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Enterprise Zones in America:

A Selected Resource Guide, Volume II

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The purpose behind enterprise zones is really very simple: stop doing things that destroy our cities, snuff out jobs, and smother the entrepreneurial spirit. Instead, foster an investment climate that will create new jobs and help produce hundreds, perhaps thousands, of new entrepreneurs and small business people.

The States are ahead of the Federal Government in this respect. Since 1982, dozens of States have enacted enterprise zone legislation and are demonstrating substantial success, even without the benefit of powerful Federal tax incentives. Surveys show that these State zones have created about 180,000 new jobs,

retained nearly 68,000 jobs, and promoted more than \$9 billion in new investment in the most economically desperate areas of our urban and rural communities.

Enterprise zones constitute a fullscale assault on poverty and despair in our cities and rural communities. By providing meaningful tax incentives to entrepreneurs and the individuals who invest in their ideas, the zones can turn redlined inner cities and rural areas into income-producing and Federalrevenue-producing greenlined areas.

With the proper set of economic policies, President Bush and I are

confident that enterprise zones can help "percolate" a whole new generation of small business entrepreneurs and community leaders, set in motion a process of self-improvement and job generation, and, most important of all, restore hope for progress in America's future.

This Resource Guide is a useful source of information on enterprise zones for State and local officials and interested citizens. The State reports, case studies, and critical analyses presented here will provide valuable insights into the enterprise zone approach to community and economic development.

Jack Kemp Secretary

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Introduction

When enterprise zones were first proposed in the United States in the early 1980's, they were seen by supporters as a way to revitalize inner cities and rural communities that had not benefited from the growth and prosperity of the past several years. Under legislation introduced in 1980 by then-Congressman Jack Kemp and Representative Robert Garcia, instead of a large infusion of Federal funds into economic development programs, enterprise zones. would attract private investments that would revive those areas through tax cuts and streamlined Government regulations. Entrepreneurs would take advantage of these incentives, and thriving businesses would replace boardedup storefronts and empty buildings, creating jobs in distressed areas.

Federal enterprise zone legislation was included in the Housing and Community Development Act of 1987. The Act gave the Secretary of HUD authority to designate up to 100 enterprise zones in distressed urban and rural areas and waive or modify HUD regulations in the zones. However, no tax incentives were included in this program.

A number of bill's introduced in the 101st Congress would provide Federal tax incentives to help stimulate investment in depressed areas. Under those bills, businesses in designated enterprise zones would be eligible for substantial tax breaks, including an exemption from capital gains tax, investment tax credits, and credits for hiring disadvantaged workers. Federal regulations that could hamper business development or expansion would be relaxed or lifted. State and local governments would be expected to offer their own incentives and, possibly, public funds.

Since 1982, dozens of States and the District of Columbia have been testing variations on the enterprise zone theory. There are more than 500 active enterprise zones firmly in place, and some 1,500 other zones have been designated. To encourage investment, most State enterprise zones offer a combination of local property and sales tax relief, tax credits for hiring new employees, tax breaks for capital improvements, low-interest loans, grants to businesses in depressed areas, and regulatory relief. In many cases, the programs include job training funds and public spending for infrastructure.

In some States, enterprise zone programs have included some interesting innovations. Connecticut, Maryland, and Pennsylvania, for example, offer venture capital funds to qualified businesses. In one State enterprise zone—Louisville, Kentucky-negotiators secured a promise of no strikes from construction unions in the zone. It is the purpose of this book, Enterprise Zones in America: A Selected Resource Guide, Volume II, to provide an update on State and Federal programs to the first volume of the Selected Resource Guide, published in 1986.

This book contains both general and technical information about enterprise zones and is intended for use by concerned State and local government officials and interested citizens. Case studies and State reports compiled during the past 3 years are included in this volume.

Also included is a listing of resource organizations that provide information and, in some cases, training programs on enterprise zones. This volume also contains a selected bibliography of pertinent literature on Federal and State enterprise zone programs.



