



# Housing Affordability Breakthrough Challenge

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## Our Vision

A country where home and community are steppingstones to more.

## Our Mission

To make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all.

**Enterprise Community Partners is a national nonprofit that exists to make a good home possible for the millions of families without one.**



## OUR APPROACH

### THE CHALLENGE

Millions of families across the U.S. can't afford a place to call home.  
The system doesn't work.

### THE SOLUTION

Together with our partners, we focus on the greatest need – the massive shortage of affordable rental homes – to achieve three critical goals:



**Increase the Supply  
of Affordable Housing**  
to meet the urgent need.



**Advance  
Racial Equity**  
after decades of systematic  
racism in housing.



**Build Resilience &  
Upward Mobility**  
to support residents, strengthen  
communities to be resilient to the  
unpredictable and make upward  
mobility possible.

# Housing Affordability Breakthrough Challenge

**\$40 million initiative to accelerate and scale housing affordability innovations**

**Led by Enterprise, supported by Wells Fargo Foundation**

**2020 cycle:**

- **885 applications**
- **6 winners**
- **\$16M in grant and technical assistance support**
- **Awards leveraged \$153M in additional funding**

**2023 cycle:**

- **429 applications**
- **Winners- stay tuned!**
- **\$17M in grant and technical assistance support**

**Focus Areas:**

- **Housing Construction**
- **Housing Finance**
- **Access and Resident Support**



MORE THAN JUST A GRANT CHALLENGE

# HABC Programs

**\$28M**

GRANT FUNDING  
Direct grant support

**\$4M**

TECHNICAL ASSISTANCE  
Enterprise-led plus additional support  
supporting innovation implementation

## PEER LEARNING & COLLABORATION

Virtual and in-person convenings to learn from one another, share successes and challenges and workshop together in storytelling, impact evaluation, racial equity and tour host organization innovations

## EVALUATION AND ANALYSIS

Multiple components of program evaluation: implementation, Enterprise engagement, overall program impact

Development of a white paper in partnership with peer housing affordability challenge organizations – call for innovation support

## MARKETING AND COMMUNICATIONS

Design and execute a comprehensive communications plan including website, content development, photography and video assets, webinar series, PR, social media, graphic design and a MUSEUM EXHIBIT!



All the winners are reframing our work. They are knocking down preconceived notions – and that could be **the most powerful outcome** of the Breakthrough Challenge, even more than the success of any one winning innovation.

# 2020 CHALLENGE WINNERS

# Construction Innovations Coming to Life

cdcb | come dream. come build. and bcWORKSHOP  
DreamBuild (formerly MiCASiTA)



**Replicable modular housing  
delivery solution to create  
homeownership in rural and Tribal  
communities and in persistent  
areas of poverty.**





# Construction Innovations Coming to Life

Forterra

Modular CLT Prototype

**Rethinking  
the  
affordable  
housing  
supply chain.**



**Successfully completed the first  
multifamily modular cross-laminated  
timber prototype in the U.S.**



# Financing Innovations Making an Impact

Center for New York City Neighborhoods

Underwriting for Good



**Building a digital mortgage lending system to end discrimination in lending and close the racial wealth gap.**

# Financing Innovations Making an Impact

Gulf Coast Housing Partnership  
Health + Housing

**Unlocking new resources for affordable housing development linked to community-based care.**



# Resident Support Innovations Changing Lives

Impact Justice

The Homecoming Project



**Pairing people coming home after lengthy prison terms with homeowners who have a spare room to rent.**

# Resident Support Innovations Changing Lives

Preservation of Affordable Housing

Designing Trauma-Resilient Communities

**Reimagining  
affordable  
housing through  
the lens of  
trauma-informed  
care.**



# 2023 CHALLENGE OVERVIEW

# Housing Affordability Breakthrough Challenge



## NEW SOLUTIONS

New tools or strategies that will transform or offer alternatives to current practices



## SCALABLE & REPLICABLE

Scalability and replicability across new geographies must be part of innovation's goals



## IMPLEMENTATION READY

Grants are not available for ideation or early planning support; innovations must be poised for activation

## THREE FOCUS AREAS

# Construction

## Affordability through creativity, efficiency, and resilience

**Construction innovations** must introduce new tools, strategies, approaches and/or technologies that spur transformative practices, processes, or new materials that will:

- **Create** construction efficiency
- **Streamline** supply chains
- **Bolster** climate resiliency
- **Reduce** building costs





## THREE FOCUS AREAS

# Financing

## Expanding access, increasing resources, and minimizing risk

**Financing innovations** must introduce new tools, strategies, approaches and/or technologies to transform or offer alternatives to current practices that:

- **Broaden** access to capital
- **Unlock or leverage** financial resources
- **Create** a more equitable housing market for renters and homebuyers



