Helen Dunlap could write a history book on affordable housing.

Her knowledge is not the kind gained from policy papers and legal rulings, although she has studied stacks of those. Rather, her wisdom comes from 44 years of hard-won experience working in the field.

"I always wanted to do community work of some variety," she says. "I wanted to do something that builds and contributes, but I don't think I was conscious of what that would look like."

Dunlap’s first taste of community building came during the late 1960s as the nation was fighting its War on Poverty. One of the initiatives to sprout during this time was the Head Start school readiness program, and Dunlap became a program director serving 300 disadvantaged children in Arlington, Va.

That eventually opened the door to working in community development and affordable housing, including establishing a nonprofit organization that rehabbed hundreds of houses in her hometown of Napa, Calif.

When Dunlap was a young girl there, the community was known for its prunes and not its vineyards. Her mother was a teacher and her father was a lawyer and city attorney.

**Renaissance woman**

Repairing homes in a quiet California town would have been a good and full life, but Dunlap was just beginning. She went on to serve as:

- Founding CEO of the California Housing Partnership Corp. (CHPC);
- Deputy assistant secretary of multifamily programs at the Department of Housing and Urban Development (HUD);
- Head of two for-profit subsidiaries of ShoreBank Corp. in Chicago; and
- President and CEO of the National Low Income Housing Coalition.

She’s a “Renaissance community-development woman,” says Michael Bodaken, president of the National Housing Trust (NHT).

Dunlap worked at HUD during the first Clinton administration, starting in 1993. Henry Cisneros was the housing secretary, and other notable housing leaders working at the department included Conrad Egan, Nic Retsinas, Bruce Katz, and Terry Duverney.

"The concept of an active, vital community as an outcome of the housing, and the housing being a platform for family and community stability, was actively birthed during that period," Dunlap says.

She recalls Cisneros suggesting that there should be educational programs in public housing. Dunlap was an aggressive supporter of telecommunications connections for HUD residents. She and others at HUD created Neighborhood Networks, which put computer centers inside housing projects. This was 20 years ago, long before computer labs became a standard feature. Egan credits Dunlap’s leadership in “encouraging staff to exert initiative, creativity, professionalism, service, and productivity.”
Knowing that hard decisions could be made and that she would have your back was crucial to a successful operation, he says.

The most controversial issue for Dunlap became Mark to Market. Spurred by rising costs of providing project-based Sec. 8 rent subsidies and the expiration of a large number of Sec. 8 contracts, Mark to Market required that Sec. 8 payments be based on actual rents in the neighborhood.

Many were concerned that the initiative would result in more HUD foreclosures or Sec. 8 opt-outs by owners. In reality, the ultimate Mark to Market program was instituted without jeopardizing project-based Sec. 8 or significant disruption to the HUD assisted housing stock.

“The industry wasn’t quite ready to hear what we had to say,” says Dunlap. However, supporters look back and say it was absolutely necessary to call attention to the escalating costs and get ahold of the problem.

Prior to joining HUD, Dunlap served as the founding CEO of the CHPC. Now entering its 25th year since Dunlap’s hiring, the CHPC has assisted nonprofit and government housing agencies to create and preserve nearly 20,000 units of affordable housing by leveraging more than $5 billion in financing, while being a leader on preservation policy in Sacramento and Washington, D.C.

“Helen Dunlap is truly a force of nature,” says Richard Mandel, the CHPC’s director of financial consulting. “It was a thrill to work with Helen during the CHPC’s infancy and watch her create a brand-new organization from scratch. Helen combines the sharpest instincts, formidable analytical abilities, and a sixth sense for the human psyche in one package, and always with humor and a never-ending commitment to affordable housing.”

**Strategic planner**

These days, Dunlap, 66, is an independent housing and community economic consultant. Mercy Housing, BRIDGE Housing, and the Community Preservation and Development Corp. are among the national and regional developers that have been clients.

“Helen has the unusual ability to anticipate social and business trends and simultaneously use that foresight to determine how community development organizations should adapt to those changes,” says the NHT’s Bodaken, who has known Dunlap for more than three decades. She also serves on his organization’s board.

Over the years, Dunlap has helped develop strategic plans for approximately 30 nonprofit organizations and worked with several local governments.

She continues to be driven by the mission to provide housing.

“The future of these organizations is the future of the industry,” she says. “The housing is a product that makes life better for and provides individuals with stable places to live.

“The housing is only there because there is an organization that is paying attention and consistently getting stronger along with the housing. I don’t care if it’s a nonprofit or a for-profit, as long as there is an investment in product sustainability and community building.”

**BIG BREAK:**

“The day that Andrew Cuomo called me. I was at the California Housing Partnership, and he called and asked if I would like to be on the 1992 Clinton transition team. I said yes. They were a very East Coast group at that point. They were looking for a balance. That eventually led to working at HUD.”

**PHILOSOPHY:**

“For me, the strategy is to remember who the beneficiary is, which is the community and the client. Be clear with folks that at the end of the day, if we’re doing something harmful to that end, we’re going to pay. We may not pay now, but we’ll pay at some point. Keep in mind the property and the community.”