Enterprise Zones: An Evaluation of State Government Policies

Rodney A. Erickson and Susan W. Friedman with Richard E. McCluskey January 1989, 170 pp. Available from NTIS, U.S. Department of Commerce, 5285 Port Royal Road, Springfield, VA 22161

Although enterprise zones are no panacea for economic distress, notable improvements have occurred in many zones, according to this study of 17 States with the longest standing programs. More than 25 percent of the zones achieved a gross job gain growth higher than the national rate during comparable periods. Moreover, these gains have occurred in distressed areas with far worse unemployment, poverty, and economic and demographic stagnation than found elsewhere. Typical zone investments added several new businesses and aided existing ones, and zone residents held most of the jobs gained. New firms and the expansion of existing ones accounted for more than 80 percent of the investments. Of course, some zones outperformed others. The zones that performed better than expected had four common characteristics: high development potential; enterprise designation, which helped stabilize the area; a broad set of incentives; and strong local cooperation and zone marketing efforts. In general, the State and local incentives used in enterprise zone programs were relatively low-cost inducements



such as tax incentives, revolving loan funds, and job credits.

Enterprise Zone Tax Incentives: Their Value to Firms and Their Cost to the Federal Government

Clifford R. Kern and Philip Spilberg December 1983, 35 pp. Available from HUD USER, P.O. Box 6091, Rockville, MD 20850

A mathematic formula is used to forecast the potential effect of Federal tax incentives on efforts to promote investment and employment growth in enterprise zones. Because the proposed Federal enterprise zone program would use tax incentives rather than direct budgetary outlays as the active ingredient for economic development, the cost of the program is not predetermined. Consequently, the

cost depends on the ability of zones to absorb the tax credits. The size of these incentives per dollar of sales provides a measure of their power to promote economic activity and can be used in estimating Federal revenue losses.

Setting the EZ Record Straight: What Can We Learn from the States?

Michael Allan Wolf Tax Notes (March 27, 1989) pp. 1657–1660

An analysis of State programs is used to assess the potential for a Federal enterprise zone program. At the time the article was written, 36 States and the District of Columbia had implemented a wide array of programs offering tax concessions to attract business and retain economic activity in distressed areas. Among the most familiar

incentives under State programs are sales tax relief, employee and employer income tax credits, favorable treatment for capital gains, and investment tax credits. While there are similarities in name and general approach, the variegated State experience should not be used to predict the success or failure of Federal enterprise zones. However, there are a number of lessons from the States' experiences that should be heeded in developing a Federal enterprise zone program. For example, eligible areas should be encouraged to compete for enterprise zone designation. Also, incentives should be kept to "a manageable few" to avoid complicating the program with too many variables.

Do Enterprise Zones Work?

Patrick G. Marshall
Editorial Research Reports (April
28, 1989) pp. 230–243
Available from Congressional
Quarterly, Inc., 1414 22d Street
NW., Washington, DC 20037

Various political and economic factors are analyzed to assess the potential for implementation of Federal enterprise zone legislation. Perennial enterprise zone legislation to provide Federal tax breaks to businesses willing to locate or expand in economically distressed areas has failed to win Congressional approval for nearly a decade. But in 1989, the political climate may be more favorable for enactment of Federal enterprise zones. Among the encouraging elements cited in the report are strong support from President Bush and HUD Secretary Jack Kemp, the sponsor of the original 1980 enterprise zone bill, and Congressional willingness to consider tax reliefbased economic development policies. However, a number of issues have yet to be resolved. For

example, how much the program will cost depends largely on the success of zones in creating new jobs as opposed to relocated jobs. Then, there is the question of whether tax incentives are enough to coax businesses into distressed areas. The States' experiences with enterprise zones provide clues about how a Federal program might work and what problems it would face.

