANAPOLIS	46202	YOUNGSTOWN	44503
INDIANAPOLIS	46205	YOUNGSTOWN	44502
INDIANAPOLIS	46208	YOUNGSTOWN	44505
INDIANAPOLIS	46218	YOUNGSTOWN	44506
INDIANAPOLIS	46221	YOUNGSTOWN	44507
INDIANAPOLIS	46222	YOUNGSTOWN	44509
SOUTH BEND	46613	Oklahoma	
SOUTH BEND	46616	MUSKOGEE	74401
SOUTH BEND	46617	MUSKOGEE	74403
SOUTH BEND	46619	OKLAHOMA CITY	73102
Kansas		OKLAHOMA CITY	73103
KANSAS CITY	66101	OKLAHOMA CITY	73104
KANSAS CITY	66102	OKLAHOMA CITY	73105
KANSAS CITY	66103	OKLAHOMA CITY	73106
KANSAS CITY	66104	OKLAHOMA CITY	73108
KANSAS CITY	66105	OKLAHOMA CITY	73109
Massachusetts		OKLAHOMA CITY	73111
BOSTON	02121	OKLAHOMA CITY	73117
BROCKTON	02401	OKLAHOMA CITY	73119
FALL RIVER	02720	OKLAHOMA CITY	73129
FITCHBURG	01420	TULSA	74106
LAWRENCE	01840	TULSA	74110
LAWRENCE	01841	TULSA	74126
LAWRENCE	01843	TULSA	74130
LOWELL	01851	Pennsylvania	
LYNN	01902	ALLENTOWN	18101
NEW BEDFORD	02740	ALLENTOWN	18102
PITTSFIELD	01201	ALLENTOWN	18103
SPRINGFIELD	01104	BRADDOCK/RANKIN	15104
SPRINGFIELD	01109	CHESTER	19013
WORCESTER	01604	CLAIRTON	15025
WORCESTER	01605	DUQUESNE	15110
WORCESTER	01608	HOMESTEAD	15120
WORCESTER	01610	LANCASTER	17602
Maryland		LANCASTER	17603
ANNAPOLIS	21401	MC KEES ROCKS	15136
BALTIMORE	21202	MC KEESPORT	15132
BALTIMORE	21205	PHILADELPHIA	19119
BALTIMORE	21206	PHILADELPHIA	19126
BALTIMORE	21213	PHILADELPHIA	19129
BALTIMORE	21214	PHILADELPHIA	19138
BALTIMORE	21215	PHILADELPHIA	19140
BALTIMORE	21216	PHILADELPHIA	19141
BALTIMORE	21217	PHILADELPHIA	19144
BALTIMORE	21218	PHILADELPHIA	19150
BALTIMORE	21223	PITTSBURGH	15206
BALTIMORE	21224	PITTSBURGH	15208
BALTIMORE	21229	PITTSBURGH	15212
BALTIMORE	21230	PITTSBURGH	15214
BALTIMORE	21231	PITTSBURGH	15219
BLADENSBURG	20710	READING	19601
BRENTWOOD	20722	READING	19602
BROOKLYN	21225	READING	19604

