







Success Stories





Building























A PLACE TO CALL HOME

The Case for Increased Federal Investments in Affordable Housing

Campaign for Housing and Community Development Funding (CHCDF) C/O National Low Income Housing Coalition 1000 Vermont Avenue, NW Suite 500Washington, D.C. 20005 http://nlihc.org/partners/chcdf

The National Low Income Housing Coalition prepared this report for the Campaign for Housing and Community Development Funding (CHCDF). Elayne Weiss is the principal author. Assistance provided by Natalie Brown.

CHCDF is an education, strategy, and action hub for national organizations dedicated to preserving and expanding federal housing and community development funding for lower-income families and communities. CHCDF's members include a full continuum of national housing and community development organizations, including faith-based, nonprofit, private sector, financial/intermediary, public sector and advocacy groups.

Disclaimer: The views and opinions expressed in this report do not necessarily reflect the official policy or position of all CHCDF members.

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AFFORDABLE HOUSING SUCCESS STORY: ALASKA COOK INLET HOUSING AUTHORITY

Gabriel Layman 907-793-3004 glayman@ cookinlethousing.org cookinlethousing.org

City: Anchorage

Congressional District: AK-AL

Use of Funds: New construction

Federal Programs:

Indian Housing Block Grant: \$4.17 million LIHTC: \$20.65 millio

Total Federal Dollars: \$24.82 million

Other Financing: \$12 million

Total Project Cost: \$36.82 million

Affordable homes created or preserved: 120 **Mission:** Cook Inlet Housing Authority (CIHA) is one of 14 regional housing authorities established in the 1970s to address poor housing conditions throughout Alaska. Its service area includes the state's largest urban center, Anchorage, small towns, and remote Alaska Native villages accessible only by sea and air. CIHA is a Tribally Designated Housing Entity that leverages Native and non-Native federal housing resources to serve all eligible Alaskans. It has become one of Alaska's largest housing developers and managers, with a rental portfolio of more than 1,400 homes. CIHA's developments have been recognized nationally by the National Association of Home Builders, the Charles L. Edson Tax Credit Excellence Awards, HUD, and the American Planning Association.

Story: Because of complex market conditions, mixed-income housing developments are uncommon in Anchorage. Because of the availability of Low Income Housing Tax Credits (LIHTC), Indian Housing Block Grant program (IHBG) funding, and other private and state resources, CIHA was able to develop Loussac Place, a mixed-income community, despite the market barriers.

Loussac Place is home to an incredible diverse community. Its first residents include a recent widow with five young children,



a retired senior couple on a fixed-income, a pharmaceutical marketing professional with a college degree, a single father employed as a traveling sales representative, and a recently homeless veteran.

Loussac Place includes a community building, where residents have access to a library and a computer lab. A gathering room provides space for financial fitness classes, job and education fairs, and cultural celebrations. CampFire Alaska provides onsite afterschool programming for families living at Loussac Place, allowing them to work or to pursue education or job training.

After five years, Loussac Place is enabling families to stabilize and thrive. The Lupie family lives at Loussac Place and proudly reports that for the first time in their lives, their Alaska Native children do not feel subjected to racial discrimination in their own community. Through a partnership with CampFire Alaska, several Loussac Place families received scholarships to send their children to an overnight summer camp, where the kids experienced many "firsts"—including their first canoe ride, first hike, and first time away from home. A parent told us, "I can't afford to take my kids to something like this. Thank you for bringing CampFire here." One child who attended the camp shared, "I never knew how to follow the Big Dipper to the North Star. I'm going to look for it at night."

AFFORDABLE HOUSING SUCCESS STORY: ALASKA RURAL ALASKA COMMUNITY ACTION PROGRAM

Mitzi Barker 907-865-7370 mbarker@ruralcap.com ruralcap.com

City: Kenai

Rural Housing

Congressional District: AK-AL

Use of Funds: Homebuyer assistance

Federal Programs:

HOME: \$194,000 USDA Sec. 523: \$189,00 USDA Sec. 502: \$836,00

Total Federal Dollars: \$1.3 million

Affordable homes created or preserved: 6 **Mission:** The Rural Alaska Community Action Program (RurAL CAP) is a multi-faceted organization, serving diverse populations throughout the state of Alaska since 1965. RurAL CAP's mission is to foster healthy people, sustainable communities, and vibrant cultures by empowering low-income Alaskans through advocacy, education, affordable housing, and direct services that respect their unique values and cultures. RurAL CAP is a Community Housing Development Organization (CHDO) and uses HOME Investment Partnerships (HOME) funds to develop affordable rental housing for special needs populations in Anchorage and to provide homeownership opportunities to lower-income homebuyers on the Kenai Peninsula.

Story: Maggie Winston of rural Kenai, Alaska is a mother to twin boys and recently graduated Cum Laude from the University of Alaska Anchorage with a Bachelor's degree in Psychology. She's also a quadriplegic and a RurAL CAP homebuyer. Maggie's low income status and physical disability were barriers to homeownership that she never dreamed she could surmount; however, today,

Ms. Winston is the proud owner of a brand-new, fully handicap-accessible home.

Under RurAL CAP's \$1.3 million Mutual Self-Help Housing Program, Ms. Winston and her family and friends worked at least 30 hours each week to help build her home. As a result, she earned \$35,000 in sweat equity in 2012. RurAL CAP's Mutual Self-Help Housing program helped Maggie—and five other families secure \$194,000 from the Alaska Housing



Finance Corporation's HOME allocation, \$836,000 in U.S. Department of Agriculture (USDA) Section 502 Direct Loans, and down payment assistance from Cook Inlet Lending Center. The program is also supported with \$189,000 in USDA Section 523 Mutual Self Help Housing grants.

Prior to building her own home, Maggie and her 7-year-old sons lived in a group, assisted-living home with very little privacy. The Winston's mortgage payment on their new home is significantly less than their previous rent.

"This is the most amazing program that exists for people like me because I would not be able to become a homeowner any other way. And to be able to sit here and tell you that I own this beautiful home that we are in, and I can afford it, and it's mine... It's the most liberating feeling."

Maggie has now completed her education, earning a degree in social work, and is now employed as a counselor with a non-profit agency in her community. Her home represents not only a significant accomplishment in terms of building sweat equity, but it meets her specific mobility and accessibility needs and means that she will be able to enjoy housing that "works" and is affordable, supporting her ability to live independently for the long term.

AFFORDABLE HOUSING SUCCESS STORY: CALIFORNIA AMERICAN FAMILY HOUSING

Donna Gallup 714-897-3221 dgallup@afhusa.org afhusa.org

City: Midway City

Congressional District: CA-48

Use of Funds: Rental assistance

Federal Programs: CoC: \$117,600 VASH:\$120,672/year

Total Federal Dollars: \$238,272

Affordable homes created or preserved: 16 **Mission:** Founded in 1985, American Family Housing (AFH) is a nonprofit organization that provides a continuum of housing and a broad spectrum of services to vulnerable populations facing barriers to achieving housing stability, including veterans and adults with disabilities and mental illness. AFH operates 63 housing sites with 283 apartments that serve more than 1,300 adults and children each year in Los Angeles, Orange and San Bernardino counties. AFH is committed to permanently ending the cycle of homelessness by helping low income families and adults achieve a self-sustaining way of life and become active members of their communities.

Story: Orange County and Los Angeles have made great strides toward providing permanent housing for the homeless, yet Southern California is seeing an increase in homelessness, particularly among veterans. With some 1.4 million individuals at risk, AFH broke ground in 2016 on a first-of-its-kind multifamily housing project called Potter's Lane located in Midway City, California.

With a targeted February 2017 completion date, the ultra-green, energy-efficient and sustainable housing site will fulfill one of the community's greatest needs: permanent housing for



chronically homeless veterans. Built using GrowthPoint Structures, whose innovative construction methods will upcycle steel shipping containers to create 16 beautiful 480-square-foot living spaces designed to complement the surrounding environment.

AFH employed many people throughout the process, including over 120 local construction workers and over 250 volunteers. Designed with community input, Potter's Lane will include a community room, fitness court and landscaped gardens.

In addition to housing, AFH is also providing wrap-around services to help these veterans achieve stability and self-sufficiency.

HUD provided AFH with operational assistance including Veterans Affairs Supportive Housing (VASH) vouchers for eight of the 16 apartments. AFH is also master leasing seven apartments to the Illumination Foundation for its HUD Continuum of Care (CoC) Bonus Project, which provides HUD dollars for services and rental assistance.

AFFORDABLE HOUSING SUCCESS STORY: CALIFORNIA JAMBOREE HOUSING

MJ Goelzer 949-263-8676 mjgoelzer@ jamboreehousing.com jamboreehousing.com

City: Anaheim

Congressional District: CA-46

Use of Funds: New construction, rental assistance

Federal Programs: HOME: \$2.5 million PBV: \$527,088/year LIHTC: \$22 million

Total Federal Dollars:

Development: \$24.50 million

Rental Assistance/ Services: \$527,088 per year

Other Financing: \$6.6 million

Total Project Cost: \$32.20 million

Affordable homes created or preserved: 70 **Mission:** Founded in 1990, Jamboree Housing Corporation is a nonprofit, award-winning, housing development company that develops, acquires, renovates and manages affordable rental and ownership housing throughout California for working families, seniors, and people with special needs. Committed to sustaining excellence with high-quality affordable housing that benefits the environment, the economy and local communities, Jamboree currently has \$320 million in affordable housing projects in its development pipeline and a \$1.1 billion asset portfolio that includes the development of and/or ownership interest in more than 8,300 homes in more than 88 California communities. Jamboree offers residents free educational, health and wellness, and community programming.

Story: Rockwood Apartments in Anaheim, California is a 70-unit apartment complex that opened in November 2016. Jamboree relied on the Low Income Housing Program (LIHTC) and HOME Investments Partnerships program (HOME) in developing the project. Fifteen apartments are set aside as permanent supportive housing for residents who receive services through the Mental Health

Services Act (MHSA); another 48 apartments serve families who are part of the Homeless Assistance Pilot Program (HAPP) which is a collaboration among the City of Anaheim, the



Anaheim Union School District and the Illumination Foundation. Six apartments are for large families. Units are subsized with HUD project-based vouchers (PBVs).

The innovative new affordable housing development provides quality housing for families—many of whom were homeless—and formerly homeless individuals living with mental illness. A joint venture between Jamboree Housing Corporation and Innovative Housing Opportunities (IHO), two California nonprofits that provide high-quality affordable housing and resident programming, Rockwood Apartments was developed as a public-private partnership with the City of Anaheim, the County of Orange and HUD on a 1.83-acre urban infill site adjacent to Abraham Lincoln Elementary School and within walking distance of Lincoln Park, as well as community services and public transportation.

Along with quality housing, the new apartment community offers a spectrum of resident services provided by Jamboree and IHO that include life-enhancing programming such as homework assistance and tutoring for young people, plus health and wellness programs for families. Residents will also have the opportunity to participate in IHO's Economic Self-Reliance[™] program.

AFFORDABLE HOUSING SUCCESS STORY: CALIFORNIA AREA HOUSING AUTHORITY, COUNTY OF VENTURA

Linda Fisher-Helton 805-480-9991 Ifhelton@ahacv.org ahacv.org

City: Camarillo

Congressional District: CA-26

Use of Funds: Rental assistance

Rental assistance

Federal Programs:

HCV: \$26.32 million/year Public Housing: \$1.40 million/year

Total Federal Dollars:

\$27.42 million/year

Mission: The Area Housing Authority of the County of Ventura (AHA) is an independent, nonprofit agency serving the residents of Camarillo, Fillmore, Moorpark, Ojai, Simi Valley, Thousand Oaks and the unincorporated areas of Ventura County, California. The AHA's mission is to be a leader in providing opportunities and assistance to people in need of affordable housing through development, acquisitions, and partnerships. The AHA recieves \$26.32 million per year to administer approximately 2,500 Housing Choice Vouchers (HCV) and receives another \$1.4 million to manage 350 public housing units. In addition, the AHA has 130 agency-owned rental homes that are affordable to people with low incomes and is a partner in 513 Low Income Housing Tax Credit (LIHTC) units. HUD funding provides subsidies to our public housing and HCV participants, making rental housing affordable in one of the least affordable housing markets in the country.

Story: Before being able to move into public housing, Mr. and Mrs. Jones were unemployed, living with family and struggling to get by and care for their small

children. Mrs. Jones believes that living in public housing allowed them to get back on their feet.

She was able to continue to pursue her bachelor's degree while providing a decent, safe home for her family. While in public housing, Mrs. Jones started a youth group. She organized fundraisers for trips to amusement parks, movie nights and much more. Her goal was to teach children that life had a lot to offer with much to do and much to look forward to in the world.

Within five years, the Jones family obtained a HCV and left public housing. At that time, her husband participated in a work



experience program and got a job at the County Tax Collector's office. Mrs. Jones graduated with a bachelor's degree and was hired by Mercury Insurance. Mr. Jones has continued to work at the Tax Collector's office and is now a supervisor.

The Jones family left the HCV program within five years, having obtained financial self-sufficiency, and they were able to live without any federal assistance. In 2015, they became homeowners for the first time, in Southern California no less.

As part of the family's commitment to give back, the Jones's founded the Alayah Foundation. The Foundation distributes free backpacks and provides free haircuts before the start of each school year for low income children at the Area Housing Authority's properties. They also distribute Thanksgiving and Christmas baskets to low income families and organize special activities for veterans.

Mrs. Jones describes her life as "amazing."

AFFORDABLE HOUSING SUCCESS STORY: CALIFORNIA WEST HOLLYWOOD COMMUNITY HOUSING CORP.

Robin Conerly 323-650-8771 robin@whchc.org whchc.org

City: West Hollywood

Congressional District: CA-28

Use of Funds:

New construction, rental assistance

Federal Programs:

HOME: \$3 million PBV: \$164,448/year LIHTC: \$7.09 million

Total Federal Dollars:

Development: \$10.90 million

Rental Assistance/ Services: \$164,448/year

Other Financing: \$3.79 million

Total Project Cost: \$18.77 million

Affordable homes created or preserved: 42 **Mission:** West Hollywood Community Housing Corporation (WHCHC) develops safe, decent and affordable housing for people with limited incomes, including those with special needs, enhancing the community and supporting economic diversity. We envision sustainable communities of healthy, diverse neighborhoods within the greater Los Angeles, California area. Our residents include people with disabilities, seniors, people with HIV/AIDS, transition-age youth, families, and people who have formerly been homeless. As of December 2016, WHCHC houses 813 residents, 60% of whom are 55 years old or older. Most WHCHC affordable projects include HUD HOME Investment Partnerships program (HOME) funds from the County of Los Angeles Community Development Commission and the City of Glendale, as well as HUD project-based vouchers (PBVs) from both the County and City of Los Angeles housing authorities. WHCHC also relies on the Low Income Housing Tax Credit program (LIHTC) in developing its projects.

Story: After almost 10 years of homelessness, Stephen was selected from a

lottery in 2009 for an apartment at Sierra Bonita Apartments in West Hollywood, California. It changed his life.

Stephen, a paraplegic from back injuries, was awarded a Shelter Plus Care (S+C) voucher, but he was unable to find an apartment that would accept his voucher. In fact, because of the housing shortage in West Hollywood and Los Angeles, Stephen's voucher expired



twice while he was trying to find an apartment. Ultimately, Stephen found WHCHC, the only landlord in West Hollywood accepting new residents with vouchers.

Sierra Bonita Apartments is a 42-unit new construction project for people with disabilities, located in a low-income neighborhood where much of the housing stock is aging and deteriorating. The project was awarded \$3 million in HUD HOME funds in 2008, and it received 32 HUD project-based vouchers in 2011. The development created approximately 45 construction jobs and two permanent jobs. The WHCHC Resident Services department provides Sierra Bonita tenants with educational and economic opportunities, and staff help promote housing retention and positive health outcomes.

While living at Sierra Bonita, Stephen keeps fit by working out and surfing with his friends at "Life Rolls On." WHCHC's Resident Services staff provide services as needed, but Stephen is becoming less reliant on supportive services in his daily life.

AFFORDABLE HOUSING SUCCESS STORY: CALIFORNIA SELF-HELP ENTERPRISES

Betsy McGovern-Garcia 559-802-1653 BetsyG@ selfhelpenterprises.org selfhelpenterprises.org

City: Visalia

Congressional District: CA-22

Use of Funds: New construction

Federal Programs: HOME: \$1.98 million LIHTC: \$5.55 million

Total Federal Dollars: \$7.53 million

Other Financing: \$1.68 million

Total Project Cost: \$9.21 million

Affordable homes created or preserved: 36 **Mission:** Self-Help Enterprises (SHE) is a nationally recognized community development organization whose mission is to work together with low income families to build and sustain healthy homes and communities. Since 1965, SHE has helped more than 6,190 families build their own homes, rehabilitated over 6,370 unsafe homes, developed 1,347 units of affordable rental housing, and has provided technical assistance for reliable access to safe drinking water and sanitary sewer infrastructures to more than 160 small communities. SHE's combined efforts have improved the lives of low income families in Kern, Fresno, Kings, Madera, Mariposa, Merced, Stanislaus, and Tulare County in California. SHE uses HUD and USDA Rural Development funds to enhance quality of life by expanding and preserving the supply of decent, safe, and affordable housing in rural and low income communities.

Story: The City of Visalia, located in California's Tulare County, is an urban city with substantial pockets of substandard and overcrowded housing. According to the Housing Authority of the County of Tulare, there are nearly 3,000 families on their HUD Housing Choice Voucher (HCV)waiting list for a two- or three-

bedroom apartment.

To help meet the housing needs of the community, SHE and the City of Visalia partnered to construct the Highland Gardens apartment rental community.



Highland Gardens features 36 single-story, two- and three-bedroom apartments as well as a half-court basketball court, playground, solar carports, community center, and community garden where residents can grow fruits and vegetables.

Highland Gardens goes far beyond housing to strengthen the lives of the families who call it home. The community center provides a space for after-school programs, ESL classes, and financial literacy workshops, among other resident services. The onsite computer lab offers classes with computers available to adults and children for educational activities. SHE is also coordinating onsite health education opportunities, including exercise classes, prevention screenings, and healthy cooking classes.

Highland Gardens is among 28 rental communities operated by SHE. The project was made possible through the Low Income Housing Tax Credit program (LIHTC) and a \$1.98 million loan from the City of Visalia, which is a participating jurisdiction and recipient of federal HOME Investment Partnerships program (HOME) funding from HUD. SHE's experience with grant compliance, land development, project management, and other aspects of the real estate development process supported the development of Highland Gardens.