Federal Tax Incentives for Enterprise Zones: Analysis of Economic Effects and Rationales

Dennis Zimmerman June 15, 1989, 20 pp. Available from HUD USER, P.O. Box 6091, Rockville, MD 20850

An analysis of the potential economic effects of six enterprise zone bills introduced in the 101st Congress concludes that Federal tax incentives could stimulate increased economic activity in distressed areas; however, the tax breaks would result in a loss of national income. Consequently, such a program must be justified on the basis of social benefits—business investment and employment in depressed areas. Nevertheless, the congressional enterprise zone

proposals present several difficulties in attempting to maximize social benefits per dollar of Federal revenue loss. Enterprise zone residents will derive few direct benefits from the capital subsidies (money spent to buy equipment and build structures) and the labor subsidy. Although enterprise zone residents would receive some indirect benefits from the investments stimulated by the incentives and an improved tax base, land prices would increase, raising the cost of living in the area and offsetting some of the improved public services or reduced tax rates financed by the new investment.

Zeal for the Zones

Robert Guskind National Journal (June 3, 1989) pp. 1358–1362

Comments from experts, including HUD Secretary Jack Kemp, and examples of State and local programs present arguments on both sides of the enterprise zone issue. Nearly a decade after enterprise zones entered the American political arena, there are no conclusive data on their effectiveness in attracting business investment in distressed areas. Nevertheless, around the country, there are more than 500 active State enterprise



zones. Most programs offer businesses in enterprise zones a combination of local property tax abatements, tax credits for hiring disadvantaged workers, sales tax relief, and deductions for capital improvements. Some offer lowinterest loans and grants to businesses willing to locate in distressed areas. Some programs are geared toward attracting small businesses, but most States have opted to use enterprise zones as an offering in their industrial recruitment packages of tax breaks, loans, and grants. While more than two-thirds of the States have implemented their own programs, the debate, which began in 1980 when then-Congressman Kemp proposed the first Federal enterprise zone legislation, has come full circle. It remains to be seen whether Congress and the Administration will finally enact Federal tax incentives for enterprise zones.

Federal Enterprise Zones: The Prospect for Economic Development

J.F. Hornbeck June 26, 1989, 8 pp. Available from Congressional Research Service, Library of Congress. Can be ordered only through a Member of Congress.

State enterprise zone programs are examined to evaluate the prospect for economic development in distressed areas if Federal tax incentives were enacted. Congress established a Federal enterprise zone program in 1987, following the apparent success of similar efforts in several States. The defining statute stipulates that up to 100 zones be created in economically distressed areas. A major issue, however, is whether to legislate Federal tax credits or other incentives to foster business development in the zones once they have been designated. The long-term

economic consequences of the program and related costs are the subject of some debate. If the anticipated creation of new business in enterprise zones promotes job growth and economic redevelopment, the program may become an important new Federal tool for assisting economically distressed areas, according to this Congressional Research Service report. The economic benefits and costs of the program, however, have been disputed. Some critics note that relative tax costs are only one factor that businesses evaluate in making site selections. Experience with State efforts suggests that nontax incentives may be equally, if not more, important to a zone's ability to draw business investment. Consequently, if the proposed Federal enterprise zone legislation is sufficiently generous to create a business response, particularly when added to existing State incentives, it is considered likely that an enterprise zone program could influence business location decisions.

Enterprise Zones in States With Competitive Programs—Performance and Effectiveness: A Survey of 22 State Enterprise Zone Coordinators

U.S. Department of Housing and Urban Development, Office of Program Analysis and Evaluation June 1989, 16 pp. Available from HUD USER, P.O. Box 6091, Rockville, MD 20850

A survey of 22 State enterprise zone program coordinators found that tax credits for hiring new employees and sales and use tax exemptions for building materials, equipment, and machinery are the most effective incentives offered to attract business investment in distressed areas. A

high level of support from local elected officials was rated as the most effective program component provided by local enterprise zone programs. The 22 States in the HUD survey have operational enterprise zone programs in which zone designation is based, at least in part, on competition among applicants. These States have more than 500 operational enterprise zones that have attracted nearly \$5.5 billion in private investments in businesses that have created almost 100,000 jobs. The survey found a high positive correlation between the number of jobs created or retained and reported levels of business investment.

