

Introduction

While families or households generally tend to be concerned with their landed property rights for shelter, housing units are produced or developed for supply and demand as basic capital resource needs for investments. The intersection of basic needs and commercial activities calls for conceptual understanding of how the housing industry is financially engineered and the implications of that conceptual understanding in the housing market across the United States. Families were used to various communal arrangements to help one another have homes before financial engineering of the industry. Those arrangements evolved into leveraging one another in the form of mortgage loans because homes are capital development projects (Odetunde, 2017). Commercial activities emerge with the changing social and economic conditions of families or households because housing units are landed property rights for a broad range of housing options. Therefore, commercial activities in housing call for reinforcing the concept of leveraging one another to put affordability issues in the social change perspectives for complementary nonprofit and commercial approaches to meet housing needs.

The need to reinforce the foregoing conceptual understanding is implied in the report of the Joint Center for Housing Studies of Harvard University. The report opined that “although wealth is growing, homeowners and those at the top have captured most of the gains, and millions of households have little or no wealth” (Fernald, 2018 p. 13). However, Odetunde (2015) has found in a case study research that the loss of the conceptual understanding is due to a dichotomous conceptualization in terms of rental housing and homeownership in the housing market. Public policy administration has inadvertently tied household incomes to housing needs

with financial engineering of the industry (Odetunde, 2017). Thus, families or households renting tend to think of housing units as consumer items while few homeowners understand how to protect and preserve the equitable capital value of their homes. Conceptually, the housing market is for transfer of landed property rights among users. Therefore, affordable housing is a social justice issue about equitable distribution of landed property rights for household investments.

Community-based Real Estate Management

Land administration professionals who think in terms of residential landed property rights tend to concentrate on rural land administration and land ownership reform in developing economies. Managing housing units as landed property rights or real estate is equally important in developed economies, though it is not as obvious to people who are not knowledgeable in land administration. Nevertheless, families or households use housing units as residential landed property rights. The mutual benefits of preserving individual capital value of residential landed properties calls for community-based real estate management (Odetunde, 2017). Rather than renting the housing unit for consumption as shelter while the landlord struggles to preserve its capital value, families or households could collaborate to internalize the mutual benefits through leasehold arrangements. It is reasonable to assume that every family or household resident in a community would be interested and could be encouraged to invest in housing as capital resource for an efficient local housing marketplace. Therefore, everyone must be included in the public fiscal policy of leveraging one another to have a decent home in a suitable living environment.

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Obviously, community-based real estate management is needed to facilitate the processes of leveraging one another in local housing marketplaces different from the national context of the housing market. Such model organizational institutions are needed because of the broad range of housing options with the changing social and economic circumstances of users of residential landed properties. Financial transactions could be structured to reflect the way people think about their housing needs for mutually beneficial transfer of housing units as landed property rights among users. Families or households can freely negotiate mutually beneficial leasehold arrangements to reflect their social and economic conditions, subject of course to existing prohibition of anti-social practices.

Nonprofit Organization

A pragmatic model organization must be nonprofit not only to minimize added costs of the intermediary role of arbitration in the transfer processes, but to reinforce the mutual benefits of leveraging one another in the housing market. The role may involve directly helping to manage some of those real properties but must not discourage investment in housing. Stimulating investment in residential landed properties and helping families to internalize the mutual benefits at the same time is the indispensable nonprofit role of such organizations. Therefore, the role must involve innovative social entrepreneurship in civic engagement because transferring of landed property rights should be adaptable to the changing housing needs of American families. It must be an institutionalized long-term role because it is a strategic process of social change. Low-income households remain an indispensable structural part of the economy. They are

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people to be treated with dignity. Helping low-income families to also become homeowners in their local housing marketplaces should also be long-term intermediary strategy.

The strategy of such nonprofit organizations should be to focus directly on the charitable purpose of helping the low-income families internalize the mutual benefits of public policy in the housing market while they also actively contribute to overall economic growth and development. Such nonprofit organizations are also needed to institutionalize the social change process to break the cycle of wasting the mutual benefit of the communal efforts. Mutual benefits result from the communal effort of leveraging one another in the housing industry. Those mutual benefits are wasted when homeowners lose their home equities to foreclosures and when residential properties are left vacant for too long or abandoned to deteriorate. At the same time, some households depend on public subsidy perpetually to find decent homes as capital resource needs.