AFFORDABLE HOUSING SUCCESS STORY: CALIFORNIA LIFESTEPS

Jim Phelps 916-965-0110 jim.phelps@lifestepsusa.org lifestepsusa.org

City: San Jose

Congressional District: CA-19

Use of Funds: Family self-sufficiency

Federal Programs: FSS: \$299,520/year

Total Federal Dollars: \$299,520

Mission: LifeSTEPS is the largest independent nonprofit provider of supportive services to residents living in affordable communities in California, serving over 300 affordable communities, providing service access to over 80,000 residents. LifeSTEPS provides educational programs for adults and children, afterschool programs, financial education, age-in-place services for older adults, and general case management services that support residents to maximize their strengths and build resilient communities.

Story: For so many people, living the American Dream means digging deep to accomplish the dream of starting a business, while providing a better life for one's family. With the help of the Family Self Sufficiency (FSS) program, funded by HUD, Jennifer did just that.

Jennifer lives in San Jose with her two adult children. She works as a maintenance worker for a major hospital, but her big dream was to start her own business to achieve financial independence. She entered the FSS program in 2013 with this goal in mind.

Working with her LifeSTEPS' case manager, Vaneza, she identified her strengths and formed a plan. Using solid leads she obtained from Vaneza, Jennifer began



making contact with potential customers for her cleaning business during her off-hours from her job.

"I am grateful for all of the support Vaneza has provided. At first, it seemed overwhelming, but with her help, I knew this could be possible." Jennifer's hard work has paid off. At her current job, she received a pay increase and she is now negotiating a contract with a large apartment complex for her business. The result? She no longer needs Section 8 support!

Utilizing the tools, resources and support she has received through the FSS program, she has accomplished the goal of becoming financially self-sufficient. In addition, her son found a job utilizing skills learned from his case manager, helping to contribute the family's budget.

"I felt like a great burden was taken from my shoulders," she said. "The goal I set for myself and for my children, is being accomplished! The feeling is awesome!"

AFFORDABLE HOUSING SUCCESS STORY: CALIFORNIA INLAND VALLEY HOPE PARTNERS

Wytske Visser 909-622-3806 wytskev@ inlandvalleyhopepartners. org inlandvalleyhopepartners.org

City: Pomona

Congressional District: CA-35

Use of Funds: Rental assistance

Federal Programs: CoC: \$141,000

Total Federal Dollars: \$141,000

Mission: Inland Valley Hope Partners' (Inland Valley) vision is to see our community healed of hunger and homelessness. We bring together faith communities, businesses, individuals and community groups to empower people in need by providing food, shelter and supportive services. We serve 13 communities in the east end of Los Angeles County and the west end of San Bernardino County. We operate food pantries, an emergency shelter and a rapid rehousing program for families, as well as an advocacy and overnight shelter program for a dozen single homeless men and women. In order to bring fresh produce to low income residents, we operate a weekly, year-round farmers market and a gleaning program, and we collaborate with a local farm that donates fresh produce. In 2016, we received a \$141,000 grant through HUD's Continuum of Care (CoC) program to serve individals and families struggling with homelessness housing instability.

Story: Jasmine and her three-year-old son had been homeless for two years when they entered Inland Valley's emergency housing program. She found it

quite difficult to be self-sufficient as she was raising her son with little or no family support while also trying to work and deal with her son's medical challenge. But Jasmine never



stopped pursuing a new life with stable housing and financial security.

She had found a job in the nursing field prior to coming to Inland Valley's shelter, and she was now ready for the next step. Jasmine qualified for Inland Valley's rapid re-housing program and found an affordable home, a beautiful, two-bedroom apartment, within a month of coming into the shelter. With the support and services of the rapid re-housing program, she reached her goal of stable housing.

Jasmine continued to take advantage of the financial assistance programs after her move to her new apartment and started to apply financial management skills that she learned through Inland Valley's partners' financial education workshops. She connected with credit counseling and amended past-due financial issues. She used her new skills to start a savings account, bought a car and was approved for various financial assistance programs in advanced career education. She was able to accomplish all of this because of the supportive services, case management and credit counseling offered through Inland Valley's rapid re-housing program.

Jasmine is now on her own, self-supporting, stably housed with her little boy, and on the road to financial security.

AFFORDABLE HOUSING SUCCESS STORY: CALIFORNIA SKID ROW HOUSING TRUST

Dana Trujillo 213-683-0522 dana@skidrow.org skidrow.org

City: Van Nuys

Congressional District: CA-29

Use of Funds:

New construction, rental assistance

Federal Programs: HOME: \$162,500 PBV: \$724,248/year

LIHTC: \$15.15 million

Total Federal Dollars:

Development: \$15.31 million

Rental Assistance/ Services: \$724,248

Other Financing: \$8.49 million

Total Project Cost: \$23.80 million

Affordable homes created or preserved: 64 **Mission:** Skid Row Housing Trust (Trust) develops and operates permanent supportive housing for individuals who have experienced homelessness, prolonged extreme poverty, poor health, disabilities, mental illness or addiction so that they can lead safe, stable lives in wellness. We target individuals that are chronically homeless and face serious health and mental health challenges that make it almost impossible to access housing independently. By offering affordable housing alongside critical supportive services, we successfully break the cycle of homelessness. One of the largest permanent supportive housing providers in Southern California, the Trust has completed 31 developments of permanent supportive housing, providing 2,282 homes for those experiencing homelessness in Los Angeles. The Trust uses HUD funds to finance construction costs of new projects, as well as provide rental assistance.

Story: The Trust's Crest Apartments has 64 homes for chronically homeless and disabled individuals, with onsite supportive services to help them build healthier

lives. The Trust built Crest Apartments on an open lot it acquired in Van Nuys, which has a high need for affordable housing. In a region where the median income is \$43,158, 14.7% of Van Nuys households earn less than \$15,000 per year.

There are over 46,000 homeless individuals in Los Angeles County, including over 7,000 homeless individuals in the San Fernando Valley. Between 2015 and 2016, the



San Fernando Valley experienced a 36% increase in homelessness.

All of Crest Apartments' permanent supportive housing is reserved for homeless individuals who are high utilizers of Los Angeles County's Department of Health Services' emergency care, including 23 apartments set aside for veterans. Permanent supportive housing targeted at this population decreases emergency room and inpatient admissions by 77%. Onsite supportive services offered by LA Family Housing includes case management, medical and mental healthcare, and job-readiness programs, including financial literacy, computer instruction, employment counseling. Once housed, the Trust estimates that the public cost per individual will decrease by 75 to 80%.

The Trust received \$162,500 in capital financing from HOME Investment Partnerships program (HOME) funds via the Housing and Community Investment Department of City of Los Angeles in November 2013 to fund upfront construction costs of the Crest Apartments, as well as Low Incomhouse Housing Tax Credits (LIHTCs). Project-based vouchers (PBVs) were committed for 15 years to further subsidize the apartment units.

Crest Apartments created 5.5 full-time staff positions, and is expected to achieve US Green Building Council's LEED Platinum Certification.

AFFORDABLE HOUSING SUCCESS STORY: CALIFORNIA DOWNTOWN WOMEN'S CENTER

Rachel Kassenbrock 213-213-2809 rachelk@ downtownwomenscenter.org downtownwomenscenter.org

City: Los Angeles

Congressional District: CA-37

Use of Funds: Rental Assistance

Federal Programs: CoC: \$362,258

Total Federal Dollars: \$362,258

Mission: Founded in 1978, the Downtown Women's Center (DWC) is the only resource in Los Angeles exclusively dedicated to addressing the immediate and long-term needs of women overcoming poverty and homelessness each year in Skid Row. DWC's mission is to provide permanent supportive housing and a safe and health community fostering dignity, respect, and personal stability, and to advocate ending homelessness for women. Approximately 200 women come through our doors every day, and we provide a place to rest, as well as urgent services. We also provide 119 units of permanent supportive housing through two residences in Skid Row. DWC was awarded \$362,258 in the 2016 round of Continuum of Care (CoC) funding.

Story: Darlene was in her twenties when she became homeless. Born and raised in Los Angeles, she was living in Texas when she learned her mother had cancer. Immediately, she moved back to her hometown to care for her mother.

When her mother passed away, Darlene was forced to find a new place to

live. However, Los Angeles's high rental prices and lack of available housing made it difficult for her to find anything. What's more, Darlene lives with numerous disabling health conditions that made searching for and holding a job impossible. Out of options, Darlene became homeless.



For seven years, she spent nights in parks, beaches, transitional housing, and, sometimes, the emergency room.

For Darlene, an unaccompanied woman, homelessness was a dangerous, traumatic experience.

In early 2015, Darlene was referred to the Downtown Women's Center. There, she began working with a case manager to begin the process of finding housing. In February 2016, Darlene received a HUD voucher through the CoC Bonus Program. Eventually, Darlene's case manager found a safe, affordable unit in Los Angeles that perfectly suited Darlene's needs. She moved to her new home in April 2016—just weeks after her 35th birthday.

Since moving into permanent supportive housing, Darlene's health has drastically improved. With a roof over her head and regular access to medical treatment, she is able to manage her health conditions and no longer spends nights in the emergency room as a last resort.

Now, she devotes the time and energy she put into surviving homelessness into pursuing her passion: helping others. Darlene plans to start her own organization to provide one-on-one assistance to at-risk youth.

AFFORDABLE HOUSING SUCCESS STORY: CALIFORNIA REBUILDING TOGETHER OAKLAND EAST BAY

Lisa Malul 510-625-0316 lisa@rtoakland.org rtoakland.org

City: Oakland

Congressional District: CA-13

Use of Funds: Rehabilitation

Federal Programs: CDBG: \$369,977

Total Federal Dollars: \$369,977

Mission: Rebuilding Together Oakland East Bay (Rebuilding Together) believes that every person deserves to live in a safe and healthy home. In pursuit of this mission, we provide a range of year-round services primarily to low income seniors, veterans, and people with disabilities. With HUD funds, as well as other funding sources, we complete home rehabilitation, small repairs, and falls prevention projects at no cost to homeowners. We also conduct additional revitalization projects at community facilities, such as schools, parks, and transitional housing locations. Rebuilding Together received \$369,977 in CDBG funding to serve low income families living in the Oakland area.

Story: Winona's great uncle, Mr. McKenzie, is a veteran, who served in the Navy from 1959 until 1963. He suffered a service injury and deals with permanent damage to one leg. Now, later in life, severe arthritis and congestive heart problems have made it impossible for Mr. McKenzie to keep up needed repairs for his home, leading to walls covered in thick matted dust

and a broken heating system and grate that created a hole in the floor.

Mr. McKenzie's health conditions could be more easily managed if his home was habitable with a working



heater, functional kitchen and bath. Rebuilding Together volunteers scraped and scrubbed his home from top to bottom, inside and out, and repainted it. Now, for the first time in years, his home is properly heated. The electricity is properly wired. The roof is mended, and the flooring and windows have been replaced.

Thanks to the many Rebuilding Together volunteers and the generosity of Pulte Homes, Mr. McKenzie has witnessed his life transform before his eyes. "To reach out for help is a big thing for somebody that has never asked for help. Never asked for anything. Maybe never thought he deserved it. I'm just glad he was chosen. I am glad for everything...It is great." Winona said.

AFFORDABLE HOUSING SUCCESS STORY: CALIFORNIA RETIREMENT HOUSING FOUNDATION

Chris Ragon 562-805-7285 chris.ragon@rhf.org rhf.org

City: Los Angeles

Congressional District: CA-40

Use of Funds:

New construction, rental assistance

Federal Programs:

LIHTC: \$15.26 million Sec. 202 Capital Advance: \$13.02 million Sec. 202 PRAC: \$439,000/year

Total Federal Dollars:

Development: \$28.24 million

Rental Assistance/ Services: \$439,000/year

Total Project Cost: \$28.24 million

Affordable homes created or preserved: 91

Mission: Retirement Housing Foundation (RHF), is a nonprofit faithbased, mission-driven, charitable organization. RHF was formed in 1961 by three visionaries, two California United Church of Christ clergymen and one layman. At the beginning, RHF's mission was to provide dignified, affordable housing and services for the elderly. Today, RHF is one of the nation's largest nonprofit sponsors and managers of housing and services for older adults, persons with disabilities, and low income families. RHF has provided homes to more than 20,500 people in 185 housing communities in 29 states, the District of Columbia, Puerto Rico and the U.S. Virgin Islands. While these communities are comprised of mostly apartments, RHF also provides housing with assisted living units and skilled nursing beds.

Story: Broadwood Terrace, opened in 2015, was developed to provide low income seniors with safe affordable housing options that enhance their quality of life. The development, located in Los Angeles, California, encourages residents to interact with each other through its many features, including

a community room with full kitchen, library and courtyard.

RHF received funding for Broadwood Terrace from HUD in 2012, the final year HUD awarded new Section



202 Capital Advance grants. RHF also utilized Low Income Housing Tax Credits (LIHTC) in developing the project. Units in Broadwood Terrace are also supported through Section 202 rental assistance (Sec. 202 PRAC) that is annually provided by HUD.

The community received more than 900 applications in a three-month period when it began its rent-up and 474 households are on its waiting list. With only, on average, four residents moving out a year, this means that people at the end of that wait list have no hope of moving into this affordable community.

As a result of RHF's work with community organizations, Broadwood Terrace became a home to more than five homeless individuals. A service coordinator is on staff to assist residents on a variety of issues they may face. Whether it is bringing services to Broadwood Terrace that residents would benefit from, helping residents applying for utility discounts, or ensuring residents get necessary medical care to avoid costly hospital stays, the service coordinator position is crucial in allowing residents to "age in place."

AFFORDABLE HOUSING SUCCESS STORY: COLORADO HOUSING CATALYST

Julie Brewen 970-416-2910 jbrewen@housingcatalyst. com housingcatalyst.com

City: Fort Collins

Congressional District: CO-2

Use of Funds: New construction

Federal Programs:

HOME: \$800,000 CDBG: \$1.39 million CoC: \$285,000 LIHTC: \$8 million

Total Federal Dollars:

Development: \$10.19 million

Rental Assistance/ Services: \$285,000

Other Financing: \$2.64 million

Total Project Cost: \$12.84 million

Affordable homes created or preserved: 60 **Mission:** Housing Catalyst, formerly Fort Collins Housing Authority, is the largest property management company and affordable housing developer in Fort Collins, Colorado. Our mission is to create vibrant, sustainable communities throughout Fort Collins. Housing Catalyst transforms neighborhoods while providing stable homes for families. We strive to make living in Fort Collins affordable, regardless of income. We are actively moving the region forward on a deliberate path toward building vibrant communities. We incorporate sustainable building design in our new development and property rehabilitation projects. Through our rental properties and housing programs, we assist more than 2,100 families—or more than 5,000 individuals—in Northern Colorado. We provide critical tools and resources to serve families within the full spectrum of needs from moving out of homelessness to achieving homeownership.

Story: Redtail Ponds, built in 2015, is a permanent supportive housing development located in Fort Collins, Colorado. Fort Collins is facing a significant shortage of affordable housing because increasing median housing prices have

outpaced median income in the area. The inability to own a home has forced more people into the rental market, thus causing a shortage in affordable rental homes that has driven up rents in the area.

Housing Catalyst used a variety of funding sources, including funds from the HOME Investments Partnerships (HOME), Community Development Block Grant program (CDBG) and Low Income Housing Tax Credit



(LIHTC) programs, to put together a financing structure to build the Redtail Ponds development. HUD funding played a vital role in building the community, and HUD's continued operational funding, provided through the Continuum of Care Program (CoC) is critical to Housing Catalyst's ability to provide supportive services to those individuals who have higher needs than most residents.

Redtail Ponds offers 60 apartments for people with disabilities who have experienced homelessness. Multiple support services are located onsite to help people gain stability in their lives. In addition to apartments, Redtail Ponds features a community kitchen, fitness area, computer room, community garden, and several common areas for residents to congregate.

The project has provided homes for 60 residents, from 19 to 80 years old, including 22 veterans. After one year, 95% of the residents remained stably housed, 14 enrolled in employment training, and 12 rejoined the workforce.

Cheryl, one of Redtail Pond's residents, said, "When I came here and saw my apartment, I cried. I felt like I had gone from being a pauper to a princess virtually overnight. The majority of us here now have become like a family to each other. We care about each other. I have a sense of joy and family that I was lacking."

AFFORDABLE HOUSING SUCCESS STORY: COLORADO HABITAT FOR HUMANITY VAIL VALLEY

Elyse Howard 970-748-6718 elyse@habitatvailvalley.org HabitatVailValley.org

City: Gypsum

Rural Housing

Congressional District: CO-3

Use of Funds: New construction

Federal Programs: HOME: \$10,000 CDBG: \$15,000

Total Federal Dollars: \$25,000

Other Financing: \$150,000

Total Project Cost: \$175,000 **Mission:** Through shelter, we empower. Habitat for Humanity Vail Valley (Habitat) is a grassroots, community-based affordable housing program. We are the only developer of "for sale" homes in our community that serves families earning between 35% and 60% of the area median income (AMI). Habitat is not a "handout." We give working families a hand up and a chance to achieve the strength, stability and independence they need to build a better life for themselves and their families. We estimate that one in three people in Eagle County qualify for our program based on their income. In 21 years, we have partnered with 68 families and nearly 250 children. HUD funds are critical to maintaining affordability of the homes we build.

Story: Through HUD's HOME Investment Partnerships (HOME) and Community Development Block Grant (CDBG) programs, Habitat was able to help the De Loera Lopez Family move into a new home that has allowed the family to thrive.

Salvador Jr., the eldest son and a junior at Eagle Valley High School said, "My

family lived in an apartment in Avon. My brother, sister and I were all piled up in one room; there wasn't enough space for us to have our own beds. Our neighbors put



their music on until midnight. It was so loud, we couldn't sleep. Sometimes our neighbors' would drink and smoke. It wasn't a very good place to live. We were really struggling, the rent would keep going up, and we'd have to keep paying more every month."

Since moving into his new home with his family, Salvador is attending a new school that has more classes and opportunities. He can walk to school and walk to watch soccer games. He is now taking Honors English and World History for college credit. "My GPA is a 3.6, but I want to have a 4.0. Whenever school gets hard, I think of my dad. He works really hard for our family."

In the future, Salvador hopes to help other families struggling to get by. "I'd like to be a doctor for families that cannot afford medicine."

Salvador and his family are very grateful to Habitat and to those who helped his family build their house. "Without Habitat, I don't know what we'd do. Habitat makes a big difference in our community. It gives chances to wonderful families, and Habitat brings more smiles to faces. If Habitat keeps growing, more families that are struggling right now won't struggle as much."