An "Essay in Re-Plan": American Enterprise Zones in Practice

Michael Allan Wolf The Urban Lawyer (Winter 1989) pp. 29–53

The results of an analysis of State enterprise zones are reported in this examination of tax-based economic development programs. The use of enterprise zones—geographically targeting tax, financing, and regulatory incentives to a depressed area to encourage economic development or neighborhood revitalization-is firmly established in 37 States without the effective assistance of the Federal Government, Lawmakers. administrators, and bureaucrats have promulgated and implemented a diverse array of incentives designed to attract employers and imvestors to the Nation's most distressed regions. Existing programs have been modified to make State and local redevelopment and reviitalization efforts more successful-With existing State and local programs slated to continue far into the 1990's and interest stirring in other States, it is noted, enterprise zones will likely be around for at least the next decade.

Case Studies and State Reports

Summary and Analysis of State Enterprise Zone Legislation

U.S. Department of Housing and Urban Development, Office of Program Analysis and Evaluation 1989, 66 pp. Available from HUD USER, P.O.

Box 6091, Rockville, MD 20850

This analysis summarizes features of 36 State enterprise zone statutes that can be useful in assessing existing programs and developing new or revised enterprise zone legislation. The summaries contain highlights of State and local program administration, selection criteria, and incentives. Among the specific topics included in the summaries are the statutory authority and requirements for State administration of the program, key elements of local plans and programs necessary for zone designation, and organizational innovations at the State and local level. Special features of State selection criteria systems include size, population and demographic requirements, and competitive factors for enterprise zone designation. Of particular note is an analysis of how States balance economic development goals and distress criteria in the selection process. Also included in the State summaries are innovative tax and nontax incentives for the zones and eligibility requirements for those incentives such as residency and income thresholds for

employees. Provisions for paybacks

and benefits, as well as evaluation and reporting requirements, are also analyzed.

Michigan's Enterprise Zone Program: Progress, Prospects, Problems and Recommendations

Ann Workman Sheldon and Richard C. Elling April 1988, 146 pp. Available from Center for Urban Studies, College of Urban, Labor, and Metropolitan Affairs, Wayne State University, Detroit, MI 48202

An evaluation of Michigan's enterprise zones, commissioned by the Michigan Department of

Commerce, found that the program has been an important factor in stimulating State and local efforts to strengthen economic development efforts. Following an evaluation of the program's impact on the State's first enterprise zone in Benton Harbor, researchers at Wayne State University's Center for Urban Studies noted that the infusion of State and county resources is likely to lead to increased public-private cooperation and the channeling of additional private resources into enterprise zones. Although interest in the program incentives during the first 18 months was more limited than expected, it is recommended that the program be continued with modifications to make business development in the





zones more attractive. In addition, the program should be expanded to permit designation of additional zones in a limited number of economically distressed communities. Additional incentives should be directed toward improving the physical condition, infrastructure, and municipal services in the zone; stimulating greater private involvement in the local program; and increasing the business community's confidence in the future of enterprise zones.

The San Jose Enterprise Zone Program

Peter Burwell Williams May 1988, 124 pp. Available from HUD USER, P.O. Box 6091, Rockville, MD 20850

A coordinated and comprehensive local economic development strategy with linkages to the local

business community may be the best benefit of the enterprise zone program, according to a planning report evaluating components of the San Jose, California, program. The San Jose enterprise zone program is mainly the result of a State policy with local applications. The principal incentive is a State corporate income tax credit for firms that hire from specified job training programs administered through Santa Clara County. Some of the other tax incentives include a 15year net operating loss carryover, a first-year business expense deduction for part of the cost of certain property purchased for use within the zone, and tax-free interest on certain investments. In addition to the package of State-sponsored incentives, the program offers several local incentives, including a suspension of local construction-related taxes within the zone. Firms that purchase new machinery and equipment for use exclusively

within the zone are also eligible for a sales tax credit.