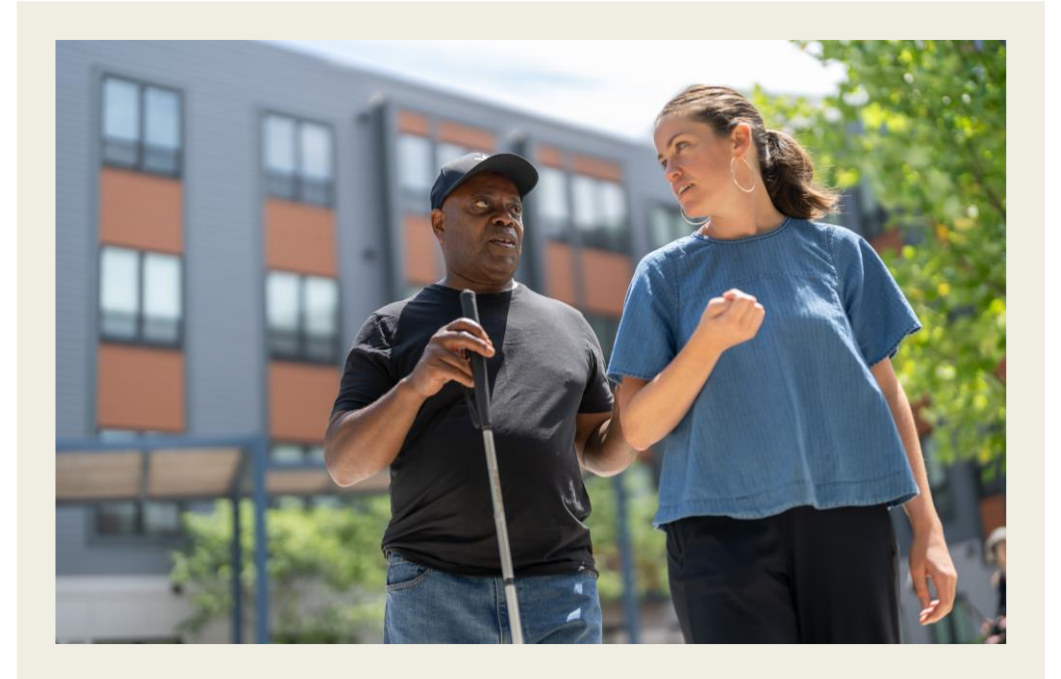
## THREE FOCUS AREAS

# Access and Resident Support

**Expanding choice, improving service delivery, and addressing housing injustices**

**Access and Resident Support innovations must** introduce new processes, models, approaches and/or technologies to transform the housing experience for residents:

- **Expand** housing access, choice, and stability
- **Advance** fair housing
- **Promote** personal agency
- **Create** pathways for upward mobility



# CHALLENGE PRIORITIES

## Integration of Environmental Sustainability

- ▶ Demonstrated understanding of innovation's **direct climate benefit**
- ▶ Demonstrated understanding of **structural resiliency** enabled by innovation

## Centering Racial Equity

- ▶ Clear understanding of **positive impact** and **potential negative consequences**
- ▶ Intentional focus on racial equity throughout **implementation**
- ▶ Diverse **organizational make-up**