AFFORDABLE HOUSING SUCCESS STORY: COLORADO BOULDER COUNTY HOUSING AUTHORITY

Leslie Gibson 303-709-3197 lgibson@bouldercounty.org bouldercountyhousing.org

City: Lafayette

Congressional District: CO-2

Use of Funds:

New construction, rehabilitation

Federal Programs:

HOME: \$463,938 CDBG: \$1.68 million LIHTC: \$10.50 million PBV: \$1.09 million/year

Total Federal Dollars:

Development: \$12.64 million

Rental Assistance/ Services: \$1.09 millionyear

Other Financing: \$27.79 million

Total Project Cost: \$40.43 million

Affordable homes created or preserved: 167

Mission: Boulder County Housing Authority (BCHA) is dedicated to serving the county's most vulnerable residents, including homeless households, families and seniors. With a portfolio of 55 properties and more than 800 units, BCHA strives to provide quality, affordable housing and related supportive services for residents using broad community resources. BCHA's combined service delivery under the county's Department of Housing and Human Services provides residents with comprehensive services by integrating housing, health, and human services. The Housing Authority's goal is to stabilize households while enhancing their economic resiliency and accelerating their path toward self-sufficiency. BCHA is reliant upon HUD and USDA funding to not only build its housing, but to provide many of the programs and services that contribute to its families' successes.

Story: Aspinwall at Josephine Commons New Construction and Rehabilitation Project in Lafayette, Colorado is a model for permanent supportive housing and a nationally-recognized success story. Developed,

managed and maintained by BCHA, the community includes 74 new rental units and 95 rehabilitated existing units.

Aspinwall sets the high mark for affordable housing through an intentional investment in the social health of its community. Under the umbrella of the Department of Housing and Human Services, residents are provided with wide-ranging resources, such as access to financial assistance, food, health services,



adult/child/senior protective services and job skills training to help them achieve stability, become resilient during challenging times, and become more self-sufficient.

Aspinwall received Low Income Housing Tax Credits (LIHTC), HUD HOME Investment Partnerships (HOME) and Community Development Block Grant (CDBG) funding from 2011 and 2013, and it allocated its own resources of tenant- and project-based vouchers (PBVs) and program funding. In partnership with the Colorado Division of Housing, HUD also funds onsite case management through Mental Health Partners, supporting residents with behavioral health issues, and through Imagine! Colorado, serving residents with developmental disabilities.

In addition, Boulder County nourishes its long-standing relationships with its community partners to provide a more widespread, united and consistent approach to assisting residents.

Without HUD funding, BCHA would not be able to provide these critical services for its community.

AFFORDABLE HOUSING SUCCESS STORY: COLORADO FAMILY PROMISE OF GREATER DENVER

Allie Card 303-675-0713 acard@ familypromiseofgreaterdenver. org familypromiseofgreaterdenver. org

City: Denver

Congressional District: CO-1

Use of Funds: Rental assistance

Federal Programs: HOME: \$7,000

Total Federal Dollars: \$7,000

Mission: Family Promise of Greater Denver (Family Promise) is a community response to family homelessness—one of the fastest growing populations living without shelter. Our mission is to provide emergency shelter, meals and supportive services to children and their families on their path to self-sufficiency. We partner with community organizations, such as congregations, to provide that shelter, helping families move to stable housing with employment and savings in 30 to 60 days. Family Promise of Greater Denver is also one of more than 200 affiliate locations across the nation, sheltering 50,000 individuals ever year.

Story: Jamie was determined to move into a brighter future. "My family and I have been homeless for a total of a year," she said. "It was just a vicious cycle of being on the street and being homeless." But not anymore.

Jamie works full-time at a local hotel, and she and her three children are moving into their own home through Family Promise's Tenant-Based

Rental Assistance Program, which is financed by HUD's HOME Investment Partnerships program (HOME).

The family also found an apartment after staying at shelters, motels and then Family Promise of Greater Denver in summer 2016. "The money ran dry"

"The money ran dry,"



Jamie said. "I knew Family Promise was a longer-term program, so I called."

Families stay in the program for one to two months, working with a Family Advocate to focus on stable housing, as well as employment and savings. "I had extensive case management, and I had a lot of people who had my back in the decisions I made," Jamie said. "It's nice to have people supporting you."

Now Jamie's excited about her new backyard, in addition to more space for the whole family. "The kids are excited to have their own room and not to have to share with their sister or brother or mom. It will be nice to have our own privacy," she said. "We'll probably hang up pictures, and I have some drawings that the kids did while they were in the program that I want to put on the walls – just to remember where we came from and reflect on things. I think it's good to think about how far you've come."

AFFORDABLE HOUSING SUCCESS STORY: COLORADO PIKES PEAK HABITAT FOR HUMANITY

Kris Medina 719-475-7800 kris@pikespeakhabitat.org pikespeakhabitat.org

City: Colorado Springs

Congressional District: CO-5

Use of Funds: New construction

Federal Programs: HOME: \$170,384 CDBG: \$386,708

Total Federal Dollars: \$422,092

Other Financing: \$4.06 million

Total Project Cost: \$4.48 million

Affordable homes created or preserved: 37 **Mission:** Founded in 1986 as an affiliate of Habitat for Humanity International, Pikes Peak Habitat for Humanity (PPHFH) is one of 27 affiliates in Colorado, providing permanent housing solutions to low income families earning 35% to 50% of the area median income (AMI). Our Habitat homes are sold at no-profit to partner families, and financed with affordable, no-interest mortgages. We are the second largest Habitat affiliate in the state of Colorado, building on average six to eight homes per year and assisting a total of 150 families. Our mission is to put God's love into action by bringing people together to build homes, communities and hope. HUD funds have helped PPHFH secure property for low income housing, develop infrastructure, and keep the construction costs low to make permanent housing affordable.

Story: In December 2004, PPHFH purchased five acres of land in the unincorporated part of El Paso County. In addition to partnering with the City of Colorado Springs, PPHFH also partnered with Rocky Mountain Community Land Trust (RMCLT) which owns the adjacent five acres,

combining 10 acres into one development, Woodmen Vistas, located in the northeast region of Colorado Springs, Colorado.



Now completed, Woodmen Vistas

houses a total of 68 low income families: 37 Habitat families and 31 RMCLT families. All houses are new construction. Funding from HUD's HOME Investment Partnerships (HOME) and Community Development Block Grant (CDBG) programs helped secure the land, develop the infrastructure, and keep the construction costs affordable.

The neighborhood is a mixed-income neighborhood—Habitat homeowners have incomes between 30% and 50% AMI, and RMCLT homeowners have incomes between 50% and 80% AMI—and it is located in a highly-preferred school district of Colorado Springs. The Woodmen Corridor is the highest growth area in Colorado Springs, close to hospital facilities and major shopping centers.

In 2016, PPHFHcompleted the final Habitat house and celebrated with a block party in honor of all the neighborhood families. Of the Habitat families, 50% are single parents; eight of the families are refugees who fled from Vietnam, Cuba, the Democratic Republic of the Congo and the Republic of Kazakhstan, hoping to find a new life in America; and 95 children have a safe neighborhood in which to play and meet new friends.

AFFORDABLE HOUSING SUCCESS STORY: CONNECTICUT CALEB GROUP

Marianne McDermott 781-595-4665 mmcdermott@ thecalebgroup.org thecalebgroup.org

City: Willimantic

Congressional District: CT-2

Use of Funds: Family self-suffiency, service coordination

Federal Programs: FSS: \$17,184/year

Total Federal Dollars: \$17,184

Mission: The Caleb Group is a 25-year-old nonprofit affordable housing organization based in Swampscott, Massachusetts, with affordable housing communities serving low to moderate income residents in Maine, New Hampshire, Massachusetts and Connecticut. We own, manage and/or provide resident services for more than 2,000 rental homes that serve families, elderly residents and adults with disabilities.

Story: Xiomarys is a single mother who had bright dreams for her future. Living in an affordable housing development supported with HUD's Project-Based Rental Assistance, Xiomarys enrolled in the Caleb Group's pilot Family Self-Sufficiency (FSS) program and began receiving coaching from Compass Working Capital, a nonprofit that provides financial services to families with low incomes. She set goals, resolved credit issues, and created and lived within a budget.

When HUD allowed the Caleb Group to participate in the FSS programbefore only public housing residents could participate-Xiomarys enrolled

in the program and did well. With the help of coaches and the support of her service coordinator, Xiomarys increased her income. Under the FSS program, she was able to save the increase in her rent payment in an escrow savings account, helping her reach her goal of buying her own home. The program gave her the support, education, and tools essential to achieving economic independence.

Over the next months, Xiomarys saved more than \$17,000, and with the help



of her service coordinator, she worked with bankers and real estate agents to buy her own home. Xiomarys is the first homeowner in her family. Now, her daughter will finish growing up in the home her mother owns.

AFFORDABLE HOUSING SUCCESS STORY: CONNECTICUT REBUILDING TOGETHER LITCHFIELD COUNTY

Ceia Webb 860-350-2290 ceiawebb@ rebuildinglitchfieldcounty. org rebuildingtogether.org

City: New Milford

Congressional District: CT-3, CT-5

Use of Funds: Rehabilitation, preservation

Federal Programs: USDA Sec. 533: \$46,021

Total Federal Dollars: \$46,021

Mission: Rebuilding Together Litchfield County joined the national Rebuilding Together network in 2003. Our mission is to preserve and revitalize houses and communities, ensuring that low income homeowners who are elderly, disabled, or have young children can live at home in warmth, safety and independence. Most of the homeowners we help are seniors who live on Social Security, without nearby relatives to help them financially or with home repairs. To date, we have rehabilitated 219 homes in Litchfield County, Connecticut. For the past ten years, we have worked with the USDA Rural Development office in Windsor, Connecticut, and approximately 60% of the home repair projects we have completed have been funded by USDA Section 504 Home Repair Grants and Section 533 Housing Preservation Grants.

Story: Rebuilding Together Litchfield County rehabilitates between 12 and 25 homes each year for low income homeowners. Since its founding in 2003, it has rehabilitated 219 homes with the help of its network of volunteers. Keeping homeowners safe, warm and dry is its mantra.

Annually, the Rebuilding Together Litchfield County's Safe and Healthy Housing team focuses attention on common significant hazards at all selected homes, while the Site teams attend to the specific repair requirements of each home. The critical health, safety and accessibility improvements and modifications provided enable low income homeowners to remain in their homes, aging in place.

Many of the homeowners served are

me this year!"

single widows who live on Social Security and have no interested or nearby relatives. For these women, their home is their largest and most important financial asset, but the upkeep of the property is difficult or impossible because of limited physical ability and financial resources. Rebuilding Together just received a holiday card from one homeowner expressing thanks and that she will "never forget all that you have done for

Rebuilding Together of Litchfield County has worked with USDA Rural Development for the past ten years. Partnering with local senior and community centers, township social workers and visiting nurse associations allows the Litchfield County community network to make referrals directly to RT Litchfield. Working directly with homeowners, staff, and volunteers helps with the application for funding through USDA's Section 504 Home Repair program to secure funding to pay for home rehabilitation. It also obtains funding through the USDA Section 533 Housing Preservation grant program (Sec. 533), and Rebuilding Together Litchfield was one of four housing organizations highlighted in a recent USDA press release announcing the latest round of funding for Sec. 533 funds.

AFFORDABLE HOUSING SUCCESS STORY: DC DISTRICT OF COLUMBIA HOUSING AUTHORITY

Alethea McNair 202-435-3274 amcnair@dchousing.org dchousing.org

City: Washington

Congressional District: DC-AL

Use of Funds:

New construction, preservation

Federal Programs:

Public Housing RHF: \$5 million Public Housing CIP: \$3 million FSS: \$276,00/year

Total Federal Dollars:

Development: \$8million

Rental Assistance/ Services: \$276,000/year

Other Financing: \$25.60 million

Total Project Cost: \$33.60 million

Affordable homes created or preserved: 125 **Mission:** The District of Columbia Housing Authority (DCHA) is an independent government agency that provides quality affordable housing to extremely low to moderate income households, fosters sustainable communities, and cultivates opportunities for residents to improve their lives. DCHA was created in 2000 as an independent authority, marking the end of a five-year court-ordered receivership. DCHA is charged with administering HUD's public housing and voucher programs under the leadership of an executive director and guidance of an 11-member Board of Commissioners. DCHA's Board of Commissioners is comprised of civic, community and business leaders including those who represent the agency's diverse constituency from public housing communities and the voucher program.

Story: MetroTowns is the redevelopment of the former Parkside Additions site of 42 public housing units in Washington, DC. Today, there are 125 apartments on the site. All 42 public housing units were replaced and intermixed with 83 homeownership units for first-time buyers.

MetroTowns sparked the continued redevelopment in the area. The Parkside neighborhood pf bordered by I-295, Kenilworth Park and a decommissioned



Pepco Electric plant. The majority of the housing in the area is large rental developments with few homeownership opportunities.

DCHA provided \$5 million of its Public Housing Replacement Housing Factor RHF) funds and \$3 million of its Capital Improvement Program (CIP) funds to the project. DCHA, through its Family Self-Sufficiency (FSS) and DCHA's Achieving Your Best Life (AYBL), was also able to assist 11 residents to become new homeowners at MetroTowns. Families either used funds from escrow accounts established for down payments or utilized their Housing Choice Voucher (HCV) to support their mortgages. Residents were required to take classes, such as first-time home buying courses, received credit counseling, and partnered with other public and private agencies for guidance with local lenders and real estate agents. DCHA offered support throughout the entire process of a family's self-sufficiency process.

Now the former public housing site is a new, vibrant mixed-income community. There are several unit types within the development to provide for variety and diversity. Importantly, the homeownership and rental units are indistinguishable. The development is located near a public elementary school and a secondary charter high school.

AFFORDABLE HOUSING SUCCESS STORY: FLORIDA REBUILDING TOGETHER MIAMI-DADE

Donna Fales 305-200-5711 dfales.rtmiami@gmail.com rebuildingtogethermiami.org

City: Miami

Congressional District: FL-25, FL-26, FL-27

Use of Funds: Rehabilitation, preservation

Federal Programs: CDBG \$50,000

Total Federal Dollars: \$50,000

Mission: Rebuilding Together Miami-Dade brings volunteers and communities together to preserve homeownership and revitalize communities by providing critical repair services for low income homeowners at no cost to the homeowners. Together with our peers across the national Rebuilding Together affiliate network, we share the vision of a safe and healthy home for every person. By repairing homes rather than building new units, our organization helps recycle the stock of existing affordable housing, helping to maintain the character of the neighborhood and improving neighborhood stability. Since 1993, Rebuilding Together Miami-Dade has completed over 700 home rehabilitations, totaling nearly \$7.5 million in economic value. HUD Community Development Block Grant (CDBG) funding has enabled us to rehabilitate 35 of these homes in the city of Miami and Miami-Dade County.

Story: Lorna was born in Honduras and emigrated with her parents to the

United States in 1962. She became a naturalized citizen in 1978 and raised three children as a single parent. Today, Lorna works as a library assistant at the Miami-Dade Public Library, earning less than 80% of the area median income.

Living in the home where she grew up and shared with her father until his death, Lorna barely escaped having her house foreclosed upon during the recent recession. Struggling to make monthly mortgage payments after a huge property tax increase, her electric, water, and phone services were cut repeatedly as she watched her house deteriorate because she could not afford any repairs.



In Lorna's words, "surviving in this state for several years ate away at everything not just our pocket books. It took our happiness, our hope, our very dignity because, despite having saved our home from foreclosure, we still could not repair it ourselves; and were threatened once again with the possible loss of our insurance and our home. But then, along came Rebuilding Together and said, 'don't give up!"

With the help of two rounds of Community Development Block Grant funding (CDBG) funding, Rebuilding Together Miami-Dade was able to repair Lorna's home. Rebuilding Together repaired Lorna's roof and wood floors, tested for lead paint and asbestos, and provided new kitchen cabinets. It also provided a new sink and faucet, four new air conditioning wall units, three new exterior doors and 21 window replacements, as well as an exterior paint job.

In Lorna's words, "Rebuilding Together doesn't just rebuild houses – they rebuild lives!"

AFFORDABLE HOUSING SUCCESS STORY: FLORIDA ABILITY HOUSING

Tanya Adams 904-359-9650 tadams@abilityhousing.org abilityhousing.org

City: Jacksonville

Congressional District: FL-4

Use of Funds: Rental Assistance

Federal Programs: CoC: \$925,414

Total Federal Dollars: \$925,414 **Mission:** Ability Housing's mission is to build strong communities where everyone has a home. To fulfill this mission, we develop and operate quality rental housing affordable to people with extremely limited incomes, focusing on the needs of people experiencing or at risk of homelessness and adults with disabilities. Ability Housing partners with area service organizations so our residents have the supports they require to ensure housing stability and increase their independent living skills. In 2015, Ability Housing's housing stability rate was 95.5% across its affordable developments. This exceeds the HUD Continuum of Care performance benchmark (80%) for permanent supportive housing.

Story: Consuello lost her housing in 2012 due to several setbacks caused by her anxiety and depression. After weeks in transitory motels and shelters, she lost custody of her daughter.

Michael was forced to leave his grandmother's home due to family conflict. When he and Consuello met, an immediate bond of faith and love was formed between them. But they could not find housing as they were unable to find

work and were forced to live outside of an abandoned warehouse.

Jacksonville, like many communities, has a crisis with affordable housing with more than half of the city's renters being cost-burdened and 337 people identified as chronically homeless.

When they met Joe Johnson, the program manager at Ability Housing, Consuello and Michael said that their



prayers had been answered. The Village on Wiley was developed specifically to provide 43 units of permanent supportive housing for the community's highest users of crisis services. The couple moved into their new home at this beautiful complex in 2015. With the support resources provided by HUD Continuum of Care program (CoC) funds, they found the capacity to rebuild their lives and married in early 2016.

Consuello and Michael are now receiving benefits that have further stabilized their income and Consuello is now supplementing their income with work at McDonalds, having gotten her license and a car to help her get to work. They have moved into a two-bedroom apartment at Ability Housing's Mayfair Village so they can have their children back in their lives.

Education seemed like an unattainable dream when Consuello and Michael were experiencing homelessness, yet they are planning to attend Edward Waters College to study music, with the goal of teaching children.

With the support of Ability Housing, their future is as bright as their smiles.

AFFORDABLE HOUSING SUCCESS STORY: FLORIDA PRESERVATION OF AFFORDABLE HOUSING

Andrew Spofford 617-449-1016 aspofford@poah.org poah.org

City: Melbourne

Congressional District: FL-8

Use of Funds: Rehabilitation, Preservation, Rental Assistance,

Federal Programs: PBRA: \$2.75 million/year LIHTC: \$20.96 million

Total Federal Dollars:

Development: \$20.96 million

Rental Assistance/ Services: \$2.75 million/year

Other Financing: \$37.21 million

Total Project Cost: \$58.18 million

Affordable homes created or preserved: 510 **Mission:** Preservation of Affordable Housing (POAH) is a national nonprofit organization whose mission is to preserve, create and sustain affordable, healthy homes that support economic security and access to opportunity for all. Since 2001, POAH has built or preserved more than 9,000 affordable rental homes at more than 80 properties in nine states and the District of Columbia. The majority of POAH's properties have HUD projectbased Section 8 rental assistance contracts, which make them affordable to very low income families. POAH's renovation and construction projects often make use of HOME funding, FHA-insured mortgage loans, as well as Low Income Housing Tax Credits, and many other private, state and local funding sources.