Virginia Enterprise Zones: Measuring the Impact

June 1987, 24 pp.
Available from Virginia Department
of Housing and Community
Development, 205 North Fourth
Street, Richmond, VA 23219

Feedback from the business community and statistical information on Virginia's enterprise zone program is presented in this report by the Virginia Department of Housing and Community Development (DHCD). Based on a survey of businesses in the State's enterprise zones and accounting firms that have helped businesses qualify for State tax credits, as well as data provided by the Virginia Department of Taxation and DHCD, the

program has achieved limited success. Fewer than 30 of the 3,700 firms operating in the 12 enterprise zones at the time of their designation have applied for tax credits, and only five new firms have qualified for the program since it began in 1984. One reason for this lack of participation, the report notes, is that the Federal income tax lowers the value of State tax inducements for new business and to encourage expansion of existing operations in distressed areas. State tax credits that a business receives from the enterprise zone program must be declared as income on its Federal tax return, thereby increasing the firm's Federal tax liability. The report also contains a number of recommendations for improving the program. Among these are proposals to: limit the number of enterprise zones; extend the period of eligibility in which firms may be reimbursed for unemployment tax payments; and give enterprise zones priority in awarding State economic development aid.

Connecticut Enterprise Zone Study: Findings and Recommendations

State of Connecticut Governor's Development Cabinet February 27, 1987, 8 pp. Available from Connecticut Department of Economic Development, 210 Washington Street, Hartford, CT 06106

Connecticut enterprise zones have had a positive impact on urban blight, bringing new incentives to the State's central cities, and should be integrated with other State programs, according to an examination of the program. In addition to encouraging business investment and job creation and retention in the State's six enterprise zones, the program has so evolved that it can

now address the housing and human service needs of those areas. The report recommends that the program be expanded to include education, skills training, transportation, child care, health services, employment preparation and support services, and permanent, rewarding jobs for zone residents. In one zone, a pilot program offers welfare recipients job training and counseling. Recommendations for similar programs involve collaboration among various State agencies and with local governments. To promote this collaboration, it is recommended that the Connecticut Department of Economic Development coordinate the many State resources bearing on urban problems to improve the quality of life in the zones.

Evaluation of Effectiveness and Efficiency of Enterprise Zones in Illinois

Ann H. Elder and Ira Cohen June 29, 1989, 41 pp. Available from Community Research Services, Illinois State University, Normal, IL 61761

An evaluation of enterprise zones in Illinois, conducted under a grant from the Governor's Office of Planning, notes that attracting business to economically distressed areas is influenced by a wide range of characteristics of the area itself-tax climate, quality of life, availability of sites for development, government services, and market accessibility. Consequently, government intervention can affect only part of the benefits or liabilities of a particular area, but it can be important, according to a study of 12 enterprise zones in the State. The study found that enterprise zones are more likely to make marginal changes in economic development in an area than spark major redevelopment. Zones, in combination with other incentives, may result in more business creation than might otherwise occur, but they may be insufficient to reverse severe economic decline. The most successful enterprise zones, it is noted, are located in areas with adequate infrastructure and public services. Another characteristic they seem to have in common is a strong zone organization with experienced administrators and a coherent local plan for economic development. The report includes recommendations for improving the State's enterprise zone program. Among them is that zones should be separated into two categories: those that are economically distressed and in need of special assistance because of their location; and nondistressed areas in which zone designation will assist the State as a whole.