# Three Levels of Grant Support



**\$1 million**



**\$2 million**



**\$3 million**

Access to Technical Assistance

# Three-Round Competition

## ROUND 3 – 16 finalists

- Pitch competition: October 16-18
- Winners announced in November

## ROUND 1 – 429 applications

- Application period: January 31 – March 3
- Semi-finalists announced early May

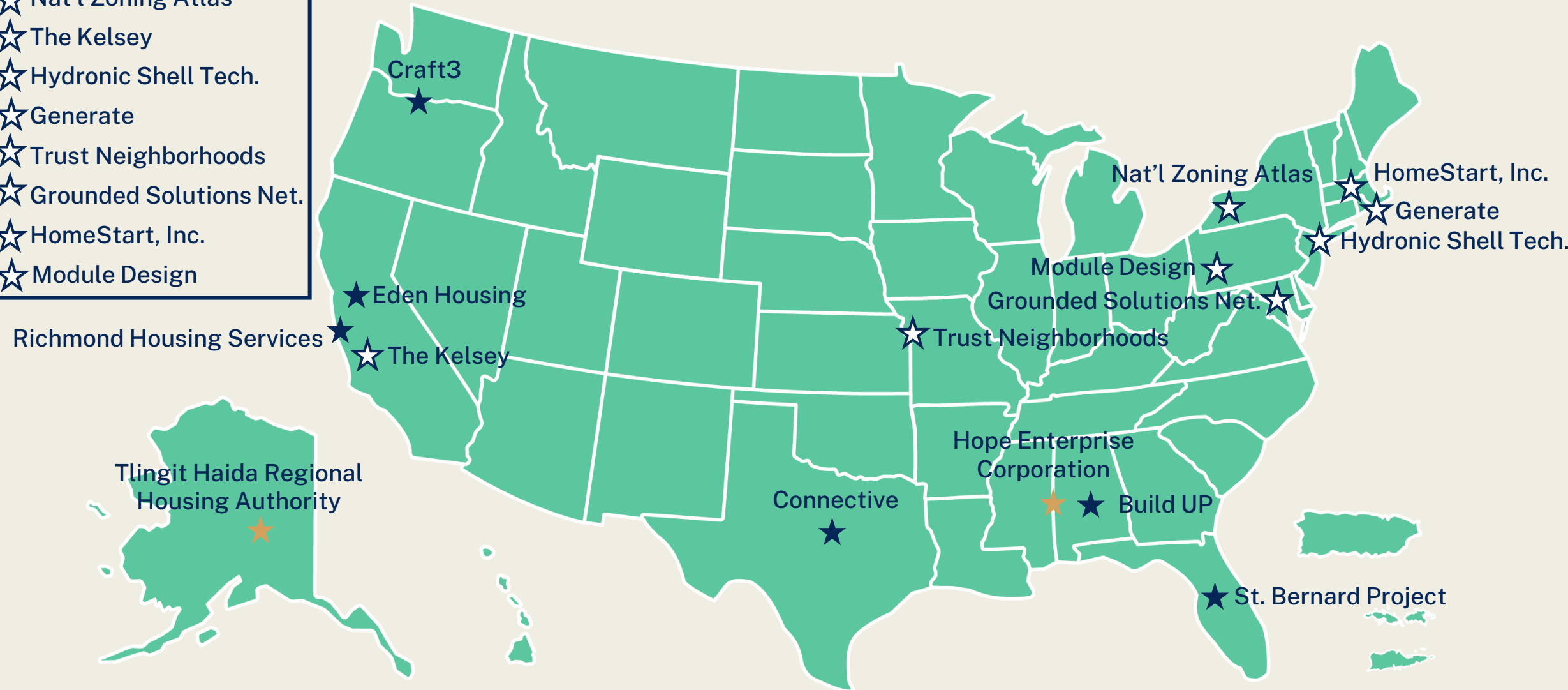
## ROUND 2 – 42 semifinalists

- Application period: May 9 – June 9
- Selection convenings: July 28-August 7
- Round 2 finalists announced mid-August

# Geography of Innovation Focus

- National / Multiple States
- ★ Nat'l Zoning Atlas
- ★ The Kelsey
- ★ Hydronic Shell Tech.
- ★ Generate
- ★ Trust Neighborhoods
- ★ Grounded Solutions Net.
- ★ HomeStart, Inc.
- ★ Module Design

- ★ Innovations spanning multiple disparate geographical areas
- ★ Rural & Tribal innovations



# Access & Resident Support Finalists

Organization	Innovation Name	Geography
<b>The Kelsey</b>	<b>Advancing Disability-Forward, Accessible, and Inclusive Housing Innovations</b>	National AL   CA   CO   CT   IL   MD   MA
<b>HomeStart, Inc.</b>	<b>The Renew Collaborative</b>	Massachusetts   Texas   Ohio
<b>National Zoning Atlas</b>	<b>National Zoning Atlas</b>	National
<b>Build UP</b>	<b>Build Up Birmingham and Beyond</b>	Alabama
<b>Connective</b>	<b>Connective Disaster Hub: The Disaster Recovery System Built for Our Climate Futures</b>	Texas
<b>Tlingit Haida Regional Housing Authority</b>	<b>Success Starts With Me Home Ownership Program</b>	Alaska

# Financing

Organization	Innovation Name + Summary	Geography
<b>Trust Neighborhoods</b>	<b>The Mixed-Income Neighborhood Trust</b>	National CA   CO   KS   MD   MA   MN   MO   NC   UT
<b>St. Bernard Project, Inc. (dba SBP)</b>	<b>Recovery Acceleration Fund</b>	Florida
<b>Craft3</b>	<b>Accelerating ADUs for Affordable Housing</b>	Oregon   Washington
<b>Grounded Solutions Network</b>	<b>Homes for the Future Fund</b>	Florida   Georgia   North Carolina   Texas
<b>Richmond Neighborhood Housing Services, Inc.</b>	<b>Restoring Neighborhoods in the East Bay</b>	California
<b>Hope Enterprise Corporation</b>	<b>Securing Homeownership through Expiring LIHTC Developments</b>	Alabama   Mississippi



# Construction

Organization	Innovation Name + Summary	Geography
<b>Hydronic Shell Technologies</b>	<b>Thinking Outside the Box for More Sustainable and Healthy Affordable Housing</b>	Illinois   Massachusetts   New Jersey   New York   Pennsylvania
<b>Eden Housing, Inc.</b>	<b>Investments in ADUs for Accelerated Affordable Housing Production</b>	California
<b>Generate LLC</b>	<b>Generate: A Digital Platform to Accelerate the Deployment of Mass Timber Affordable Housing</b>	National
<b>Module Design Inc.</b>	<b>Last Mile Network</b>	Pennsylvania   Maryland   Virginia   Washington, DC

**THANK YOU!**

# Q&A