Models

The four dimensions of land use, land development, land tenure, and land value for effective management of residential landed properties must be considered for a pragmatic model because the housing industry is financially engineered. By the goal of the Housing Act of 1949, every American family deserves a decent home in a suitable living environment. Therefore, the model must be community-based to complement public policy. Also, the focus must be the demand side of the user's dimension of the housing industry because demand may be for homeownership investment or a broad range of housing options. Homeownership investment is

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the great equalizer that ensures efficient and accessible local housing marketplaces for a dynamic population of households with a broad range of housing needs.

The nonprofit model must be flexible and adaptable to ensure equitable leveraging of every household in the marketing process of residential landed properties as investment properties in various communities. In view of the prevailing dichotomous conceptualization, it should be differentiated from the current nonprofit approaches despite those approaches being instrumental at “confronting and eliminating individual and systemic discrimination” (Abedin, et. al., 2017 p. 50) to some extent. Due to the prevailing dichotomous concept of local housing marketplaces, comprising market rate and subsidized housing units, some of the existing nonprofit housing related organizations operate as parallel organizations. Odetunde (2017) had identified four of such existing nonprofit housing related organizations in Louisville Metro in Kentucky State because their programs provide a pragmatic model. Those organizations could collaborate to provide a model nonprofit approach to housing assistance as discussed below.

Housing Needs Research, Education and Advocacy Program

A model nonprofit approach to housing assistance would invariably involve housing needs research, education, and advocacy programs because it is a social change process to reinforce the conceptual understanding of leveraging one another in the housing market. Investing in residential landed properties are long-term capital development projects. Therefore, public policy strategy must also be long-term. It is understandable that people are normally concerned with immediate need for shelter, but decent homes are capital projects that require

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long-term investments. Although housing is a basic need, it is not feasible to establish public policy of building a house for everyone, but public policy could encourage everyone to invest in housing through financial leverage. Normally, people are not seeking to be entitled to meet basic needs, they are looking for opportunities to meet those basic needs. The prevailing dichotomous concept of local housing marketplaces resulted in the current affordability issues and the perpetual entitlement in form of subsidies to low-income households. The social change process requires research, education, and advocacy because low-income households also deserve to be homeowners depending on their housing needs. Since housing units are, in fact, landed property rights, there is a broad range of housing options to meet the housing needs of low-income households as well.

Conceptually, the nonprofit approach to housing assistance for low-income households could take the form of a long-term participatory action research and program evaluation process. In practice it would involve networking, collaborating with, or coordinating existing nonprofit agencies, private landlords, and investors while helping low-income households navigate their local housing marketplaces. The research approach must be adopted because of inevitable social changes affecting both supply and demand sides of the local housing marketplaces for mutually beneficial leasehold arrangements and equitable leveraging of households. Education and advocacy approaches must also be adopted because existing and potential homeowners would be involved, and some residential landed properties may be managed directly by the organization.

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However, unlike managing commercial residential properties, the nonprofit approach is for advocating mutual benefits of leveraging one another for equitable distribution of basic capital resource needs for household investments. Low-income households would be empowered to invest in decent homes to meet their needs when a local housing marketplace is equitably leveraged. The essence of a model nonprofit approach to housing assistance in a local housing marketplace is to help low-income households internalize the mutual benefits of public policy as opposed to attempting to make prices affordable. The nonprofit approach to housing assistance could take the form of helping all low-income households navigate and gain access to invest in their local housing marketplaces to ensure social justice. Like economic development agencies in residential landed properties, the focus of the nonprofit organization is to ensure that equitable values are being managed for mutual benefits among families and households.

The current research, education, and advocacy approach of Metropolitan Housing Coalition in Louisville Kentucky is based on the dichotomous conceptualization of Louisville Metro housing marketplace. Hence, research efforts are directed at promoting fair and affordable housing different from stimulating investments in residential landed properties in Louisville Metro housing marketplace. Residential landed property rights are much more flexible and adaptable to dynamic socioeconomic environments. Since the housing industry has been financially engineered, the essence of the housing market is to stimulate investments in residential landed properties. Research efforts should be directed towards understanding the

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housing needs of American families and how they are investing to meet those needs individually for equitable leveraging.