The Syracuse Economic Development Zone Analysis and Recommendations for Evaluation

Department of Public Administration, Maxwell School of Citizenship and Public Affairs, Syracuse University June 10, 1988, 73 pp. Available from HUD USER, P.O. Box 6091, Rockville, MD 20850

The impact of an enterprise zone on economic development can only be assessed by contrasting what would have happened without the zone with what actually happened, concludes a study of the Syracuse, New York, Economic Development Zone program. Most program evaluations focus on descriptive statistics—the number of new jobs created, the amount of capital investment, and the public cost per new job. To make a fair estimate of



the real impact of the zone involves collecting data on several variables at the zone level and comparing them over time, then comparing those same variables at the county and State levels. The study also concludes that an economic development program aimed at enticing new businesses dilutes the potential effectiveness of enterprise zones. Programs directed at increasing the total value of the labor, goods, and services that a city "exports" to

markets outside the zone will improve its citizens' economic circumstances by bringing money into the community. Economic development policies are effective only when they cause behavior that would not have occurred otherwise. Consequently, enterprise zone incentives must be narrowly targeted toward those firms most open to influence.

The New Jersey Urban Enterprise Zone Program: An Evaluation

July 10, 1989, 88 pp. Available from New Jersey Department of Commerce, Energy, and Economic Development, Trenton, NJ 08625

An economic model is used to estimate the impact of New Jersey's Urban Enterprise Zone Program on the State's economic and fiscal bases. The data used in this study, prepared for the New Jersey Department of Commerce, Energy, and Economic Development, were derived from a survey of "qualified" firms that had been in the program for at least 1 year as of June 30, 1988. Based on those responses, the study concludes that the program has improved the relative position of the State's most distressed communities and has had an overall positive economic impact. On average, employment in the 10 enterprise zones grew at a slower rate than in nonenterprise zone cities prior to the program's inception, but at a faster rate after implementation. The study also found that program benefits were more important to larger firms. The influence of individual program benefits on business location and expansion decisions varied widely, with respondents reporting that sales tax exemptions were more influential than the corporate business tax credits and the unemployment insurance tax rebates in these decisions.

Resource Organizations

The organizations listed below offer information about enterprise zones and related issues. In addition, questions can be directed to HUD's Enterprise Zone Coordinator, Office of Community Planning and Development, U.S. Department of Housing and Urban Development, 451 7th Street SW., Room 7280, Washington, DC 20410–7000, (202) 755–6588. Contact: Mike Savage.

American Association of Enterprise Zones

1815 Lynn Street North Arlington, VA 22209 (202) 466–2687

The American Association of Enterprise Zones represents States and localities that encourage investment in inner cities and depressed rural areas through enterprise zone programs. The Association sponsors an annual conference. Technical assistance is provided to members concerning national and local developments affecting enterprise zones.

Heritage Foundation

214 Massachusetts Avenue NW. Washington, DC 20002 (202) 546–4400

The Heritage Foundation is a public policy research institute dedicated

to the principles of free competitive enterprise, limited government, individual liberty, and a strong national defense. The Foundation conducts seminars and conferences on public policy issues. Its publications include research papers, studies, and monographs.

National Association of Development Organizations

400 North Capitol Street NW. Suite 372 Washington, DC 20001 (202) 624–7806

Members are multicounty planning and development organizations; individuals; city, county, and State agencies concerned with economic and community and business development. The purpose of the Association is to promote economic development, primarily in rural areas and small towns, and to provide a forum for communication and education.

National Association of Housing and Redevelopment Officials

1320 18th Street NW. Washington, DC 20036 (202) 429–2960

Members are State and local housing and community develop-

ment agency administrators and practitioners. The Association disseminates information, conducts conferences, training programs, and workshops on various aspects of housing and economic and community development. Publications include policy and issue papers, magazines, newsletters, and training manuals.

National Association of State Development Agencies

444 North Capitol Street NW. Suite 611 Washington, DC 20001 (202) 624–5411

The National Association of State Development Agencies (NASDA) provides consultation and field services in the area of State economic development. NASDA sponsors an annual Enterprise Zone Task Force Roundtable. Other events include the International Trade Specialist Training Program in conjunction with the American Graduate School of International Management. NASDA also condlucts workshops, publishes the Directory of Incentives for Business Investment in the United States, and performs analysis of innovative State economic development financing programs.