Story: Holy Trinity Episcopal Church had owned three properties in Melbourne, Florida for over forty years but concluded that it was not in the financial position to take on and oversee the buildings' much needed rehabilitation. Trinity Towers (East, West, and South), mostly financed

through HUD's Project-Based Section 8 Rental Assistance program (PBRA), were dated and worn-down, but they were still a valuable resource to the community by



providing quality affordable housing to seniors.

POAH acquired the properties from Holy Trinity Episcopal Church and began renovating all three sites. POAH completed the renovations on Trinity Towers in April 2016. The renovations included a new roof, Americans with Disabilities Act upgrades in common areas, and a new energy efficient air conditioning system. POAH also updated apartments to include hurricaneresistant windows, health and safety upgrades, such as pull cords, and new kitchens complete with all new cabinets, countertops, and appliances. POAH also created 10 new accessible units.

Because of the renovations, residents can enjoy a high quality of life, ensuring that the original mission of the church continues.

POAH was able to leverage Low Income Housing Tax Credits (LIHTC) from the Florida Housing Finance Corporation to obtain additional funding. POAH also received a \$500,000 grant a \$500,000 interest rate subsidy from the Federal Home Loan Bank of Boston, allowing the property to carry additional debt. Additionally, POAH receives \$2.75 million annually through the PBRA program to ensure seniors pay no more than 30% of their income on rent.

AFFORDABLE HOUSING SUCCESS STORY: FLORIDA HABITAT FOR HUMANITY OF FLORIDA

Barbara Inman 678-990-6410 ceo@habitatflorida.org habitatflorida.org

City: Clearwater

Congressional District: FL-13

Use of Funds: Preservation, rehabilitation

Federal Programs: HOME: \$600,000 CDBG: \$227,000 NSP: \$2.84 million

Total Federal Dollars: \$3.67 million

Other Financing: \$36.33 million

Total Project Cost: \$40 million

Affordable homes created or preserved: 354 **Mission:** Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope. Habitat for Humanity of Florida is a separately incorporated nonprofit organization supporting the work of Habitat for Humanity's affiliates in the state. Habitat for Humanity of Florida builds more homes than any other state, with more than 16,000 families served. Our homeowners pay more than \$11 million in property taxes every year. Habitat homeowners build their own homes alongside volunteers and pay an affordable mortgage. Families achieve strength, stability, and self-reliance they need to build better lives for themselves. Through shelter, we empower.

Story: In 2012, the federal government negotiated a settlement with five large banks resulting in a fine of \$25 billion to be used to correct issues that culminated in the financial crisis of 2008. Of these Mortgage Settlement Funds, \$330 million were provided to the State of Florida.

Habitat for Humanity of Florida was awarded \$20 million to rehab existing housing stock or replace blighting housing throughout the state. Completing the project in just 18 months by July of 2015, 42 Habitat affiliates put 354 homes back into service, housing more than 1,000 people.

All the assisted families earn less than 80% of the area median income (AMI), with 41% below 50% AMI.

Each Mortgage Settlement Fund dollar was matched dollar for dollar by Habitat for Humanity of Florida funds and the value of the housing stock created reached \$80 million, twice the amount of the project's overall budget.



HUD funds were used as part of Habitat for Humanity of Florida's matching contribution, including funds from the Community Development Block Grant program(CDBG), Neighborhood Stabilization Program (NSP), and HOME Investment Partnerships program(HOME).

Habitat for Humanity of Florida managed this grant, using less than 2% of grant funds for its work in overseeing the successful deployment and compliance with established requirements.

AFFORDABLE HOUSING SUCCESS STORY: GEORGIA MERCY HOUSING

Kate Peterson 303-830-3443 kpeterson@mercyhousing.org mercyhousing.org

City: Atlanta

Congressional District: GA-5

Use of Funds: New construction

Federal Programs: Sec. 202 PRAC: \$221,232/year LIHTC: \$2.87 million

Total Federal Dollars:

Development: \$2.87 million

Rental Assistance/ Services: \$221,232/year

Other Financing: \$8.73 million

Total Project Cost: \$11.6 million

Affordable homes created or preserved: 70 **Mission:** Mercy Housing, Inc. (MHI) is a leading national affordable housing nonprofit. Established by the Sisters of Mercy in 1981, and in operation in 41 states, MHI has 35 years of experience developing, preserving, managing, and financing affordable housing. MHI supplements much of its housing with Resident Services, programs that help residents build stable lives. MHI serves tens of thousands of people with low incomes, including families, seniors, veterans, people who have experienced homelessness, and people with disabilities. Its mission is to build a more humane world where poverty is alleviated, communities are healthy, and all people can live to their full potential. MHI is able to fulfill its important mission through the use of Low Income Housing Tax Credits (LIHTC), and HUD and USDA funds, including Section 202 Housing for the Elderly rental assistance (PRAC).

Story: Built in 2016, Reynoldstown Senior Residences is an independentliving, multi-family affordable senior housing community that provides homes to residents who are 62 years and older in Atlanta, Georgia. The development

is a result of a partnership between Mercy Housing, the HUD, the City of Atlanta, Invest Atlanta, and the Georgia Department of Community Affairs.



The property

is located in the heart of the historic Reynoldstown neighborhood which is one block from the future Eastside Trail extension. The affordable housing apartments are part of a broader multi-faceted housing strategy that is working toward creating diverse communities for households of different incomes and ages around the Atlanta BeltLine.

Reynoldstown Senior allows for "aging in place" to help ensure seniors are able to stay in the neighborhoods they call home. The Atlanta BeltLine affordable housing program seeks to make city living financially attainable for both renters and homeowners. It has implemented an Integrated Action Plan, which is looking to create 5,600 units of affordable housing over 25 years.

AFFORDABLE HOUSING SUCCESS STORY: IDAHO TWIN FALLS HOUSING AUTHORITY

Leanne Trappen 208-733-5765 leanne.trappen@ twinfallshousing.com idahohousing.com

City: Twin Falls

Rural Housing

Congressional District: ID-2

Use of Funds:

Rental assistance, homeownership

Federal Programs:

Public Housing: \$490,000/year SHOP: \$240,000 USDA Sec. 523: \$157,500

Total Federal Dollars: \$887,500

Mission: The Twin Falls Housing Authority is a high-performing small housing authority that was established in 1940 and has played a key role providing affordable housing options for low to moderate income people in rural southern Idaho. Twin Falls Housing Authority recognizes the complex challenges facing those who need affordable housing and seeks to stay connected with community resources in an effort to help improve their lives. Twin Falls Housing Authority provides safe, decent affordable housing in good repair to approximately 250 households. The Twin Falls Housing Authority is governed by five members, consisting of community leaders and residents commissioners. We are committed to providing our tenants with high standards of professionalism, both in the housing we provide and the customer service we deliver.

Story: Angela, a single mother of two and a resident to Twin Falls Public Housing Authority since 2011, is currently building her own home. Because of public housing's affordable rent, Angela was able to maintain her family's housing

while obtaining her nursing degree, placing Angela in a better position for other housing options.

However, with a 1.2% vacancy rate, her ability to find affordable housing is limited. The increasing need for available, affordable rental housing, has resulted in higher rent rates.

Connecting low income families to community resources is essential in rural areas and the Twin Falls



Housing Authority, along with other organizations, have focused on opportunities for family and housing stability. Through these resources, Angela submitted an application for the USDA Self-Help Housing grant program (USDA Sec. 523) with South Central Community Action Partnership (SCCAP). HUD's Self-Help Housing Opportunity Program (SHOP) further supported Angela and her family. For several months, Angela, along with several other families who received Sec. 523 and SHOP grants, worked to build their new homes.

Angela and her family moved into their new home in February 2017, creating an opportunity for another family to obtain housing stability with the Twin Falls Housing Authority.

SCCAP's housing program has helped numerous families living in public housing or using a Housing Choice Voucher become homeowners. Local organizations work together to provide housing stability for vulnerable populations. Coordinated efforts target those most in need. The ability to obtain a conventional construction loan with a manageable monthly payment was a dream until becoming eligible for this program. Angela has developed many new skills achieving the American Dream of homeownership.

AFFORDABLE HOUSING SUCCESS STORY: ILLINOIS AFFORDABLE HOUSING CORP. OF LAKE COUNTY

Rob Anthony 847-263-7478 ranthony@ahclc.org ahclc.org

City: Round Lake Park

Congressional District: IL-10

Use of Funds: Rehabilitation

Federal Programs: HOME: \$4,414

Total Federal Dollars: \$4,414

Other Financing: \$10,586

Total Project Cost: \$15,000 **Mission:** The Affordable Housing Corporation of Lake County (AHC) is a 501(c)(3) nonprofit community housing development organization and HUD-certified housing counseling agency. AHC's mission is to increase and preserve affordable housing via high-integrity, high-impact services and partnerships that protect and empower consumers and communities. Our programs help low to moderate income households rent, buy, repair, and save homes from foreclosure in Lake County, Illinois. We also help community leaders and elected officials design programs, policies and strategies that further affordable housing for their communities and the county as a whole.

Story: After years of physical problems and only being able to walk for 10 or 15 minutes at a time, Jonathan could suddenly only take a few steps. He then partially lost the use of his hands. Within months, Jonathan was unable to walk and was confined to living full-time in a wheelchair. He could no longer work as his list of physical limitations mounted.

Knowing that he needed safe, accessible housing that he could afford long-term, Jonathan used his savings to buy a small, inexpensive one-story home in Round Lake Park, Illinois. He thought that he was finally getting situated and had regained a certain level of independence and housing stability. However, after moving in, Jonathan's sewer line backed up and needed complete replacement.

There was also a host of other problems with the home, which prevented Jonathan from staying there For instance, he would get stuck halfway up his makeshift wheelchair ramp. The cost for all these repairs was due to Jonathan's disability income.



Using HUD HOME Investment Partnerships program (HOME) funds, AHC replaced Jonathan's sewer system, repaired the crawl space and built a brand-new, well-constructed wheelchair ramp. Jonathan soon had a fully functioning, safe and accessible home. "It changed my life. While I still face various physical challenges, I am extremely grateful for the help provided by AHC and for supporters like you who made a difference in my life."

AFFORDABLE HOUSING SUCCESS STORY: ILLINOIS CATHOLIC CHARITIES, DIOCESE OF JOLIET

Amy Palumbo 630-495-8008 apalumbo@cc-doj.org catholiccharitiesjoliet.org

City: Lombard

Congressional District: IL-6

Use of Funds: Rental Assistance

Federal Programs: HOME : \$240,000

Total Federal Dollars: \$240,000

Mission: Catholic Charities, Diocese of Joliet (Catholic Charities Joliet) is a faith-based organization providing services to people in need and calling others of good will to do the same in Will, DuPage, Grundy, Kendall, Kankakee, Ford and Iroquois counties in Illinois. Our programs include homeless shelters, transitional and permanent supportive housing, emergency services, senior outreach, family support, case coordination and case management, counseling and Head Start /Early Head Start. These programs are designed to promote self-sufficiency, human dignity, and integrity for all people, while at the same time empowering them to achieve what is necessary to live satisfying and productive lives. Our organization uses HUD funding in various programs such as permanent supportive housing, transitional housing, rental assistance and shelter support.

Story: Richard and Charlene, a couple in their 60s, have been chronically homeless for over eight years. When they could not get into the local shelter, they slept in a car or in the forest in DuPage County, Illinois. The couple was

referred to Catholic Charities Joliet HOME Investment Partnerships program (HOME) that provides tenant-based rental assistance (TBRA) through the local Continuum of Care's coordinated entry. Catholic Charities Joliet had been awarded \$240,000 in HOME funds to provide TBRA.

After two months of seeking affordable housing, Richard and Charlene were housed on December



12, 2016. Through the HOME TBRA program, they will receive ongoing rental support, case management and goal planning to work towards achieving self-sufficiency and housing stability. With other funding supports and private donations, Catholic Charities purchased a new bed and they received brand new kitchen appliances, dishware, and linens for their new apartment.

Richard and Charlene could not thank the staff enough for allowing the opportunity to feel human again, not to mention sleep in a bed again. They shared that they have not felt this much support in years. The impact this program will have on Richard and Charlene and their future is immeasurable. Not worrying about where they will sleep each night will allow them to focus on starting over and creating more positive experiences.

DuPage County lacks affordable housing. In 2016, the fair market rent for a two-bedroom unit was \$1,176 per month. This means that a typical fulltime worker would need to earn \$21 an hour to afford their apartment; this is significantly more than the \$17 average wage that renters in the area earn. Without support from HUD programs, including TBRA, Emergency Solutions Grants, and permanent supportive housing, organizations like Catholic Charities would not be able serve those in need.

AFFORDABLE HOUSING SUCCESS STORY: ILLINOIS DUPAGE HOMEOWNERSHIP CENTER

Anne O'Dell 630-260-2506 anne@dhoc.org dhoc.org

City: Carol Stream

Congressional District: IL-6

Use of Funds:

First-time homebuyer education and counseling

Federal Programs:

Housing Counseling: \$18,183

Total Federal Dollars: \$18,183

Mission: The DuPage Homeownership Center is a nonprofit organization that provides a full range of services to promote sustainable responsible homeownership with an emphasis on serving first-time homebuyers, low and moderate income households and homeowners in crisis. We are a resource in educating and empowering individuals to be successful homeowners through the use of innovative programming and partnerships. Additionally, we provide counseling services to homeowners in crisis and financial capability training is available to the full range of our clientele.

Story: The Abdullatefts came to DuPage County from Iraq in 2014. The family of five—including three children ages six, nine, and 13—just wanted to have a safe place to live. Because of the help they gave to U.S. military forces in Iraq, they became assassination targets of the Taliban. World Relief quickly evacuated them out of the country.

They arrived in the U.S. with no job, no family or friends, and unable to speak a word of English. They were provided with a two-bedroom apartment in

West Chicago, and after a few months, Mr. Abdullateft secured a full-time job with Edwards Hospital's Facilities Maintenance Department. The family soon



settled in and the children quickly adapted and began learning English. As they got older, however, the Abdullatefts outgrew their tiny, two-bedroom apartment.

A house would be ideal, but they worried that they could not afford to buy one. A local realtor introduced them to DHOC's Homestead Program through which they might qualify to purchase a home in DuPage County. Excited, the Abdullatefts attended the requisite workshops in 2014 and then completed counseling with a DHOC housing counselor, both of which were funded through DHOC's HUD grant.

Within 18 months, they purchased a home, exclaiming at the closing, "This is the happiest day of our lives."

If you ask the Abdullatefts about their experience with DHOC, they liken it to being in an ocean, but not knowing how to swim. DHOC was their lifeboat which enabled this grateful family who, with hard work and perseverance, achieved the American Dream of homeownership.

AFFORDABLE HOUSING SUCCESS STORY: ILLINOIS **CITY OF PEORIA COMMUNITY DEVELOPMENT DEPT.**

Nick Mitchell 309-494-8935 nmitchell@peoriagov.org peoriagov.org

City: Peoria

Congressional District: IL-17

Use of Funds: New construction

Federal Programs: HOME: \$300,000

Total Federal Dollars: \$300,000

Other Financing: \$169,890

Total Project Cost: \$469,890

Affordable homes created or preserved: 4 **Mission:** The mission of the City of Peoria Community Development Department is to provide professional advice, technical expertise, and quality service in the areas of urban planning, zoning administration, neighborhood development, grants management, building inspections, code enforcement, and economic development in order to achieve the goals set by the City Council and to create, maintain and enhance the quality of life for the citizens of Peoria. In providing safe, livable housing and spurring job creation and economic development, the City deploys neighborhood development and stabilization programming funded with HUD grants. This includes funding for homeowner rehabilitation, emergency repairs, new construction and rehabilitation of affordable homes, and rental assistance, among other diverse initiatives using both HUD and local funds.

Story: The City of Peoria Community Development Department helped develop four single-family homes on Northeast Monroe Street by leveraging public and private nonprofit funds. This investment helped create affordable

housing and spur revitalization in one of Peoria's legacy neighborhoods. The project was funded by Habitat for Humanity and the City of Peoria's HUD HOME Investment Partnerships program (HOME) funds.

Not only is the project providing affordable housing to four families, but a gaping hole will be filled along a central neighborhood corridor. This is the first new construction in the neighborhood in years.

The first home was a Women's Build (75% constructed by women) with 200 women volunteers. Two homes are occupied, one



is nearing completion and one is about to be constructed. Each family consists of hardworking, employed household members who put in a tremendous amount of time in sweat equity. These new homeowners are just a sample of the many Peorians spanning that portion of the income spectrum for which decent housing is in short-supply and high-demand.

The City sees its HUD funds as a necessity in meeting this need moving forward. The City looks forward to conducting its Fair Housing Assessment under the new Affirmatively Furthering Fair Housing rule and using this effort as a means to help strengthen the impact of these funds in ameliorating the affordable and fair housing issues extant in our community and ubiquitous in our urbanized nation.

AFFORDABLE HOUSING SUCCESS STORY: ILLINOIS CITY OF EVANSTON

Savannah Clement 847-448-8679 sclement@cityofevanston.org cityofevanston.org

City: Evanston

Congressional District: IL-9

Use of Funds: Rehabilitation

Federal Programs: HOME: \$300,000

Total Federal Dollars: \$300,000

Other Financing: \$587,000

Total Project Cost: \$887,000

Affordable homes created or preserved: 5 **Mission:** Evanston is a suburban city immediately north of Chicago, Illinois with a population of a little more than 75,000. It is a vibrant community comprising many strong neighborhoods, with families of diverse races, religions, and levels of income. The City of Evanston engages in a number of strategies to maintain and enhance a wide range of housing choices for both renters and homebuyers. A number of programs are designed to promote housing that is affordable for low, moderate and middle income households. Using federal and local funds, the city has provided financing for acquisition, new construction and rehabilitation of rental and owner-occupied housing.

Story: Community Partners for Affordable Housing (CPAH) completed the rehabilitation of five affordable apartments at 1620 Washington Street in 2016. CPAH bought the building out of foreclosure and restored the apartments. The building is in CPAH's land trust, allowing all five apartments to remain affordable permanently.