Housing needs research, education, and advocacy programs based on dichotomous conceptualization cannot be linked directly with the housing market because the focus would remain on the supply side of the housing industry. The supply and demand sides are commonly confused since the financial engineering of the housing industry in public policy administration. Rents are misconceived to be periodic payments for shelter or the equivalence of monthly mortgage payments while the need to help families preserve their home equities is commonly ignored until there is wide-spread fiscal crisis. Thus, while the efforts of the Metropolitan Housing Coalition in Louisville Kentucky led to establishing funds and alternative development incentives, Louisville Metro housing marketplace remains inaccessible for many low-income households. Although the goal is to improve living conditions of residents, the research, education, and advocacy efforts are not linked with that goal as needed in a model housing assistance organization. Education, information, and experience must all be linked for social change.

Despite prohibiting discrimination based on race, color, religion, sex, handicap, national origin, or even familial status in all levels of governments, local housing marketplaces are still struggling to be integrated because free market assumes equal access. It is not reasonable to prohibit discrimination based on income levels. Homeownership is to be the great equalizer, and it provides the basis for promoting public policy. The essence of the housing needs research

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program is to inform innovation and adaptation of residential landed properties as investment units in local housing marketplaces. Housing needs should be met as residential landed properties because social and economic conditions of users change just as the society changes and living conditions improve. It is reasonable for public policy in the housing market to conceptualize local housing marketplaces as residential landed properties. Discrete number of housing units is needed mainly for direct production. Developmental needs are estimated in various local housing marketplaces by developers and land use planning departments. Since the housing industry is financially engineered, the self-regulatory concept of residential landed properties conforms with the rational social and economic interactions in local housing marketplaces that only need to be facilitated.

Directing their research efforts towards residential landed properties as investment opportunities would connect Metropolitan Housing Coalition in Louisville Kentucky to other aspects of a model nonprofit approach to housing assistance. Coupled with education and advocacy the program could stimulate complementary response to public policy and empower low-income households in local housing marketplaces. Low-income families can also internalize the mutual benefits of public policy while living in mixed-income developments and neighborhoods (Levy, McDade, & Dumlao, 2010) if empowered by leveraging their investments. Local housing marketplaces remain desegregated despite programs such as Low-Income Housing Tax Credit (LIHTC), section 8 Housing, and even Housing Choice Voucher (HCV) because the public policy administration is based on a dichotomous concept of the housing

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market. The nonprofit housing assistance needed by low-income households is to also have a path to homeownership investments.

Other aspects of nonprofit housing assistance must be connected to research, education and advocacy programs because leveraging to build, preserve and market home equity is needed by every household since the housing industry is financially engineered. Funds established independent of actual housing needs of beneficiaries such as Individual Development Accounts and Housing Trust Funds tend to merely create another financial path based on the current dichotomous conceptualization of local housing marketplaces. The alternative financial path does not empower low-income households because they are inadvertently cut off from investing in residential landed properties. Low-income households need an education and advocacy program along with research of their housing needs to also become active investors in their local housing marketplaces.

Homeless Rehabilitation and Prevention Housing Program

A model nonprofit housing assistance approach must also involve a homeless rehabilitation and prevention program to ensure that all families or households, irrespective of income sizes, can normally access their local housing marketplaces. Local housing marketplaces must be equally accessible for a stable and sustainable free market economy because housing needs are basic needs. A program for rehabilitating homeless people and preventing homelessness would provide the bottom-line for equitable leveraging of every family or household. The demand side of the users' dimension of the housing industry should remain the

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focus to ensure social justice in local housing marketplaces. The program could take the form of helping low-income families determine their housing needs as well as helping those families to navigate their local housing marketplaces to meet their housing needs. It is different from subsidizing low-income families to find suitable housing in their local housing marketplaces to meet their housing needs. The program must involve an intermediary organization with the mission of stimulating mutually beneficial investments in landed property rights.