National Center for Neighborhood Enterprise

1367 Connecticut Avenue NW. Washington, DC 20036 (202) 331–1103

The National Center for Neighborhood Enterprise provides support and technical assistance to enable grassroots organizations to expand their role in the revitalization of urban communities. The Center conducts seminars on resident management of public housing and sponsors youth entrepreneurship.

National Community Development Association

1620 Eye Street NW. Suite 505 Washington, DC 20006 (202) 293-7587

The National Community Development Association (NCDA) supports the interests of Community Development Block Grant programs as well as other community and economic development issues. NCDA disseminates information, conducts workshops on various aspects of housing and economic and community development, and publishes community development guides.

National Conference of State Legislatures

1050 17th Street Suite 2100 Denver, CO 80265 (303) 623-7800

The National Conference of State Legislatures (NCSL) is a national

organization of State legislators and legislative staff. NCSL publishes reports, guides, handbooks, and films. It is affiliated with the Council of State Governments and the National Governors' Association.

National Council for Urban Economic Development

1730 K Street NW. Suite 915 Washington, DC 20006 (202) 223–4735

Members of the National Council for Urban Economic Development (CUED) are economic development professionals in local and State governments. CUED publishes policy and technical reports and conducts workshops on economic development.

National Governors' Association

Hall of States 444 North Capitol Street NW. Washington, DC 20001 (202) 624–5300

The Association serves as a vehicle through which governors influence the development and implementation of national policy and apply creative leadership to State problems. The Office of Research and Development assists those efforts by undertaking demonstration projects and providing research on important policy issues.

National League of Cities

1301 Pennsylvania Avenue NW. Washington, DC 20004 (202) 626–3000

The National League of Cities develops and pursues a national municipal policy which can meet the future needs of cities and help them solve critical problems they have in common. The League offers training, technical assistance, and information to municipal officials to help them improve the quality of local government.

United States Conference of Mayors

1620 Eye Street NW. Washington, DC 20006 (202) 293-7330

Members come from cities with more than 30,000 population. The organization's purpose is to promote improved municipal government by cooperation between cities and the Federal Government. The Conference provides educational information, technical assistance, and legislative services to cities. It also conducts research programs, compiles statistics, and bestows awards.

Urban Institute

2100 M Street NW. Washington, DC 20037 (202) 833–7200

The Urban Institute conducts research on the Nation's social and economic problems and publishes papers, reports, and books.

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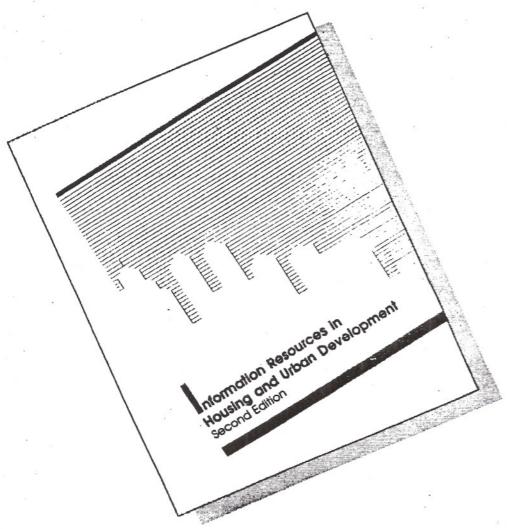
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Directory of Information Resources in Housing and Urban Development



The second edition of HUD's Directory of Information Resources in Housing and Urban Development is your key to sharing information about community and economic development, public-private teamwork, and urban planning and networking with organizations in the field.

The Directory is a valuable resource tool that lists 150 trade and professional organizations, public agencies, advocacy groups, and educational and research institutes with national and international involvement in housing and urban development. Each entry describes the organization's purpose and services, and includes

an address and telephone number to contact for more information. The organizations offer some information services such as reference libraries, newsletters, and journals. Many sponsor conferences, seminars, and other vehicles for training and information sharing.

A special feature of the resource guide is a description of 54 online databases, including the scope of the file, the number of records, update frequency, data sources, and other user aids.

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- American Economic
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- Council of State Community Affairs Agencies
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