CPAH partnered with the City of Evanston and Brinshore Development to secure a \$1.5 million grant from the Illinois Attorney General's National Foreclosure Settlement Fund (the Fund). The Fund was the result of the settlement in a case brought by several state attorneys general against the largest banks alleging fraudulent practices in loan



servicing and foreclosures. The grant was leveraged with HOME Investment Partnership program (HOME) funds to acquire and rehabilitate 10 affordable units in Evanston–seven rental and three homeownership.

Five of the rental units are located at 1620 Washington Street. Approximately \$577,000 was used, along with \$300,000 from the City of Evanston's HOME funds and \$10,000 from the Evanston Community Foundation. The rehab contractor is a local Minority Business Enterprise. The building provides an anchor for five local households.

The opportunity to rent a safe, decent affordable apartment has been life changing, providing stability and security. The current residents, several of whom are single parents, include a truck driver, customer service representative, and food service and health care workers.

One of the single mothers recently stated, "My kids and I are so grateful for this opportunity. I do not have to wonder about where we will be moving next. That feeling of relief is hard to describe." Access to an affordable home—like those at 1620 Washington Street—improves and stabilizes lives.

AFFORDABLE HOUSING SUCCESS STORY: ILLINOIS **A SAFE PLACE**

Laura Ramirez 847-731-7165 Lramirez@ asafeplaceforhelp.org asafeplaceforhelp.org

City: Lake County, Illinois

Congressional District: IL-10

Use of Funds: Emergency shelter

Federal Programs: ESG: \$33,647

Total Federal Dollars: \$33,647

Mission: As the leading advocate for eliminating domestic violence in northern Illinois, A Safe Place provides a 24-hour crisis line, case management, legal advocacy (including orders of protection), emergency shelter, individual, family, art and group therapy, transitional and permanent housing, advocacy, education, outreach and supportive services to survivors of domestic violence and their children, a mentoring program for adolescent boys, supervised custody exchanges, supervised family visitations, education for teens on healthy relationships, community education and intervention services for abusers to learn accountability for their choices and actions. A Safe Place is a 501(c)(3) organization that receives HUD Emergency Shelter Grant program (ESG) funding for our emergency shelter. This 35-bed shelter houses women and children who are fleeing domestic violence for up to 90 days.

Story: A mother with three children had experienced years of abuse from her

partner. The abusive partner threatened to kill the mother and her three children, resulting in the mother fleeing in her car with her children. This mother and her children had no other option but to sleep in the car, and also sometimes in an outdoor field. The mother shared with A Safe Place that some nights she would stay up all night just watching over the children to ensure that the abusive partner hadn't found them.

When the mother was connected with A Safe Place and first arrived at its emergency shelter, she told the staff how grateful she was for A Safe Place because she was finally able to sleep without fear.



In addition to providing emergency shelter to the family in imminent danger from their abuser, shelter staff provided basic needs for the family and worked with the mother to stabilize the crisis, attain safe and permanent housing, and work toward self-sufficiency. Through the assistance they received, after nearly 60 days in emergency shelter, the mother and her three children were able to leave the shelter and move into their own apartment.

So many families like this one need assistance getting back on their feet after trauma occurs. Federal programs that create affordable housing and end homelessness benefit individuals and communities, and are a good investment in our country's infrastructure. Without continued funding, families like this would most likely be homeless, with children not regularly attending school, and unable to work and contribute to the economy. HUD funding is changing lives and working to end homelessness.

AFFORDABLE HOUSING SUCCESS STORY: ILLINOIS INTERFAITH HOUSING DEVELOPMENT CORP.

Perry Vietti 312-274-8200 pvietti@IHDC.org IHDC.org

City: Chicago

Congressional District: IL-7

Use of Funds:

New construction, rental assistance

Federal Programs

HOME: \$3.88 million LIHTC: \$11.26 million PBV: \$563,640/year

Total Federal Dollars:

Development: \$15.14 million

Rental Assistance/ Services: \$563,640/year

Other Financing: \$2.20 million

Total Project Cost: \$17.34 million

Affordable homes created or preserved: 61 **Mission:** Interfaith Housing Development Corporation (IHDC) develops long-term affordable housing for low income, underserved populations in the Chicago, Illinois metropolitan area. As a nonprofit 501(c)(3), IHDC develops high-quality, financially and environmentally sustainable housing that provides a safe, healthy, and thriving environment with supportive services for low income individuals and families. In its 24-year history, IHDC has created 16 affordable housing developments, ranging in size from 15 to 135 apartments. In total, Interfaith has generated 768 permanent supportive housing apartments and 75 transitional apartments. HUD funding is critical in all IHDC developments, filling the capital gaps not covered by the Low Income Housing Tax Credit program (LIHTC).

Story: Lake Street Studios is a permanent supportive housing development located in the affluent West Loop neighborhood of Chicago, Illinois. All residents of the building earn less than 50% of the area median income (AMI), ranging 15% to 50% of AMI. Some residents are very young, some

middle-aged, while others are seniors.

The project is located in a very highincome urban neighborhood that is rich in jobs, transportation, retail, and



other amenities that afford opportunity to the residents. Jobs of all types are available within walking distance of building. The rent at Lake Street Studios is less than four times the rent in a neighboring high-rise apartment building.

More than half of the residents living at Lake Street Studios were formerly homeless. Most residents work either part- or full-time; other residents are unable to work because they have a disability or are retired. Several residents benefit from the 14 apartments that are specially designed for individuals with physical limitations and challenges. Case managers are available onsite during the day and in the evenings to assist residents with any challenges or needs they might have.

When developing this LIHTC-financed project, IHDC used HUD HOME Investment Partnership (HOME) funds it received in 2014 to fill a financing gap. All 61 units are supported by project-based rental vouchers (PBVs) from the Chicago Housing Authority (CHA).
AFFORDABLE HOUSING SUCCESS STORY: ILLINOIS ACCESS LIVING

Gary Arnold 312-640-2199 garnold@accessliving.org accessliving.org

City: Chicago

Congressional District: IL-2

Use of Funds: Fair housing

Federal Programs: FHIP: \$300,000

Total Federal Dollars: \$300,000

Mission: Established in 1980, Access Living is a change agent committed to fostering an inclusive society where Chicagoans with disabilities live fully engaged and self-directed lives. Nationally recognized as a leading force in the disability advocacy community, Access Living combines knowledge and personal experience to deliver programs and services that equip people with disabilities to advocate for themselves. Utilizing funds from HUD's Fair Housing Initiatives Program (FHIP), Access Living is at the forefront of the disability rights movement, removing barriers so people with disabilities can live the future they envision. Through advocacy, independent living services, peer support and information and referral, Access Living impacts issues related to housing, civil rights enforcement, community reintegration, education, employment, fair housing, financial literacy, healthcare, and transportation.

Story: Nationwide, only 31 affordable apartments exist for every 100 extremely low income renters. Furthermore, less than 1% of available housing

stock is accessible to those who use wheelchairs. Because so few options exist, many people with disabilities in Chicago wind up in nursing homes. That was the case for a woman named Terry, whose disability requires her to use a wheelchair.

Thanks to Access Living, Terry was able to move out of the nursing home and into



an affordable apartment in an integrated condominium building. Terry connected with Access Living after she was asked by her building to replace her front door and to pay for the replacement of common area carpets. Her building believed Terry's wheelchair was responsible for the damage to both. Working with Access Living's Fair Housing Staff, Terry requested a guard on her front door and doormats outside her front door and at the entrance to her building to prevent damage to the common area carpet. Her requests were denied.

Under the Fair Housing Amendments Act, "it is unlawful to deny, at the expense of the [disabled] person, reasonable modifications of existing premises occupied or to be occupied by such person if such modifications may be necessary to afford such person full enjoyment of the premises."

In August 2015, with Access Living's Fair Housing legal team, Terry filed a complaint through the Illinois Department of Human Rights. In June 2016, the parties in the complaint reached a settlement agreement in which the condominium association and management company agreed to install a door guard, pay damages, participate in fair housing trainings, and adopt a reasonable accommodation policy.

AFFORDABLE HOUSING SUCCESS STORY: ILLINOIS HOUSING AUTHORITY OF COOK COUNTY

Richard Monocchio 312-542-4851 rmonocchio@thehacc.org thehacc.org

City: Chicago

Congressional District: IL-7

Use of Funds: Rental assistance

Federal Programs: HCV: \$1.20 million/year

Total Federal Dollars: \$1.20 million **Mission:** The Housing Authority of Cook County is a \$170 million agency and owns and operates more than 2,000 units of low income and affordable housing at 24 complexes throughout Cook County, Illinois. It is the second largest housing authority in Illinois. The portfolio includes family sites, senior and disabled living, as well as veteran housing. Its mission is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination throughout suburban Cook County. With funding provided by the federal government through the HUD, the HACC is able to acquire, develop, lease, and provide affordable housing for low income families. The HACC is committed to building communities, creating opportunities, and shaping futures.

Story: HACC launched a new pilot program to help homeless families to obtain stable housing for a 24-month period. The pilot program is the first of its kind for Cook County and is designed to help families on the verge of becoming homeless obtain housing assistance and support services to

rebuild their lives and return to self-sufficiency within the two-year timeframe.

Under HUD's McKinney-Vento Homeless Assistance Grants and Housing Choice Voucher program (HCV), the HACC is able to provide housing vouchers to 100 homeless families who meet the criteria of the program. Families are identified through schools and social service organizations. An eligibility list is



maintained through an assigned homeless service provider.

Each selected family is given an individualized family action plan that monitors their progress and individual needs. Families must live in suburban Cook County, have at least one school-age child under the age of 18, and have experienced economic hardship, such as loss of a job, illness, accident, domestic violence, natural disaster, substandard housing, foreclosure or loss of support services, including childcare or transportation.

A mother and daughter living their car have been housed through the program and their new landlord's staff was thrilled to assist them, donating furniture, clothes, and the necessities and comforts of home. They celebrated with a housewarming party and shared in the joy of giving to this needy family.

To date, HACC caseworkers have assisted with identifying housing for 17 homeless families previously living in cars who met the eligibility requirements. An additional 11 families have been approved and are in the process of locating housing. Their goal is to house 100 families in 2017.

AFFORDABLE HOUSING SUCCESS STORY: ILLINOIS HOPE FAIR HOUSING CENTER

Anne Houghtaling 630-690-6500 anne.houghtaling@ hopefair.org hopefair.org

City: Woodstock

Congressional District: IL-14

Use of Funds: Fair housing

Federal Programs: FHIP: \$300,000

Total Federal Dollars: \$300,000

Mission: HOPE Fair Housing Center (HOPE) works to create greater housing opportunities for all. We want to ensure everyone has the chance to live in the community, in a home or apartment of their choice, free from discrimination based on race, color, religion, national origin, sex, disability, familial status, or any other characteristics protected under state or local laws. HOPE accomplishes this through education, outreach, enforcement, training, and advocacy. HOPE serves 31 counties in Northern and North central Illinois and uses HUD funds to accomplish its mission. HOPE relies on HUD Fair Housing Initiatives Program (FHIP) funds to do its work.

Story: In 2016, HOPE was contacted by a married couple, both of whom were retired veterans with service-related disabilities. The couple and their children were renting a home in Woodstock, Illinois when the wife's mobility impairment worsened and she was no longer able to go up the stairs. This prevented her from sleeping in her bedroom, taking regular showers, and caring for her children at night because all of the bedrooms were located upstairs.

The landlord denied the family's requests to allow the Department of Veterans Affairs to make reasonable modifications to the home at no expense to him, and then he denied the couple's requests to be reasonably accommodated by granting an early lease termination since the wife was no longer able to fully use and enjoy their home due to her disability. The



family was forced to move to an accessible home.

Though the landlord found other tenants, he began sending letters requesting money for rent and threatening court action. HOPE intervened and explained to the landlord his violations to the Fair Housing Act. Additionally, HOPE filed a complaint on behalf of the couple with HUD's Office of Fair Housing and Equal Opportunity.

Once the landlord and his lawyer were notified of the complaint, the harassment stopped and no legal proceedings were pursued against the couple. These two veterans and their family were able to finally relax and enjoy their new home without harassment.

It is important for Congress to continue to fund nonprofit organizations like HOPE to help veterans with disabilities secure housing that is safe, accessible, and free from harassment.

AFFORDABLE HOUSING SUCCESS STORY: ILLINOIS COURAGE CONNECTION

Jason Greenly 217-239-5345 jgreenly@ courageconnection.org courageconnection.org

City: Champaign

Congressional District: IL-13

Use of Funds: Transitional housing

Federal Programs: CoC: \$89,036

Total Federal Dollars: \$89,036

Mission: Courage Connection's mission is to provide a continuum of services so that individuals and families can achieve safety, stability, and self-sufficiency. We provide housing and supportive services for individuals and families experiencing homelessness or who are victims of domestic violence. We believe in the right of every person to safety and the potential of every person for success. We offer emergency shelter, transitional housing, court advocacy, counseling, and a 24/7 hotline for Champaign, Piatt, Douglas, and Ford counties in Illinois. We use HUD Continuum of Care (CoC) funding to support our transitional housing for victims of domestic violence who are rebuilding their lives. We received \$89,0036 in CoC funds during the 2016 grant cycle.

Story: Jill was fleeing from domestic violence from her boyfriend when she called Courage Connection's hotline and was placed in our emergency shelter in Champaign, Illinois. When Jill arrived, she was physically abused and had

two black eyes. Jill entered Courage Connection's emergency program, where she was assigned a client advocate to help her accomplish her goals and provide



her with resources she needed. Jill came in the shelter as a single woman; her children were taken away from her and in the care of the Division of Family and Children Service (DCFS). While she was at Courage Connection, she was able to meet with her case manager from DCFS to discuss how she could get her kids back.

Jill was employed and stayed employed during her shelter stay. Jill made progress in the program and soon moved into Courage Connection's HUDfunded Transitional Housing year-long program. This program helps clients continue to make progress on reaching their goals.

With this assistance, Jill reached her goal by saving enough money to move into her own apartment. After she moved out and had her place, she was able to have her kids back in her custody.

AFFORDABLE HOUSING SUCCESS STORY: ILLINOIS HOMEWARD BOUND

Darsonya Switzer 217-362-7700 dswitzer@doveinc.org doveinc.org

City: Decatur

Congressional District: IL-13

Use of Funds:

Rental assistance, supportive services, and transitional housing

Federal Programs: CoC: \$335,315

Total Federal Dollars: \$335,315

Mission: Homeward Bound provides supportive housing, case management and supportive services and necessary referrals to homeless persons living in the Decatur/Macon County area. It was established in 1995 from the work of the newly formed Homeless Council Continuum of Care. More than 20 years later, the Homeward Bound program continuing to meet its original concept, has added components, and is diligently working to meet the needs of homeless individuals and families. Homeward Bound is the centralized intake location for the Macon County Continuum of Care and is funded through grants from the HUD and the Illinois Department of Human Services. In the 2016 grant cycle for HUD's Continuum of Care program (CoC), we received \$335,315.

Story: Ms. L., 29, and her son lost their housing after fleeing a domestic violence situation. Her limited income and lack of employment left her unable to find affordable housing. The long waiting list for subsidized housing

programs in the community did not offer her an immediate housing solution for her and her son.

After enrolling in the Homeward Bound Transitional Housing program, Ms. L worked with



her case manager to identify her goals and develop a plan to assist her in reaching those goals. Ms. L. enrolled in nursing school and began working part-time. Eventually she was able to obtain her nursing certification and full-time employment. She was able to save money and move into her own housing in 2013 and has since gotten married and purchased a home.

"Stable housing and supportive services was a beacon for my son and me during a difficult time in our lives," Ms. L said. "It was a scary and uncertain place for us but the support that we received through the Homeward Bound program was a breath of fresh of air. It was just what we needed to help us get back on our feet."

AFFORDABLE HOUSING SUCCESS STORY: ILLINOIS CRISIS NURSERY

Stephanie Record 217-337-2731 srecord@crisisnursery.net crisisnursery.net

City: Urbana

Congressional District: IL-13

Use of Funds: Emergency shelter, operations

Federal Programs: ESG: \$6,240

Total Federal Dollars: \$6,240

Mission: Crisis Nursery creates an "Island of Safety," dedicated to the prevention of child abuse and neglect by providing 24-hour emergency care for children and support to strengthen families in crisis. Crisis Nursery is the only emergency-based childcare facility open 24/7 for the entire community with no fees or income eligibility. Besides safe shelter for children, ages birth through six years old, we also provide family support and parenting education to strengthen parent skills and confidence. We believe that asking for help is a sign of strength. Utilizing HUD Emergency Solutions Grant (ESG) program funds, we help homeless families by providing emergency child care while they seek safe shelter, employment, and other needed services. We also shelter homeless children in need, typically while families are wait-listed at a shelter or waiting on other housing.

Story: Maria is the grandmother and primary caretaker of Max, age four, and Jenny, age one. The children's mother suffered from mental illness and addiction, and she co-parented with Maria until she relapsed, leaving Maria

on her own. Maria took on the role without hesitation, but had trouble covering the rent and utilities alone. To add to the chaos, Jenny began having respiratory struggles, resulting in multiple hospitalizations. All of these factors added up, and eventually, the family was evicted and became homeless.

The silver lining to this story is the layers of support Maria mobilized, including Crisis Nursery. Prior



to losing their home, the children came to Crisis Nursery frequently so that Maria could attend doctor's appointments and get needed rest. After the eviction, Maria knew she had an "Island of Safety" to fall back on. The children stayed at the Nursery while Maria waited for a shelter spot to open up, and then again as the family sought permanent housing.

Crisis Nursery staff provided Maria with service referrals that kept the bottom from falling out, as well as an empathic ear. From clothing to financial education, Maria had a multi-agency team that helped push her family towards stability.

Now, a year later, the family has their own apartment, along with more order and consistency. Max is in school and Jenny's health has improved. By taking proactive and reactive measures, including visits to Crisis Nursery to relieve parental stress and housing the children after the eviction, Crisis Nursery gave the family a layer of support they needed. The struggle isn't over – raising children as a single parent is difficult. However, their future is brighter.

AFFORDABLE HOUSING SUCCESS STORY: ILLINOIS ALL CHICAGO

Jenna Temkin 312-379-0301 jtemkin@allchicago.org allchicago.org

City: Chicago

Congressional District: IL-9

Use of Funds: Rental assistance

Federal Programs: VASH: \$7,500/year

Total Federal Dollars: \$7,500/year

Mission: All Chicago effectively combines immediate resources with longterm strategies to address the complex issue of homelessness in Chicago. Our Emergency Fund program provides critical financial assistance to people experiencing an emergency that could lead to homelessness or other crises. Our Chicago Alliance program analyzes, recommends, and collaboratively implements sustainable housing solutions for Chicago. Our Learning Center program researches leading practices and offers educational opportunities for all those working to end homelessness. We are also the Collaborative Applicant for our region's Continuum of Care.