A model nonprofit housing assistance approach must also include a homeless rehabilitation and prevention program because inefficient marketing of residential landed property rights to meet a broad range of housing needs has resulted from the current dichotomous concept. The role of a charitable social entrepreneur is to facilitate navigating local housing marketplaces for residential landed properties using professional knowledge and experience in the process. There is a broad range of housing options through innovative leasehold arrangements since a housing unit is a bundle of residential landed property rights that households transfer among them. Therefore, homeless families can be rehabilitated to indirectly gain access to invest in local housing marketplaces with some professional assistance. A model nonprofit housing assistance approach that facilitates a variety of mutually beneficial leasehold arrangements could provide a pathway for rehabilitating homeless people and prevent homelessness.

The current programs of Coalition for the Homeless in Louisville Kentucky cannot be connected directly to a model nonprofit housing assistance approach because of the dichotomous

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conceptualization of the housing market. Although the mission is to advocate for people who are homeless in general and find ways to prevent and eliminate homelessness, programs are not financially targeting empowerment of low-income households. Rehabilitation efforts are mainly directed at the adverse consequences of homelessness rather than the systemic issue of empowering low-income households to improve their living conditions. Long-term blueprints and programs such as continuum-of-care to connect homeless people with supportive services and end homelessness do not empower low-income households because those households have been inadvertently disconnected from the housing market to be leveraged as investors.

A model nonprofit housing assistance approach must not just include homeless rehabilitation, the program must prevent families from falling into homelessness to stimulate broad base investments in residential landed properties in local housing marketplaces. Local housing marketplaces must not be just for commercial housing, families must have opportunities to invest in decent homes to improve their living conditions. Families deserve equal access to internalize the mutual benefits of leveraged residential landed property investments in local housing marketplaces to improve their living conditions. A model nonprofit housing assistance approach that includes a program for rehabilitating homeless people and preventing homelessness would enhance the aspiration of low-income families to have decent homes.

A model nonprofit housing assistance approach must include a homeless rehabilitation and prevention program because every family deserves some financial leverage to invest. Given that the system of private property rights secured for us some personal moral authority, every

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American family deserves some real property rights for housing as a basic need. The nonprofit housing assistance approach is not to disregard the cost of rehabilitating homeless families. Rather, it is to emphasize the need to explore how some of the existing but disconnected nonprofit programs can be coordinated to meet the housing needs of low-income families. In other words, a model nonprofit housing assistance approach could take the form of seeking the cooperation of some existing nonprofit organizations as complementary programs for low-income families. All the four complementary programs of a model nonprofit housing assistance approach in local housing marketplaces must be connected for empowerment of beneficiaries to ensure social justice.

A model nonprofit housing assistance approach must include a homeless rehabilitation and prevention program to stimulate investments in local housing marketplaces as opposed to creating entitlement programs through subsidies. This could take the form of organizing families to collaborate as active participants for mutual benefits as opposed to associating as beneficiaries of public entitlement programs. In exploring the dynamics of government-nonprofit service delivery Cho and Gillespie (2006) described this conceptual approach as “government, lacking direct service delivery capability, seeks nonprofits that have this capacity” (p. 495). Grassroots participation as opposed to top-down approach to complementing public policy is a critical feature of a model nonprofit housing assistance approach. Hence, the organization could evolve various innovative strategies to enhance community participation for mutual benefits. Strategies could take the form of sweat equity contributions, job training, housing counseling and monetary

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management workshops, volunteer services and others personal involvements. The essence is to enhance community participation for mutual benefits.

Community-based Real Estate Management Program

A model nonprofit housing assistance approach must include community-based real estate management programs because the housing industry is financially engineered.

Community-based real estate management is needed because households transfer housing units among them as residential landed properties as opposed to buying and selling of consumable items. It is imperative to always consider the four management aspects of land use, land development, land tenure, and land value in terms of residential landed property rights in financial transactions relating to housing units, though it is not as obvious without some knowledge in real estate. Unlike commercial management of residential landed properties, community-based real estate management is mainly concerned with equitable distribution of residential landed properties as investment units among the households in the community to ensure social justice.

A model community-based nonprofit real estate management organization must have a sustainable liquid capital resource base to ensure social justice for low-income families.

