Enterprise is a leading advocate for the Section 4 Capacity Building for Community Development and Affordable Housing (Section 4) program. Over the past 10 years, Enterprise has distributed approximately $80 million in Section 4 grants and loans to more than 900 local nonprofit organizations across 48 states and Puerto Rico. These organizations develop affordable housing, finance small businesses, revitalize commercial corridors, and help address local health care, child care, education and safety needs.

Section 4 is the only federal program that is exclusively focused on increasing the effectiveness of these organizations. Through grants, loans, training and guidance, Section 4 provides local organizations with the staffing, program development and financial resources to maximize the impact of the services they provide and ensure the long-term sustainability of their investments.

With Section 4, organizations develop core skills that strengthen their ability to implement HUD programs, raise capital for community development and affordable housing, coordinate on cross-programmatic, place-based approaches, and facilitate knowledge sharing.

**Spotlight on Section 4 Grantee: Habitat for Humanity Mississippi Capital Area**

Habitat for Humanity Mississippi Capital Area (Habitat MS Capital Area) has served the inner city of Jackson and the tri-county metro area of Hinds, Rankin and Madison counties for the past 29 years. Habitat MS Capital Area partners with low-income families to provide safe, affordable and environmentally responsible homes and the educational tools needed to achieve fiscal stability. The organization focuses on blighted properties and low-income neighborhoods where safe, clean, affordable housing is most needed.

Since its inception in 1986, Habitat MS Capital Area has constructed more than 600 homes, developed infrastructure for and rebuilt two previously abandoned subdivisions, demolished 154 condemned properties, and rehabilitated and weatherized more than 155 more homes for low-income, elderly and special needs families.

**Local challenge**

The Mississippi Capital Area, particularly the city of Jackson, is plagued by problems common to struggling urban areas. High poverty rates and low per capita incomes make finding affordable housing a challenge. High foreclosure rates have destabilized many neighborhoods. Crime is a persistent problem throughout the city made worse by the presence of empty and abandoned properties that blight city neighborhoods.

To confront these issues, Habitat MS Capital Area recognized the need to go beyond traditional construction to provide housing and community development strategies to help revitalize distressed neighborhoods. To develop fuller strategies, the organization needed the ability to better incorporate broader, more sustainable community development practices into its operation.
How Section 4 funds were used

Habitat MS Capital Area has received more than $150,000 in Section 4 grants from Enterprise since 2012. Section 4 allowed Habitat MS Capital Area to acquire inhouse expertise and outside assistance to create more complete housing and neighborhood strategies.

A $60,000 grant in 2012 helped the organization become more proficient at sustainable building by funding staff essential to implementing green strategies and procuring the assistance of an Energy Star testing and certification consultant. The grant also gave staff the opportunity to attend training events on LEED building principles and advanced construction techniques.

More recently, Habitat MS Capital Area has begun substantial revitalization projects in two blighted, lowincome subdivisions:

• Growing Back Greenview, a rundown, lowincome urban area in south Jackson.
• Revitalizing Virden Addition, a scattered infill development in an extremely blighted, lowincome subdivision in west Jackson.

In addition to diminishing blight and building homes with sustainable, healthy and attractive materials, these projects seek to address problems with crime that have plagued these neighborhoods by increasing homeownership levels and removing abandoned properties that are hotbeds for illegal activity. These activities will increase the safety of the 2,000 children who pass through these streets to go to school every day.

Habitat MS Capital Area has faced challenges moving these projects forward. With $75,000 in Section 4 grant funds, the organization completed the necessary predevelopment activities, including the development of urban street plans and home elevation plans and a required environmental review that had stalled the projects. Section 4 also supported salaries and financial management training for staff.

How Section 4 funds enhanced capacity of organization

With Section 4, Habitat MS Capital Area has grown staff expertise in sustainable building and removed barriers to the revitalization of blighted areas in the city.

Habitat MS Capital Area has been able to strengthen inhouse capabilities to address problems in distressed neighborhoods. By strengthening staff expertise in sustainable and cuttingedge construction techniques, the organization can apply those skills to every home and subdivision it develops. The daytoday application of sustainable building can be developed into a longterm program where thirdparty, greencertified construction becomes a standard operating procedure.

The design and environmental review requirements that were an impediment to its two major revitalization projects have been removed, allowing Habitat MS Capital Area to move to the construction phase on 36 new affordable homes. The organization now has the added benefit of replicating the home elevation and green building designs in its ongoing work, leading to more attractive homes and sustainable neighborhoods.

Habitat MS Capital Area has conducted extensive community outreach in its development areas, securing the support of businesses, homeowners, places of worship and community and municipal leaders. The organization met city regulatory requirements and addressed the concerns expressed by local stakeholders. The organization has experience completing urban street plans to soften long, straight street layouts, preserve existing trees and create “mini neighborhoods” by varying neighborhood design features. The local “buyin” and trust gained from these activities is invaluable.

For more information about this project, please contact: Monica Gonzalez, 504.335.2307, mgonzalez@enterprisecommunity.org.

For more information about the Section 4 program, please contact: Sarah Mickelson, 202.649.3903, smickelson@enterprisecommunity.org.