Story: Ed's story of determination provides great hope for other homeless veterans. Originally from Chicago, Illinois, Ed was stationed in Norfolk, Virginia from September 1977 to October 1981. He experienced homelessness for around four years due to gentrification. Two years ago, he came to Cornerstone Community Outreach, a partner of All Chicago, after learning about it via word-of-mouth.

Through the HUD-Veterans Affairs Supportive Housing (VASH) program, Ed was able to receive a housing voucher in less than a month– an astonishingly short amount



of time, owing in part to his determination. However, he lacked the finances at the time for his security deposit, and without the help of the Cornerstone Community Outreach Emergency Fund, he may not have been able to be housed. "It helped me greatly," he says of the assistance he received.

On another occasion after he was housed, the Cornerstone Community Outreach Emergency Fund again helped Ed pay his late electric bill– a financial burden that, for many, could lead to the recurrence of homelessness.

In September 2013, about three months after moving into housing, Ed began working at Cornerstone Community Outreach in their maintenance department.Ed was able to move into his own apartment and found full-time employment.

"This place has been a great help to me," he explains, calling Cornerstone Community Outreach a "very good program." Ed believes the organization is a good resource, especially for veterans who are homeless, and he advises others to come to this organization for help. With affordable housing, Ed lived his last days with dignity, when he sadly passed away in 2016.

AFFORDABLE HOUSING SUCCESS STORY: INDIANA HOPE OF EVANSVILLE, INC.

Joshua Case 812-423-3169 joshc@hopein.com hopein.com

City: Evansville

Congressional District: IN-8

Use of Funds: New construction

Federal Programs: HOME: \$200,000 LIHTC \$10.12 million

Total Federal Dollars: \$10.32 million

Other Financing: \$7.44 million

Total Project Cost: \$17.76 million

Affordable homes created or preserved: 40 **Mission:** HOPE of Evansville, Inc. (HOPE) is a 501(c)(3) nonprofit organization which provides affordable housing services in Southwest Indiana. HOPE's mission is to provide, promote, and sustain affordable housing opportunities for low to moderate income families throughout Southwest Indiana. HOPE has been providing these services for 50 years. These services include foreclosure prevention counseling, pre-purchase counseling and education, and affordable housing development. To date, HOPE has constructed 61 brand new, single-family, energy-efficient, affordable homes, including 40 affordable rental homes and 21 affordable homes that were sold to low to moderate income homebuyers. HOPE assists between 400 and 500 families annually with housing counseling and education services.

Story: HOPE began developing Homes of Evansville, a Low Income Housing Tax Credit (LIHTC) project, in 2011 and it completed the project in 2013. The project relied on both tax credits and HOME Investment Partnerships program (HOME) funding. Without these investments, this project would not have come to fruition.

The project includes the development and construction of 40 scatteredsite, single-family houses, all located within the City of Evansville's highestpoverty neighborhoods. These neighborhoods have aging homes, high occupancy (97 to 99%), and high costs (rents well over 30% of the area median income). Considering these statistics, there was and continues to be a great need for affordable rental



and homeownership housing opportunities in Evansville, Indiana.

HOPE was the non-profit partner, developer, and owner of the project, and it continues to oversee the management of the properties. This project has created two full-time jobs—including a property manager and maintenance worker—and has housed 40 families. Most of these families are single mothers with children.

These families now have fixed, predictable, and affordable housing payments. They receive continuing education on a regular basis at the property management office. Courses include property management, home improvement, maintenance, and job training. The project has had near 100% occupancy every month since it was put in service. At this time, there are 41 families on the waiting list.

Within the last year, two families have moved out of the Homes of Evansville project and bought homes. This could only have happened through the stabilization of their housing situation and continuing education provided by the project.

AFFORDABLE HOUSING SUCCESS STORY: INDIANA MENTAL HEALTH AMERICA OF VIGO COUNTY

Raye Rauckman 812-232-5681 rrauckman@mhavc.org mhavc.org

City: Terre Haute

Congressional District: IN-8

Use of Funds: New construction, rental assistance

Federal Programs: HOME: \$200,000 CDBG: \$944,962 LIHTC \$5.43 million

Total Federal Dollars: \$6.57 million

Affordable homes created or preserved: 30 **Mission:** Mental Health America of Vigo County is dedicated to achieving victory over mental illness. We envision a just, humane and healthy society in which all people are accorded respect, dignity, and the opportunity to achieve their full potential, free from stigma and prejudice. Through advocacy, education, support and services, we promote mental wellness, preventing mental disorders, and helping people live mentally healthier lives in Vigo County, Indiana.

Story: At 63-years-old, Charles has had mental health and substance abuse issues most of his adult life. He has been incarcerated multiple times and came to Mental Health America of Vigo County while experiencing chronic homelessness and looking for a permanent living situation.

In 2015, Charles moved in to YOUnity Village, a 30-unit complex developed with HUD Home Investment Partnerships (HOME) funds and Low Income Housing Tax Credits (LIHTC). Since that time, he has stabilized, gained and maintained employment, reunified with his children, begun literacy classes,

and is now working on his GED. He has bought items to furnish his apartment with from his earning and has become involved with the apartment community. Charles remains



a tenant in good standing and is beginning to pay off previous debts. He now takes responsibility for himself.

Tenants describe Charles as being pleasant, helpful, and considerate. He is looking forward to the holidays where he will get to spend time with his children and grandchildren sharing in holiday traditions.

The most amazing aspect of Charles' recovery is he has now invested in himself and works daily on self-improvement. Charles is now in a place where he is able and willing to help other tenants who are struggling with an addiction. He is open to sharing his story in the hopes that it helps others.

AFFORDABLE HOUSING SUCCESS STORY: INDIANA HAND, INC.

Andrea Davis 317-674-8108 andrea@ handincorporated.org handincorporated.org

City: Sheridan

Rural Housing

Congressional District: IN-5

Use of Funds: New construction

Federal Programs: HOME: \$900,000 CDBG: \$99,000 LIHTC: \$4.10 million

Total Federal Dollars: \$5.10 million

Other Financing: \$1.93 million

Total Project Cost: \$7.03 million

Affordable homes created or preserved: 60 **Mission:** Hamilton County Area Neighborhood Development, Inc. (HAND) addresses the housing needs of low and moderate income individuals, families and senior citizens in Hamilton County, Indiana. HAND does this by providing affordable housing options through the development of rental properties, assisting residents in obtaining homeownership, and helping low and moderate income homeowners make repairs that allow them to maintain safe, adequate shelter. Our work is possible because of the Low Income Housing Tax Credit (LIHTC), HUD's Neighborhood Stabilization program, and other federal resources.

Story: Health issues forced Beverly, 70, to retire before she had planned to, and the drastic change in her income had her scrambling to find a place where she could afford to live. Market-rate apartments were out of the question for someone surviving on less than \$1,000 a month, and she couldn't even qualify for the "affordable" housing communities she found in central Indiana. She did not need the Social Security Administration to tell her that she was living

in poverty.

In 2009, Beverly returned to her hometown of Sheridan, Indiana, and settled for a one-bedroom apartment in a building that felt more like an old motel than



a home. The baseboard heaters were inefficient, and the kitchen was so small that she could get something out of the refrigerator while stirring a pot on the stove. Family get-togethers were not an option.

After about six months in the cramped quarters, Beverly discovered Spicewood Garden Apartments, a LIHTC-funded project for seniors that had just been built in Sheridan. HUD HOME Investment Partnerships (HOME) and Community Development Block Grant (CDBG) funds were critical in developing the project. The two-bedroom duplexes were such an upgrade from her tiny apartment that she thought would be too pricey. She was happy to be wrong—and grateful for the affordable housing programs that made it possible.

"It's a godsend, that's what it is," Beverly said. Now she can invite her grandchildren to visit, and she has the space for them to spend the night.

Spicewood Garden was developed by HAND in three phases. Since 2003, HAND has developed six rental properties with a total of 94 low income units. Over 200 people are on a waiting list.

AFFORDABLE HOUSING SUCCESS STORY: INDIANA FEDERAL HOME LOAN BANK OF INDIANAPOLIS

Carrie O'Connor 317-465-0469 coconnor@fhlbi.com fhlbi.com

City: Loogootee

Rural Housing

Congressional District: IN-8

Use of Funds: Rehabilitation

Federal Programs: HOME: \$500,000

Total Federal Dollars: \$500,000

Other Financing: \$1 million

Total Project Cost: \$1.50 million **Mission:** The Federal Home Loan Bank of Indianapolis (FHLBI) is a regional wholesale bank that has been meeting the liquidity needs of member financial institutions throughout Indiana and Michigan since 1932. Our core mission is to provide a reliable source of liquidity to member banks, credit unions, community development financial institutions, and insurance companies to support housing finance, asset-liability management, and community lending. We also help communities and families through grants and low cost loans to our members that help support affordable housing and economic development initiatives. FHLBI is one of 11 regional banks that make up the Federal Home Loan Bank System and is owned by its approximately 400 Indiana and Michigan financial institution members.

Story: This USDA Rural Development property, consisting of 21 duplexes (42 units), was rehabbed in 2015-16, including improvements to the heating and cooling systems, windows, doors and roof. Three units were modified to meet Americans with Disabilities Act accessibility standards. The duplexes

house seniors age 62 and older. The development is located in Loogootee, Indiana, a rural community with a high need for affordable senior housing.



HUD HOME Investment

Partnerships program (HOME) funds, which were received in 2015, provided approximately one-third of the total development costs. Without those funds, the project would not have been possible.

FHLBI supported the development of this project with a \$500,000 grant from our Affordable Housing Program competitive grant program. Each year, FHLBI members partner with local nonprofits, economic development groups, or developers to compete for grants to help fund the acquisition, construction, or rehabilitation of properties for use as affordable rental or ownership. These awards support a multitude of affordable housing solutions for veterans, people with disabilities, senior adults, young adults transitioning out of the foster care system, and many others.

In 2016, FHLBI awarded almost \$10 million in competitive grants to FHLBI members to help fund 24 Affordable Housing Program projects in Michigan and Indiana, supporting the development of 645 units of affordable rental and ownership housing.

AFFORDABLE HOUSING SUCCESS STORY: IOWA HOME, INC.

Pam Carmichael 515-779-3886 pscarmichael@ homeincdsm.org homeincdsm.com

City: Des Moines

Congressional District: IA-3

Use of Funds:

Housing counseling and education

Federal Programs: Housing Counseling: \$17,500

Total Federal Dollars: \$17,500

Mission: HOME, Inc. develops affordable housing and provides both rental and homeownership counseling and education. In five decades, we have created 367 units of affordable housing and provided homeownership opportunities to 272 low income families, 91% of whom stay in their home for the long term. We have provided homeownership and rental housing counseling and education to more than 160,000 households and have made \$3 million in improvements to the homes of 266 elderly and/or disabled homeowners since 2000. As a HUD-certified agency, we use the HUD Housing Counseling grant program for homeownership counseling and supportive services, as well as the HOME Investment Partnerships Program (HOME) for development of affordable rental and homeownership units and Emergency Solutions Grant (ESG) funds for homeless prevention.

Story: For 50 years, HOME, Inc. has developed affordable housing and provided both rental and homeownership counseling and education. HOME, Inc. has worked with thousands of families and individuals who all have

inspirational stories. One story HOME, Inc. has followed for more than 25 years.

Anne came to HOME, Inc. as a single mom who was struggling financially. She was accepted into our leaseto-purchase program and received HOME, Inc.'s homeownership counseling and supportive services. Over two years, Anne developed budgeting and financial management skills that enabled her to increase her



credit score and save \$4,000 for down payment and closing costs.

During her rental term, she also learned how to maintain her home and earned equity, which decreased her sale price. She has lived in her home for 27 years. About 15 years after she purchased, she used her home's equity and invested in a second home, and five years ago, she purchased a duplex. These additional properties are the foundation of her rental business.

Her background makes her a wonderful landlord and a success story for people who are willing to work for it.

In her own words: "I was a single mom making \$14,000 a year back in 1990. I had no child support, no government help as I made \$40 more than was allowed to be eligible for assistance. So life was tough and I was not sure I could do this by myself. Without HOME, Inc., I would not have learned how to save or value my abilities to do for myself. This certainly didn't happen overnight, but the realness of this program gave me opportunities above and beyond."

AFFORDABLE HOUSING SUCCESS STORY: KENTUCKY **ST. JOHN CENTER**

Mary Luke Noonan 502-568-6758 mlnoonan@stjohncenter.org stjohncenter.org

City: Louisville

Congressional District: KY-3

Use of Funds:

Rental assistance, supportive services

Federal Programs: CoC: \$185,324 ESG: \$220,500

Total Federal Dollars: \$405,824 **Mission:** St. John Center for Homeless Men (St. John Center) is open seven days a week, 365 days a year. We serve homeless men who are fathers, sons, brothers, and husbands who battle a myriad of issues that lead to their homelessness, including mental illness, complicated and chronic health issues, drug or alcohol addiction, and poverty. Our mission is to help homeless men address barriers to self-sufficiency and housing so that they may leave homelessness for good. By providing shelter, social services, supportive housing, and serving as a hub with partner agencies, St. John Center is where homeless men "seek help, find hope, and move forward." St. John Center receives funding through HUD's Continuum of Care (CoC) and Emergency Solutions Grant (ESG) programs, which is crucial to its ability in providing assistance to those in need.

Story: Tony first came to St. John Center in 2001. He struggled with drug abuse and issues with the law. At this time, Housing First was a new concept in Louisville, Kentucky, and it was difficult to even be considered for housing without a substantial period of sobriety. Additionally, there was, and continues to be, limited options available for individuals with criminal background issues.

Tony had been living on the streets for seven years when he was enrolled in St. John Center's Permanent Supportive Housing-Chronically Homeless program. This program integrated a Housing First approach with the support of a staff member. This support manifested itself in home visits, outreach visits, medical appointments, and assistance with finding work. The combination of case management and housing allowed Tony the space to become sober and take strides towards self-sufficiency.

St. John Center helped Tony to not only learn about opportunities for housing, but also to get connected with housing. Tony's supportive housing case manager worked with him to identify needs in various areas of his life. These included physical and mental health, social connectedness, income, and housing retention.

By revisiting his goals and analyzing progress every six months, Tony and his case manager were able to make significant progress on the road towards recovery. While enrolled in the program, Tony has found and maintained two jobs simultaneously. He has also learned budgeting skills and is no longer involved with the judicial system. This program also helped him address health issues, including a long bout with tuberculosis.

Tony's years of sobriety have been made possible because of the sanctuary offered by his home.

AFFORDABLE HOUSING SUCCESS STORY: MAINE AVESTA HOUSING

Greg Payne 207-245-3341 gpayne@avestahousing.org avestahousing.org

City: Portland

Congressional District: ME-1

Use of Funds: New Construction

Federal Programs: HOME: \$500,000 LIHTC: \$6 million

Total Federal Dollars: \$6.50 million

Other Financing: \$4.60 million

Total Project Cost: \$11.10 million

Affordable homes created or preserved: 57 **Mission:** Avesta Housing has more than 40 years of experience as a leader in nonprofit affordable housing development and property management. Avesta is headquartered in, Maine with satellite offices throughout its footprint in southern Maine and New Hampshire. Avesta's mission is to improve lives and strengthen communities by providing quality affordable homes to people in need. Avesta offers full-service property management, leasing, resident service coordination, and maintenance services for the more than 2,000 units in its portfolio. In addition, the organization advocates for affordable housing, develops and manages high-quality affordable housing, and helps residents access other critical services. Avesta's services are in high demand. More than 2,500 households are currently on Avesta's waiting lists.

Story: To help address Portland, Maine's lack of affordable housing, Avesta developed 409 Cumberland, a 57-unit, affordable housing project in the Bayside Redevelopment Area in the city's downtown. Completed in 2015, the development sets aside 46 units for low-income families earning less than

60% of the area median income and serves people of all income levels, including some residents who were previously homeless.



With 409 Cumberland, Avesta sought

to create a community that reflected the priorities of Portland as a whole. Not only does the development feature sustainable and energy-efficient materials, but it shares the city's focus on health and food systems by providing rooftop garden beds, a greenhouse where residents can grow vegetables year-round, and a Healthy Living Center where residents can learn how to make the most of their harvest, thanks to special programming by a local nonprofit, Cultivating Community.

Avesta used \$500,000 in HOME funds as gap financing to help make the development financially viable. As a result, HOME was not only critical to helping Avesta address the lack of affordable housing in the area, but it helped spur widespread economic activity.

In fact, the \$11.1 million project employed 373 construction workers—99% of whom were Maine residents—paying \$1.72 million in construction wages and \$3.8 million in building materials. Additionally, the City of Portland received \$14,271 in development-related fees, the State of Maine generated \$248,320 in revenue, and annual property taxes increased from \$6,106 to \$36,848 after construction.

AFFORDABLE HOUSING SUCCESS STORY: MAINE COMMUNITY HOUSING OF MAINE

Cullen Ryan 207-879-0347 cullen@chomhousing.org chomhousing.org

City: Portland

Congressional District: ME-1

Use of Funds: New Construction

Federal Programs: HOME: \$1.10 million LIHTC: \$6.50 million

Total Federal Dollars: \$7.60 million

Other Financing: \$3 million

Total Project Cost: \$10.60 million

Affordable homes created or preserved: 38 **Mission:** Community Housing of Maine (CHOM) is a nonprofit organization that provides advocacy, community inclusion, and stability for homeless and special-needs populations across the state by developing and maintaining high-quality, affordable, service-enriched housing for people with low incomes and disabilities. Founded in 1993, CHOM has become the largest supportive housing developer in Maine with some 70 housing sites in 23 communities spanning nine counties. It has developed more than 650 units of low income and special-needs housing, providing stable homes to thousands of disadvantaged people, in addition to another 49 units for other households. CHOM uses HOME Investment Partnerships (HOME) funds to develop everything from small, customized, fully-accessible homes to large, complex, multifamily housing developments.

Story: In 2011, CHOM purchased the former Children's Hospital building in Portland, Maine and transformed it into Elm Terrace. The \$10.6 million project included the renovation of the historic hospital and the construction

of an additional building on an adjacent site.

Opening in 2013, Elm Terrace fulfilled a strong need for affordable housing near the heart of downtown Portland. All 38 units are exclusively targeted to low-income families earning less than 50 and 60% of the area median income.

CHOM also partnered with Mercy Health System to set aside 15 units



for vulnerable women who are in recovery from drug and alcohol dependency as part of the McAuley Residence program. Under the program, community providers help residents tackle all aspects of their recovery including spirituality, parenting, physical and emotional wellness, career and education, financial responsibility, and recreation. The program is credited with helping to reduce the number of chronically homeless women in Portland's homeless shelters, resulting in significant cost savings for the city.