Sustainable liquid capital resource base is needed for leveraging low-income families to also build, preserve, and market equitable values in their residential landed properties. It could take the form of a residential real estate equity fund of the nonprofit organization for low-income families. Residential real estate equity funds are at the heart of community-based nonprofit real

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estate management programs because every family requires financial leveraging to stimulate investment. It should be differentiated from charitable trust funds to assist low-income families. In a model community-based nonprofit real estate management organization, it is a working capital for making the local housing marketplace accessible to every family, irrespective of household income size. It is like a liquid capital resource for leveraging households all around local housing marketplaces as needed.

Furthermore, residential real estate equity funds are linked directly with real estate management of private residential properties around the local housing marketplace. Families are stimulated to invest and internalize mutual benefits through the various forms of financial leverage by the institutionalized agency. Community-based nonprofit real estate management programs are different from financial subsidy programs without real estate management support. While the structure and environment can be maintained by enforcement of rules and regulations, real estate management requires collaborating with individual investors using the landed properties. Collaboration could take various forms to encourage cooperation and active participation as well as ease institutional coordination of mutual benefits.

Although Louisville Metro Housing Authority (LMHA) is a nonprofit housing assistance agency, community-based nonprofit real estate management is not part of its programs because of dichotomous conceptualization of local housing marketplaces. The housing assistance programs of the agency are not seen as directly connected with the local housing marketplace. It could be argued that the organization is more like a public agency, though it is an independent

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nonprofit agency (Odetunde, 2015). The mission of the organization is to provide qualitative and affordable housing for those in need as opposed to collaborating with low-income households as equitable investors in residential landed properties. That is, the organization was set up to supply rather than helping families to navigate their local housing marketplace for investing in decent homes like others. Based on the existing approach of LMHA, the focus of assistance is to help residents attain higher and reliable incomes with some savings to gain access into their local housing marketplaces and achieve financial independence.

Public policy is equitable leveraging of every household financially to stimulate investing in decent homes and ensure social justice. Income and savings are tied to housing for distribution of the financial leverage through the market. Families cannot be coerced but can be stimulated through leveraging to invest in meeting their housing needs. Direct public production of housing units to meet needs creates entitlement as opposed to stimulating investments. To be effective, promotion of homeownership as capital resource investments through collaboration in building, preserving, and marketing of equitable values in landed properties must remain the model nonprofit housing assistance approach. There is a broad range of housing options to meet various housing needs. Families should be free to share the mutual benefits of homeownership among them through various forms of leasehold arrangements. An institutionalized charitable organization is to simply facilitate the self-regulatory social enterprise to ensure social justice.

Residential property investments must be equitably distributed in a local housing marketplace for homeownership to remain the great equalizer. Mutually beneficial leasehold

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arrangements can be made among users of residential properties while stimulating broad-based investments in the same. A model organization is to ensure an efficient local housing marketplace where families can gain access to meet housing needs irrespective of household income sizes. The intersection of public and private interests in landed properties is inevitable but can be managed for mutual benefits through a model community-based nonprofit real estate management program. The current dichotomous conceptualization of local housing marketplaces tends to create sharp division between public and private interests. Consequently, the mutual benefits of financial leverage of households in local housing marketplaces are not readily noticed for equitable distribution.

The mission of a model nonprofit housing assistance is to complement public policy in local housing marketplaces. Like a commercial real estate management company, it could take the form of managing portfolios of single family homes, apartments, and condominiums. Unlike a commercial real estate management company, the focus is to help low-income households collaborate and equitably share the mutual benefits of public policy in their local housing marketplaces to ensure social justice. However, low-income households are not being helped to supplant profits but to boost investments in local housing marketplaces.

Low-income Homeownership Program

A model nonprofit housing assistance approach must include a program that creates an alternative financial path for low-income families to also become homeowners to ensure social justice, since the housing industry is financially engineered. Public policy should financially

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leverage every household for mutual benefits. Low-income families do not differ from other families in need of decent homes. Housing needs are dictated by social conditions, not by income levels and savings. People will normally look for decent homes to invest for improved living conditions without the systemic constraints. A decent home is a capital development project that requires leveraging one another. Families were used to helping one another to have decent homes in their communities. The communal arrangements evolved into financial intermediation systems in the form of home mortgage loans. A network of low-income households can also collaborate to leverage one another and mutually protect their home equities with the assistance of a nonprofit real estate management organization. The structure of the economy should not preclude low-income households from becoming homeowners. Homeownership should be the great equalizer not the means of promoting income inequality.