CAPITOL HEIGHTS	20743	WILKINSBURG	15221
CURTIS BAY	21226	YORK	17403
DISTRICT HEIGHTS	20747	YORK	17404
DUNDALK	21222	Rhode Island	
EDGEWATER	21037	CENTRAL FALLS	02863
ESSEX	21221	PROVIDENCE	02903
GWYNN OAK	21207	PROVIDENCE	02904
HALETHORPE	21227	PROVIDENCE	02905
HYATTSVILLE	20783	PROVIDENCE	02907
HYATTSVILLE	20785	PROVIDENCE	02908
MONTGOMERY CTY	20874	PROVIDENCE	02909
MONTGOMERY CTY	20886	WOONSOCKET	02895
MOUNT RAINIER	20712	South Carolina	
RIVERDALE	20737	ANDERSON	29624
ROCKVILLE	20850	CHARLESTON	29405
SILVER SPRING	20902	COLUMBIA	29203
SILVER SPRING	20903	SUMTER	29150
TAKOMA PARK	20912	Tennessee	
Maine		CHATTANOOGA	37403
AUBURN	04210	JOHNSON CITY	37601
AUGUSTA	04330	JOHNSON CITY	37604
BANGOR	04401	KNOXVILLE	37902
LEWISTON	04240	KNOXVILLE	37917
PORTLAND	04101	KNOXVILLE	37921
PORTLAND	04102	MEMPHIS	38104
Michigan		MEMPHIS	38105
BATTLE CREEK	49015	MEMPHIS	38106
BATTLE CREEK	49017	MEMPHIS	38107
BENTON HARBOR	49022	MEMPHIS	38109
DETROIT	48201	MEMPHIS	38114
DETROIT	48202	MEMPHIS	38126
DETROIT	48204	Texas	
DETROIT	48205	DALLAS	75228
DETROIT	48206	FORT WORTH	76119
DETROIT	48207	HOUSTON	77051
DETROIT	48208	ORANGE	77630
DETROIT	48209	SAN ANTONIO	78203
DETROIT	48210	SAN ANTONIO	78237
DETROIT	48211	Utah	
DETROIT	48213	OGDEN	84401
DETROIT	48214	SALT LAKE CITY	84104
DETROIT	48215	SALT LAKE CITY	84105
DETROIT	48216	SALT LAKE CITY	84106
DETROIT	48217	SALT LAKE CITY	84111
FLINT	48504	SALT LAKE CITY	84115
FLINT	48505	SALT LAKE CITY	84116
FLINT	48506	Virginia	
GRAND RAPIDS	49503	CLIFTON	20124
GRAND RAPIDS	49504	HAMPTON	23661
GRAND RAPIDS	49505	MANASSAS	20110
GRAND RAPIDS	49506	MANASSAS	20111
GRAND RAPIDS	49507	NEWPORT NEWS	23605
HAMTRAMCK	48212	NEWPORT NEWS	23607
HIGHLAND PARK	48203	NORFOLK	23503
JACKSON	49201	NORFOLK	23508
JACKSON	49202	NORFOLK	23513
JACKSON	49203	PETERSBURG	23803
KALAMAZOO	49001	PETERSBURG	23805
KALAMAZOO	49007	PORTSMOUTH	23704
KALAMAZOO	49008	RICHMOND	23222

LANSING	48906	RICHMOND	23223
LANSING	48910	RICHMOND	23224
LANSING	48912	RICHMOND	23230
LANSING	48915	VIRGINIA BEACH	23451
LANSING	48917	VIRGINIA BEACH	23452
LANSING	48933	VIRGINIA BEACH	23456
MUSKEGON	49441	VIRGINIA BEACH	23462
MUSKEGON	49442	WOODBIDGE	22191
MUSKEGON	49443	Vermont	
MUSKEGON	49444	BURLINGTON	05401
NILES	49120	Washington	
Minnesota		SPOKANE	99201
MINNEAPOLIS	55407	SPOKANE	99202
MINNEAPOLIS	55411	SPOKANE	99205
MINNEAPOLIS	55412	SPOKANE	99207
ST PAUL	55101	SPOKANE	99212
ST PAUL	55103	TACOMA	98404
ST PAUL	55104	TACOMA	98405
ST PAUL	55106	TACOMA	98408
ST PAUL	55117	Wisconsin	
Missouri		MILWAUKEE	53204
SAINT LOUIS	63101	MILWAUKEE	53206
SAINT LOUIS	63103	MILWAUKEE	53208
SAINT LOUIS	63104	MILWAUKEE	53210
SAINT LOUIS	63106		
SAINT LOUIS	63107		
SAINT LOUIS	63110		
SAINT LOUIS	63111		
SAINT LOUIS	63113		
SAINT LOUIS	63115		
SAINT LOUIS	63116		
SAINT LOUIS	63120		
SAINT LOUIS	63130		
SAINT LOUIS	63140		
SAINT LOUIS	63143		

For more information on revitalization areas, e-mail a Teacher Next Door Specialist at teacher_next_door@hud.gov or call us at 1.800.217.6970.

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