Elm Terrace is certified by the U.S. Green Building Council and it was the first, affordable, multifamily, historic restoration project in Maine to receive achieve Leadership in Energy and Environmental Design (LEED) Platinum Certification. Overall, the apartments are nearly 30% more energy efficient than typical multifamily properties.

The development was financed with \$1.1 million in HOME funds, \$6.5 million in Low Income Housing Tax Credits, and \$1.1 million in federal Historic Tax Credits. As a result, Elm Terrace created 399 construction jobs, bringing well-paid opportunities to the hard-hit construction industry during the recession and spurring additional development.

AFFORDABLE HOUSING SUCCESS STORY: MARYLAND THE COMMUNITY BUILDERS, INC.

Jacquinn Sinclair 857-221-8794 jsinclair@tcbinc.org tcbinc.org

City: Elkton

Rural Housing

Congressional District: MD-1

Use of Funds: New construction, rehabilitation, preservation

Federal Programs: CDBG: \$500,000 LIHTC: \$3.68 million

Total Federal Dollars: \$4.18 million

Other Financing: \$6.82 million

Total Project Cost: \$11 million

Affordable homes created or preserved: 53 **Mission:** The Community Builders, Inc. (TCB) is a leading nonprofit real estate developer and owner. Our mission is to build and sustain strong communities where people of all incomes can achieve their full potential. We realize our mission by developing, financing and operating high-quality housing and implementing neighborhood-based models that drive economic opportunity for residents. Since 1964, we have constructed or preserved hundreds of affordable and mixed income housing developments and secured billions of dollars in project financing from public and private sources. Today, we own or manage 11,000 apartments. We are headquartered in Boston with hubs in Chicago and Washington, D.C. TCB works closely with local governments and public officials to drive neighborhood change. HUD funding played a significant role in the development of our communities.

Story: The North Street Senior Residences development, which is comprised of a former historic county jail that most recently served as a community center, brought 53 new homes to seniors in Elkton, Maryland. North

Street Senior Residences has a beautifully appointed lounge area with a fireplace and multipurpose rooms to foster engagement with neighbors.



Each apartment features a

fully-equipped kitchen with Energy Star[®] rated appliances, an open-concept breakfast bar, multiple closets for generous storage space, and a spacious layout. Accessible apartments are available to seniors who have issues with mobility. The buildings also offer onsite laundry, parking and controlled access entry.

The Community Development Block Grant (CDBG) was a key funding source in construction of this development.

The modern, energy-efficient development, managed by Habitat America, is the first TCB development in Maryland. The community won the Cecil County MRA Award for the #1 Recycling Apartment Building or Condominium Complex for 2015.

AFFORDABLE HOUSING SUCCESS STORY: MARYLAND DELAWARE VALLEY DEVELOPMENT COMPANY

Glenn Worgan 302-235-2500 gworgan@dvdc.com dvdc.com

City: Chestertown

Rural Housing

Congressional District: MD-1

Use of Funds: New construction,

rehabilitation, preservation

Federal Programs

HOME: \$2 million LIHTC: \$5.37 million PBV: \$255,000 USDA Section 538: \$1.86 million

Total Federal Dollars:

Development: \$9.27 million

Rental Assistance/ Services: \$255,000

Other Financing: \$180,000

Total Project Cost: \$9.45 million

Affordable homes created or preserved: 40 **Mission:** Established in 1999, Delaware Valley Development Company (DVDC) is a full service real estate development, building and investment company, specializing in affordable housing and land development. DVDC develops affordable housing communities in Delaware, Maryland and Pennsylvania. DVDC's mission is to not only provide vastly improved, safe housing options to the most vulnerable members of the community, but also to enhance the lives of our residents through the provision of the best possible supportive services resulting in a better quality of life and a place they are proud to call home. DVDC relies on both HUD and USDA funds when developing projects for low income households.

Story: Calvert Heights was a 22-unit project-based voucher (PBV) community on the edge of downtown Chestertown, Maryland. The architecture and disrepair of the units were completely out of step with Chestertown's charming historic character, made all the worse by its long standing reputation for housing criminal activity. With an absentee landlord

and no onsite management, the problems surely would have gotten worse.

With support from the State of Maryland's Department of Housing and Community Development,



USDA, and HUD, DVDC was able to demolish the existing structures and build a new community consisting of 40 mixed-income townhouse style apartments. DVDC developed Calvert Heights by utilizing USDA's Section 538 Multi-Family Loan Guarantee program (Sec. 538), HUD's HOME Investment Partnerships program (HOME), as well as Low Income Housing Tax Credits (LIHTC). DVDC completed the redevelopment of Calvert Heights in October 2010. Apartment units continue to be subsidized by HUD PBVs, ensuring rents are affordable for Calvert Heights residents.

The management staff includes a supportive services coordinator who is available to connect residents with community service providers in areas such as job readiness, financial fitness, and child care.

The new community provides housing options for a range of different incomes, including 22 project-based voucher (PBV) units, as well as Low Income Housing Tax Credit (LIHTC) units.

AFFORDABLE HOUSING SUCCESS STORY: MASSACHUSETTS MASSACHUSETTS HOUSING INVESTMENT CORP.

Bruce Ehrlich 617-850-1040 ehrlich@mhic.com mhic.com

City: Haverhill

Congressional District: MA-3

Use of Funds: New construction

Federal Programs:\$250,000 HOME: \$250,000 LIHTC: \$2.50 million

Total Federal Dollars: \$2.75 million

Other Financing: \$3.65 million

Total Project Cost: \$6.4 million

Affordable homes created or preserved: 27 **Mission:** Massachusetts Housing Investment Corporation (MHIC) is a private, nonprofit lender and syndicator founded in 1990 to finance the development of healthy, sustainable communities. MHIC provides a range of debt and equity products for affordable housing, community facilities, and commercial real estate in low income communities throughout New England. To date MHIC has provided \$2.4 billion for the preservation or creation of over 21,500 apartments and 4.5 million square feet of commercial space. Its financing has resulted in the transformation of entire neighborhoods, utilization of vacant buildings and land, expansion of healthcare facilities, and creation of jobs and opportunities for people, businesses and communities. A variety of HUD financing programs are often used together with MHIC's Low Income Housing Tax Credit (LIHTC) and New Markets Tax Credit investments.

Story: In 2015, Veterans Northeast Outreach Center (VNOC) and Coalition for a Better Acre (CBA) developed Welcome Home Apartments, a 27-unit

affordable housing project in three newlyconstructed buildings in Haverhill, Massachusetts.

The project serves a critical housing need in the community by providing



stable, service-enriched housing to very low income veterans and their families, many of whom were either homeless or at risk of homelessness prior to moving into Welcome Home Apartments.

VNOC works closely with Veterans Administration hospitals to identify and prioritize veteran families that would benefit from living at Welcome Home Apartments. Veterans and their families have access to the services they need to maintain healthy and productive lives, including employment and case management services that will help connect residents to healthcare, health and wellness classes, community meals, and financial and legal services.

This \$6.4 million project was assisted with \$250,000 of HUD HOME Investment Partnerships (HOME) funds. Through the LIHTC program, the Massachusetts Housing Investment Corporation raised \$2.5 million of private equity to invest in the project. The Department of Veterans Affairs provided funding to VNOC to help end veteran homelessness.

AFFORDABLE HOUSING SUCCESS STORY: MASSACHUSETTS JEWISH COMMUNITY HOUSING FOR THE ELDERLY

Michael Fogelberg 617-818-3675 mfogelberg@jche.org jche.org

City: Newton

Congressional District: MA-4

Use of Funds:

New construction, rental assistance

Federal Programs:

HOME: \$200,000 CDBG: \$200,000 PBV: \$2.08 million/year Sec. 202 Direct Loan: \$5.02 million Sec. 202 PRAC: \$4.06 million

Total Federal Dollars:

Development: \$9.48 million

Rental Assistance/ Services: \$2.08 million

Total Project Cost: \$9.48 million

Affordable homes created or preserved: 146

Mission: Inspired by Jewish values and welcoming to all, the nonprofit Jewish Community Housing for the Elderly (JCHE) has developed and managed supportive housing for low income seniors for over 50 years. JCHE provides 1,500 low income seniors with the opportunity to age in a community and to live a life of connection and purpose in a dynamic, supportive environment. Funding through HUD's Section 202 Housing for the Elderly and HOME Investment Partnerships (HOME) programs support the development of our properties, and project-based vouchers (PBVs) support apartments affordable to low income seniors. We provide superior housing; support services that meet the needs of diverse residents as they age, and build connections and community in our walls and in our surrounding neighborhoods. Our communities are located in Boston, Newton, and Framingham Massachusetts.

Story: Marv is a long time resident of Coleman House, first developed by JCHE in 1983. Marv used to own a natural foods grocery store and worked

hard to be able to afford a nice apartment where he raised his family and to put his daughters through college so they could build their own lives.



An unfortunate downturn in his

business changed everything and he found himself in a situation he earlier would have found unthinkable. He had to close his store, and could no longer afford to live in the apartment he had occupied for many years.

Marv learned about Coleman House and put in an application. At the time, our waiting list was only one and half to two years (now it's four years!). Marv finally moved in and is incredibly grateful for this "safety net."

As a way to give back to the Coleman community, Marv has taken over operation of its little convenience store, where he is delighted to volunteer even delivering items to residents too frail to carry bulky and heavier items, making life easier for everyone at Coleman House. He is always looking for ways to show his gratitude and a week does not go by without Marv coming in to tell the Coleman House director how lucky he is to have a beautiful, comfortable apartment that he can afford.

He often says, "I never imagined I would need to live in subsidized housing, but I thank god every day that Coleman House was here for me when I needed it!"

AFFORDABLE HOUSING SUCCESS STORY: MICHIGAN HABITAT FOR HUMANITY MENOMINEE RIVER

Nancy Pellegrini 906-779-5377 director@habitatmr.com habitatmr.com

City: Norway

Rural Housing

Congressional District: MI-1

Use of Funds: New construction, homeownership

Federal Programs: HOME: \$12,000 SHOP: \$18,915

Total Federal Dollars: \$30,915

Mission: Habitat for Humanity Menominee River helps low income families have access to decent, affordable housing. We also work with homeowners to make critical repairs to their homes. We serve a very rural area with only 37,000 people in the two counties in Michigan that we serve. We also serve neighboring Wisconsin residents. Thirty percent of the existing housing stock in the areas is over 100 years old, and the homes consistently have no insulation, drafty windows and need other major repairs. Our small affiliate has built 43 new homes in our area in 22 years, and we have rehabbed four older homes. We have partnered with over 300 families for home repairs in that same time frame.

Story: Tony and Michelle had moved 11 times in the previous 13 years before becoming a homeowner. Tony had been working two full-time jobs to support his family and to pay for the high rental and utility costs in their previous apartment. Tony and Michelle have three children. The youngest child, Tyler, had very high levels of lead in his blood from the exposure to

the lead paint in their rental unit.

Thanks to Habitat for Humanity Menominee River and funds received from HUD, Tony and Michelle are now happy in their home that



includes modifications to help Michelle with her physical disability. Tyler no longer has to be tested for lead since the family has lived in the new home for a few years.

Without the support of HUD's Home Investment Partnerships program (HOME) and Self-Help Homeownership Opportunity Program (SHOP) grant, Habitat for Humanity Menominee River would not have been able to develop the property and put in the infrastructure.

AFFORDABLE HOUSING SUCCESS STORY: MICHIGAN HABITAT FOR HUMANITY OF KENT COUNTY

BriAnne McKee 616-588-5230 bmckee@habitatkent.org habitatkent.org

City: Grand Rapids

Congressional District: MI-6

Use of Funds:

New construction, down payment assistance

Federal Programs: HOME: \$12,000

Total Federal Dollars: \$12,000

Mission: Habitat for Humanity of Kent County (HFHKC) seeks to put God's love into action by bringing people together to build homes, communities, and hope. HFHKC builds, rehabs, and repairs homes, provides financial and homeownership training, and contributes to neighborhood revitalization. We focus in neighborhoods located on the West side of Grand Rapids and the northwest section of Wyoming. In our 33-year history, Habitat Kent has helped more than 600 families. We use HUD HOME Investment Partnerships (HOME) funds to assist with housing development costs and also as down payment assistance to improve a family's ability to qualify for mortgage financing.

Story: Jasmine worked tirelessly in 2016 so that her sons, Octavio, age five, and Carlito, age two, could begin a new life in their Habitat home in Grand Rapids, Michigan. Jasmine previously had been living with her grandparents, where she had to share a cramped bedroom with her sons.

In 2016, Jasmine received HUD HOME-funded down payment assistance

that helped lower the cost of her mortgage loan. With this assistance, Jasmine was able to purchase a home she helped build with more than 275 hours of sweat equity.



Jasmine is especially thankful for the stability her Habitat home will provide her sons—stability that she's never had. "My whole life I've been always moving, all the time. As a kid, if I didn't switch schools three times per year then it wasn't normal to me. I couldn't make friends or call anywhere home. It was really hard for us. Life was chaotic."

When asked what she's most excited about in her new home she answered for her boys. "They haven't had a backyard before. I can't wait for them to be able to run around back there."

Jasmine now feels equipped to begin her new phase of life as a homeowner. "You have that anticipation and then you have that preparation behind that anticipation," Jasmine said. "It makes you feel powerful."

Jasmine has worked with a local manufacturer for five years, and this summer, she finished her schooling to pursue a career in medical billing and coding.

Jasmine is thankful for everyone who helped out in her home buying process. "This home means everything to us."

AFFORDABLE HOUSING SUCCESS STORY: MICHIGAN KALAMAZOO VALLEY HABITAT FOR HUMANITY

Ann Kilkuskie 269-344-2443 akilkuskie@ habitatkalamazoo.org habitatkalamazoo.org

City: Kalamazoo

Congressional District: MI-6

Use of Funds: Rehabilitation, down payment assistance

Federal Programs HOME: \$38,289

Total Federal Dollars: \$38,289

Mission: Kalamazoo Valley Habitat for Humanity (Habitat) builds, rehabilitates, and repairs homes in Kalamazoo County and the southeast corner of Allegan County, Michigan. Habitat serves low income households with annual earnings of 30% to 60% of the area median income. Habitat has helped more than 200 families build, buy, and repair homes since 1983. HUD funds help Habitat keep housing affordable by directly covering project costs and through Michigan State Housing Development Authority (MSHDA) down payment assistance. Kalamazoo Valley Habitat for Humanity is the local affiliate of Habitat for Humanity International. Our Vision is a world where everyone has a decent place to live. Our Mission is: Seeking to put God's love into action. Habitat for Humanity brings people together to build homes, communities and hope.

Story: Markisha, 37, purchased her affordable single family Habitat for Humanity home on the east side of Kalamazoo, MIichigan in August 2016 because she "wanted a foundation for my three kids – a better, safer

environment. We had lived in the same apartment for eight years, but things were changing and I wasn't happy with some of the activity in the area. I was ready for a change."

Within two months, Markisha reported some very positive changes. "My kids are doing great, less bickering at home," Markisha said. She proudly reported that one of her sons, who struggled in school the previous year, was earning high



marks. She believes that a quieter neighborhood and a little more space at home made the difference.

Markisha said the biggest surprise was a 50% reduction in her energy bills. HUD funds had a direct, positive impact on this family. HOME Investment Partnerships program (HOME) funds helped Habitat build this energyefficient home. Markisha's total housing cost now is just slightly more than it was when she was renting. MSHDA down payment assistance helped keep her monthly mortgage payment so affordable that she expects to pay off her mortgage in less than 10 years.

In a city and neighborhood where affordable homeownership opportunities are limited and a majority of the housing stock is aging, a newly rehabilitated, highly energy-efficient home is making a difference in the quality of this family's life, budget, and financial stability. Markisha's children are achieving more in school and she's ready to join them.

"I have accomplished one of my goals—to be a homeowner," Markisha said. "Now I want to go back to school."

AFFORDABLE HOUSING SUCCESS STORY: MICHIGAN **AVALON HOUSING**

Carole McCabe 734-663-5858 cmccabe@avalonhousing.org avalonhousing.org

City: Ann Arbor

Congressional District: MI-12

Use of Funds:

Rental assistance, supportive services

Federal Programs: CoC: \$228,847

Total Federal Dollars: \$228,847 **Mission:** Avalon Housing (Avalon) is a nonprofit supportive housing provider created in 1992 as a long-term solution to homelessness. We are a housing developer, property manager, and service provider dedicated to providing affordable housing with supportive services for people who are homeless and who have physical and behavioral health challenges. Our mission is to help residents achieve stability, increase self-determination and build community. Avalon owns and operates 260 apartments at 20 sites throughout Ann Arbor, Michigan and manages over 100 rent vouchers with private landlords. Avalon also partners with the Ann Arbor and Ypsilanti Housing Commissions to provide housing alternatives for more than 500 formerly homeless households throughout Washtenaw County. Individual supports and programs are available on a voluntary basis to all 650 residents, including more than 200 children.

Story: Danielle, a mother of two, describes her childhood as "normal." Growing up with loving and supportive parents, Danielle graduated from high school and attended college to study medical reception and billing. As she moved forward with

her career plans, she began struggling with alcohol and drugs.

Danielle's addictions finally caught up to her and she lost her job. Danielle and her husband could no longer afford their house, and eventually became homeless. They decided it would be best for her two daughters to move in with Danielle's parents until she could regain housing stability. After months of homelessness, she and her husband



sought help at the shelter. However, to maintain a space in the shelter, Danielle had to be off the drugs. The couple camped their tent in the park near the Amtrak station for over a year.

One day, while Danielle watched police arrest others she knew and cared for, she realized it was time. She did not want to end up in jail. She vowed to do whatever it took to get off the drugs. Danielle was committed to kicking her addiction. She got help from an outreach worker and was approved for housing at Miller Manor, a newly renovated public housing site, where Avalon Housing operates a 24/7 services team, funded by HUD's Continuum of Care program (CoC), to support tenants.

Danielle is celebrating more than a year of sobriety, taking classes to become a social worker and working for Avalon, where she was recently promoted to a position as a Peer Support Specialist. With stable housing, a job and ongoing support, Danielle was reunited with her daughters and moved into an Avalon family unit.

Danielle is living proof of the positive impacts of permanent supportive housing. "One year ago, I didn't know where I would be today, and who knows where I will

AFFORDABLE HOUSING SUCCESS STORY: MICHIGAN HARBOR HABITAT FOR HUMANITY

Jessica-Rae McFall 269-757-7431 jmcfall@harborhabitat.org harborhabitat.org

City: Benton Harbor

Congressional District: MI-6

Use of Funds: Down payment assistance

Federal Programs HOME: \$12,000

Total Federal Dollars: \$12,000

be a year from now... it's amazing. I don't know if I can help, but hopefully I can be a little bit of inspiration."