The nonprofit housing assistance approach of Fuller Center for Housing focuses on the supply side because of dichotomous conceptualization of local housing marketplaces. While the mission of the organization is to eradicate housing poverty, the strategy is to focus on rehabilitating residential properties in declining neighborhoods in partnership with existing or prospective homeowners (Fuller Center for Housing, 2017). The organization helps to minimize construction costs and homeowners are provided nonprofit financing. That is, the organization provides long-term financing up to 15 years without charging interest on the loans. Beneficiaries partner with their sweat equity contributions. A significant achievement of this approach in Louisville Kentucky is to demonstrate that low-income families can be juxtaposed as

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homeowners in various neighborhoods. Low-income households within 20% to 50% of area median income (AMI) became homeowners in those neighborhoods.

While the approach of the organization can be coordinated, the other three programs that have been discussed must be included in a model nonprofit housing assistance that creates an alternative financial path to homeownership for low-income households. Low-income families are inadvertently restricted to declining neighborhoods because of dichotomous conceptualization of local housing marketplaces. Therefore, the approach of Fuller Center for Housing in Louisville Kentucky is mostly suited for revitalization of declining neighborhoods. It remains Louisville's best kept secret for low-income households. For economic impact in the larger context of the local housing marketplace, a model nonprofit housing assistance approach must complement public policy of leveraging households in the housing market.

A local housing marketplace is commonly thought to comprise only homeowners and rental homes including public housing. Although homes are essentially residential landed properties, people do not think in those terms outside professional circles. Alternative paths to homeownership can be created by guiding people to think in terms of residential landed properties. Homeownership programs in a model nonprofit housing assistance approach helps people to think in those terms. With professional nonprofit community-based real estate management, housing poverty can be eradicated in local housing marketplaces and communities can be more inclusive.

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Conclusion

A model nonprofit housing assistance approach does not imply bringing all existing housing-related nonprofit organizations under one umbrella. The implication is that there are existing nonprofit organizations that could collaborate and cooperate to achieve the common goal of housing low-income households to ensure social justice. Law and property rights of all citizens provide the foundation for justice in a free society. It is now feasible to have a model nonprofit housing assistance approach to ensure every American family, irrespective of household income size, can gain access to invest in local housing marketplaces across the United States. The model will minimize unintended negative impacts such as homelessness, poor housing conditions, and declining neighborhoods due to financial engineering of the housing industry in the structure of an economy that is based on capitalism. The model nonprofit approach to housing assistance is line with the reasoning of Frederic Bastiat quoted by Dorn (2014) that:

If you make of the law the palladium of the freedom and the property rights of all citizens, and if it is nothing but the organization of their individual rights to legitimate self-defense, you will establish on a just foundation a rational, simple, economical government, understood by all, loved by all, useful to all, supported by all, entrusted with a perfectly definite and very limited responsibility, and endowed with an unshakable solidarity (p. 492).

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There are various organizational models. A model is an attempt to configure the structure, culture, leadership, control, and change strategy of an organization (Janićijević, 2017). This model is a pioneering nonprofit approach to housing assistance organizations as a change strategy. While the model description is driven by the goal of the organization, the contexts in which processes operate for business to get done are also illustrated with existing organizations. Although the model is not an attempt to configure the human resource and information flow of the organization, the management of such an organization must also be innovative and flexible for civic engagement and social change.

This conceptual model is devoted to a line-operation as opposed to staff-operation of a model nonprofit housing assistance organization for community development. It differentiates such organization from commercial activities in residential landed properties because of the current dichotomous conceptualization of local housing marketplaces. The distinction is critical because the nonprofit approach is simply to complement for-profit competitive commercial approaches in the housing market since the goal is to stimulate investment in decent homes. The conceptual understanding of local housing marketplaces built into the line-operation model as opposed to staff-operation model is to highlight the need to continue stimulating investments in residential landed properties for mutual benefits. Therefore, it is still critical to understand how such model nonprofit organizations for assisting low-income households to have decent homes can be managed for community development as it relates to human resource operation.

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