Mission: Harbor Habitat for Humanity (Harbor Habitat), an affiliate of Habitat International, is a Christian, nonprofit housing ministry that seeks to eliminate inadequate housing in Benton Harbor and Benton Charter Township in Michigan by partnering with families to provide them with a safe, decent, and affordable place to live. We offer families the opportunity to help themselves own a home of their own. We use HUD HOME funding as down payment assistance to improve low income borrower's ability to qualify for mortgage financing. In partnership with the Michigan State Housing Development Authority, Habitat for Humantiy affiliates in the state received \$864,000 in HOME Investment Partnerships (HOME) funds in 2016 to assist 72 households secure affordable housing.

Story: Rita, a devoted mother of four children, living in Benton Harbor, Michigan was at her wits end with the living situation she was able to provide

for herself and her children. The home was in disrepair and the landlord did not make necessary repairs, the neighborhood was unsafe, and she was barely keeping her head above water with her high rent payments.

She originally applied for housing with Harbor Habitat in early 2012, but she was not eligible at the time due to insufficient income. Rita was so interested in the program and providing her children with a comfortable safe home that she decided to take on a second job to gain additional income and qualify.



After obtaining a second job at ALDI and reapplying, Rita was approved for housing in May 2013. With the help of the HOME program's down payment assistance, Rita obtained a brand new, safe home for her and her children. The \$12,000 that Rita received from HUD made it possible for her to afford her monthly mortgage payments.

After closing on her home, Rita no longer needed two jobs. She is currently working full time at ALDI and was promoted to management.

AFFORDABLE HOUSING SUCCESS STORY: MINNESOTA CLARE HOUSING

Chuck Peterson 612-236-9521 chuck.peterson@ clarehousing.org clarehousing.org

City: Robbinsdale

Congressional District: MN-5

Use of Funds: New construction

Federal Programs: LIHTC: \$5.03 million HOPWA: \$100,000

Total Federal Dollars:

Development: \$5.03 million

Rental Assistance/ Services: \$100,000

Other Financing: \$3.10 million

Total Project Cost: \$8.13 million

Affordable homes created or preserved: 36 **Mission:** Clare Housing believes all people deserve a chance to live their best lives and every individual has a place and right to be cared for in society. It's that unwavering belief that guides every aspect of Clare Housing's vision for an AIDS free world built on a foundation of equitable access to housing and healthcare. Since the opening of its first community care home in 1987, Clare Housing has been on the front lines of providing quality supportive services and stable housing for people living with and impacted by HIV in our community. Today, Clare Housing is the largest licensed provider of supportive housing for people living with HIV in Minnesota.

Story: When Bill Bright was homeless, he rode the bus past Summit Academy every day and thought about going to school to better his life. He told himself that he was "too old," and that he should just focus on getting a job, any job. Attending classes was too much to attempt during the chaos of homelessness.

After a year of homelessness and living with HIV, Bill had reached his lowest

point. After celebrating his birthday, he returned to the homeless shelter to find he was locked out. Bill spent the night of his 50th birthday sleeping in a parking lot.



When reflecting on his darkest moment, he says, "People every day give up and disappear. I know what that feels like. You have a choice to make."

Bill chose not to disappear. He got on the Clare Housing waiting list. Two days before Christmas 2015, he got the call: Bill finally had a home. He was one of the first residents to move into Clare Terrace, developed through the Low Income Housing Tax Credit program (LIHTC).

The day he moved in, he saw another commercial for Summit Academy and decided that it was time to enroll. "I went back to school because I had a calm place to come home to. If I needed to study all night, I could. And the staff were supportive. They're just the best people on earth."

What's next? For Bill, the future looks bright. He celebrated his 51st birthday at home and in September, he graduated. When Bill found himself at a crossroads he chose not to disappear and instead chose to follow his American dream. Funding from HUD's Housing Opportunities for Persons with AIDS (HOPWA) gave Bill a home and it made his dream possible.

AFFORDABLE HOUSING SUCCESS STORY: MINNESOTA CATHOLIC CHARITIES OF ST. PAUL AND MINNEAPOLIS

Casey Schleisman 612-204-8230 casey.schleisman@ cctwincities.org cctwincities.org

City: Minneapolis

Congressional District: MN-5

Use of Funds:

Rental assistance, supportive services

Federal Programs: CoC: \$109,514

Total Federal Dollars \$109,514 **Mission:** Catholic Charities of St. Paul and Minneapolis (Catholic Charities) serves those most in need. We are a leader at addressing poverty, creating opportunity, and advocating for justice in the community. We continue to adapt and respond to the needs of the community and focus our attention where it is most needed. Through our Hope Street Permanent Supportive Housing (PSH) Program, we work towards creating pathways out of poverty by providing safe, stable housing and supportive services to young adults with disabilities who are experiencing homelessness. Catholic Charities received a \$109,514 grant in the 2016 HUD Continuum of Care program (CoC) funding cycle.

Story: Carlos was 16 years old when he first came to Catholic Charities' Hope Street Shelter. "Family, running the streets with my friends, all the wrong things got me to Hope Street," he said.

Now, nearly seven years later, Carlos has built a life for himself. He's working part time, pursuing educational goals, and has a roof over his head. He can

look to the future with positivity, knowing his dreams have a good shot at coming true. "Hope Street, it's just... comfortable. Nice people. Good peers, nobody really



doubting you. At first I had my guard up because I'd never had anyone who believed in me before."

While he was at Hope Street, Carlos stuck to his school work. He remembers it was a positive way to keep busy. His hard work paid off. Carlos is proud to say he graduated with a 3.8 GPA. Hope Street was home for Carlos for about three years. He stayed in both the shelter and the transitional living program, and is now currently housed through the scattered site PSH Program.

While in PSH, Carlos has had his ups and downs, all while learning valuable lessons around maintaining housing and employment. He's been with the program, which is funded by HUD, for almost two-and-a-half years now. This has allowed him the stability to work towards achieving yet more goals. Carlos remains committed to school; he recently enrolled in a trade school and is starting a program in February to become an electrician.

"I never ever thought that I would come this far," Carlos said.

AFFORDABLE HOUSING SUCCESS STORY: MINNESOTA EPISCOPAL HOMES

Lindsay Becker 651-209-8500 Ibecker@ehomesmn.org ehomesmn.org

City: St. Paul

Congressional District: MN-4

Use of Funds:

New construction, rental assistance

Federal Programs

HOME: \$500,000 Sec. 202 Capital Advance: \$7.67 million Sec. 202 PRAC: \$15,500/ year Sec. 202 demonstration: \$400,000

Total Federal Dollars:

Development: \$8.57 million

Rental Assistance/ Services: \$15,500/year

Other Financing: \$1.24 million

Total Project Cost: \$9.81 million

Affordable homes created or preserved: 200

Mission: Episcopal Homes has been providing quality housing ranging from skilled care to independent living with programs for all levels of income for 123 years in the heart of the Midway. Our mission is to enrich life and build community for older adults. We have used HUD funding to build four affordable, independent housing communities. These developments are fully occupied before they opened, and they maintain lengthy wait lists. The need is so great in our community that if Episcopal Homes built 10 more buildings, they would be fully occupied almost immediately.

Story: Episcopal Homes built four projects with HUD Section 202 Housing for the Elderly Capital Advance funds, and it uses ongoing HUD subsidies from HUD's Section 202 Housing for the Elderly rental assistance program (Sec. 202 PRAC) to make rents affordable for residents. Without both of these programs, Episcopal Homes could not provide its housing.

Episcopal Homes offers independent, affordable housing in St. Paul, Minnesota, including Seabury, Carty Heights, Kings Crossing, Midway Pointe

communities. Its latest project, Midway Pointe, was one of the last funded HUD Section 202 Capital Advance projects in Minnesota. Episcopal Homes helped support this development



by seeking additional funds from the federal and local sources, including HUD HOME Investment Partnerships program (HOME), to add amenities and improvements for the buildings.

On the campus, Episcopal Homes provides a wide range of additional services that benefit residents through the support of its own foundation. Because of this support, the organization is able to offer residents access to a fitness center, and a wellness program that offers educational sessions, spiritual life programming, and enriching social activities both on campus and in the community.

The need for quality affordable housing is immense. Before even breaking ground, Episcopal Homes developments have been fully occupied through word of mouth and with very little advertisement. Episcopal Homes maintains an extremely long wait list and constantly receives inquiries about affordable housing options. Unfortunately, there are not enough affordable apartments to help them all.

AFFORDABLE HOUSING SUCCESS STORY: MISSISSIPPI UNITED CHURCH HOMES

Beth Long-Higgins 740-382-4885 blong-higgins@uchinc.org unitedchurchhomes.org

City: Jackson

Congressional District: MS-2

Use of Funds: Rental assistance

Federal Programs: Sec. 202 PRAC: \$189,846

Total Federal Dollars: \$189,846 **Mission:** In 1916, United Church Homes (UCH) was established in Ohio by local clergy who saw a need to care for seniors. A century later UCH, has 69 communities in 14 states, including two Native American nations. Fiftyseven of these communities serve low income seniors in HUD Section 202 Housing for the Elderly programs. UCH's mission is "to transform aging by building a culture of community, wholeness and peace." Our core values of compassion, hospitality, respect, integrity, stewardship, and transparency ground our work as we seek to provide the opportunity for seniors to improve the quality of their lives. We provide homes that are safe, encourage participation in the community, and connect residents with local resources in healthcare, nutrition and socialization, which are key to health and well-being.

Story: Lillie did not have a lot prior to moving to Jackson Run last year. With a yearly income of less than \$9,000, she struggled to make ends meet.

Since coming to Jackson Run, she feels that new home is "a community within walls. "

"It is quiet, with wonderful neighbors, and social activities," Lillie says. She likes the homely environment and the weekly bingo. "There's great accommodations such as Mother's and Father's Day Appreciations, pot luck dinners, and all holidays, if you choose."

Lillie also appreciates that the residents are offered spiritual guidance of choice. She has come to appreciate the staff at Jackson Run, both the manager and the service coordinator.

She also appreciates the support and guidance she receives when she needs to apply for or

locate assistance with food stamps, financial aid, social security requirements, health fairs, transportation, and many other services.

Lillie appreciates the sense of community, the peace of mind, the empowerment that Lillie has experienced to take care of her own needs,and has a strong sense of being able to experience these things into the future. "I'm very content living here with all of the services available to me and look forward to staying on to the end. I'm 78 years old and do not want to move again. Jackson Run is home for me!"

AFFORDABLE HOUSING SUCCESS STORY: MISSISSIPPI SPRINGBOARD TO OPPORTUNITIES

John Sullivan 504-335-2305 springboardto.org enterprisecommunity.org

City: Jackson, Hattiesburg, Batesville

Congressional District: MS-2, MS-4

Use of Funds: Capacity building

Federal Programs: Section 4: \$20,000

Total Federal Dollars: \$20,000

Other Financing: \$75,000

Total Project Cost: \$95,000 **Mission:** Springboard to Opportunities (Springboard) is a nonprofit that connects residents of affordable housing developments to resources and programs that will help them advance in school, work, and life. Springboard's model is guided by our principle approach that is radically resident-driven. Through this method, we place families living in our communities at the heart of all programs and partnerships. Focusing on what is occurring inside the walls, just not outside. We recognize that to best serve individuals living in poverty, they must be included in the process of planning.

Story: Springboard works in six affordable housing properties in Mississippi—across Jackson, Hattiesburg, and Batesville—serving 2,500 low income residents. By working closely with real estate developers, property management companies, neighborhood leaders, community stakeholders and residents, school districts, universities, and nonprofit organizations, Springboard builds pathways for adults, children, and families to realize their dreams.

In 2016, Springboard was awarded a \$20,000 grant through the HUD Section 4 Capacity Building program to help it grow into a viable long-term organization. Springboard had experienced tremendous growth, and built its operations from a pilot project to a resident service provider across six



affordable housing communities. The grant funding, which was matched with \$75,000 from private sources, was needed to help Springboard develop a plan on action to grow and sustain organizational operations.

The grant was used to develop an organizational business strategy and plan that Springboard will implement over the next two years. As a result of the business plan, Springboard was selected to participate in an innovative employment and savings program for families who live in federally subsidized housing. Through the HUD Section 4 funding, Springboard is now positioned to sustain its impact in helping low income residents reach their full potential.

AFFORDABLE HOUSING SUCCESS STORY: MISSISSIPPI INSTITUTE FOR DISABILITY STUDIES

Heather Steele 601-266-4097 Heather.Steele@usm.edu usm.edu/disability-studies

City: Kosciusko

Rurual Housing

Congressional District: MS-2

Use of Funds:

Down payment and closing cost assistance, mortgage loan

Federal Programs:

HOME: \$13,174 USDA Sec. 502: \$59,726

Total Federal Dollars: \$72,900

Mission: The Institute for Disability Studies (IDS) at the University of Southern Mississippi has committed to enhancing the lives of Mississippians with disabilities for the past 40 years. IDS focuses on education and early intervention, housing, health and recreation, and employment. Quality of life is enhanced through leadership activities that promote policies of inclusion at home, school, work, and recreational settings. In the area of housing, the Home of Your Own Program (HOYO) has assisted more than 677 families in 65 Mississippi counties in becoming homeowners. This program focuses on creating a support system that identifies potential homebuyers, analyzes their housing needs and financial capacity and prepares them for homeownership.

Story: Anita and her family moved to Hattiesburg after fleeing a domestic violence situation. She was referred to the Home of Your Own (HOYO) Program by Heather Steele, a housing counselor. Anita went through individualized budget, credit, and homeownership counseling and attended

a homebuyer education class. Ms. Steele told her about the Individual Development Account (IDA) program to help towards the purchase of a home.

Anita reached her goal of saving \$1,000, but a few weeks later, her daughter died in a car accident out of state. Anita used the money for funeral expenses, putting her goal of homeownership on hold. However, Anita was still able to earn her college degree. She moved away from Hattiesburg, but always kept in touch with the HOYO staff.

Anita contacted Ms. Steele in February 2016 and asked about how she could purchase a



home of her own. Anita was provided budget and credit counseling and was guided through the home buying process. She completed another homebuyer class to make sure she knew the current home buying requirements and process.

USDA Rural Development approved her for loan through the Section 502 Single Family Housing Direct Loan program (Sec. 502) and she began looking for a home. Anita located a 3-bedroom home and was able to purchase it using two grants from the HOYO program, including \$13,174 in HOME Investment Partnerships program (HOME) funds through Mississippi Home Corporation. She also received a \$10,500 grant from the Federal Home Loan Bank of Dallas.

Prior to moving into her home, her rent was \$359 per month and now she has a house payment of \$310.65.

AFFORDABLE HOUSING SUCCESS STORY: MISSOURI DOORWAYS

Britta Smith 314-328-2716 bsmith@doorwayshousing. org doorwayshousing.org

City: St. Louis

Congressional District: MO-1

Use of Funds: Rental assistance, supportive services

Federal Programs: CoC: \$238,019

Total Federal Dollars: \$238,019

Mission: DOORWAYS is an interfaith nonprofit organization that provides housing and related supportive services to improve quality of life and health outcomes for people affected by HIV/AIDS. DOORWAYS is the only organization in the Saint Louis, Missouri area whose sole mission is to provide affordable, secure housing and related services for people living with HIV/ AIDS. This mission is based on research that demonstrates that stable housing is the primary requisite for the most effective and compassionate treatment, management and prevention of HIV/AIDS. Funding through HUD's Continuum of Care (COC) and Housing Opportunities for People with AIDS (HOPWA) programs are critical for us to be able to carry out our mission.

Story: Jasmine is a young mother who came to St Louis, Missouri from Georgia to provide love and support to her sick and ailing father. When Jasmine arrived, she was not prepared to manage the details necessary to build a life for herself and her daughter. Desperately in need of a safe place to stay, they had to "couch surf" in her dad's room at a senior living facility.

Jasmine is not a stranger to challenges; she was born HIV positive and has always been faced with interruptions related to her health. She was not in an active treatment plan prior to moving to St. Louis, due to many family complications. As a result, her health began to decline



and she began searching for healthcare.

Jasmine enrolled in the DOORWAYS Jump Start Program in December 2015. She really wanted an apartment so that she and her daughter could have a place to call home. They didn't have any furniture, just a few essential personal hygiene items. DOORWAYS quickly secured a two-bedroom apartment and provided Jasmine with a bed, microwave, washer, dryer, and furniture. DOORWAYS was able to help Jasmine because of a \$238,000 grant through HUD's CoC program.

Jasmine was not able to work because she did not have a copy of her birth certificate, Social Security card, or identification card. DOORWAYS helped her obtain her out of state birth certificate, and then used that to get her other documents.

Today, Jasmine is employed, active in a treatment plan, and participates in the quarterly program meetings where she receives education and life skills necessary to provide hope, housing and healthcare to her daughter and herself.

AFFORDABLE HOUSING SUCCESS STORY: MONTANA HOMEWORD

Andrea Davis 406-532-4663 andrea@homeword.org homeword.org

City: Missoula

Congressional District: MT-AL

Use of Funds: New construction

Federal Programs: HOME: \$325,457 LIHTC: \$688,750

Total Federal Dollars: \$1.01 million

Other Financing: \$172,000

Total Project Cost: \$1.32 million

Affordable homes created or preserved: 12 **Mission:** Homeword is a nonprofit organization headquartered in Missoula, Montana, that uses sustainable methods to provide safe, healthy housing people can afford and strengthens community through housing counseling and education for those in need. Since 1994, Homeword has built or renovated 528 housing units across the state for people primarily earning 60% or less of the area median income. The addition of three projects in 2017 will result in a total of 723 units produced throughout Montana. Homeword also provides housing and financial counseling and education. These services include homebuyer, financial, renter and foreclosure prevention education and counseling. Financial Fitness and Rent Wise classes are offered free of charge. Free one-on-one coaching sessions are available. Since 1997, 12,000 people have been served by these services.

Story: Fireweed Court, a 12-unit mixed-financed affordable housing project, is the first Low Income Housing Tax Credit (LIHTC) project Homeword developed in 1999. HUD funding played a critical role in that it provided gap funding for

the project. The project also received a Federal Home Loan Bank grant. This property includes two- and three-bedroom units built in duplex and triplex buildings and targets households earning less than 50% area median income.

Located in Missoula, Montana along busy Russell Street, Homeword organized a resident-focused art project that led to the creation of a straw-bale wall to provide a noise and



safety barrier. Residents learned how to create and apply mosaics to the wall, thus creating a sense of place in their new home.

Missoula has long had a tight housing market given its desirability, lack of buildable land, and pressure from the more than 12,000 University of Montana students. Historically, Missoula was an extractive-based economy, but those jobs have been replaced by service-oriented jobs, many of which provide low or moderate wages.

Homeword is dedicated to providing education and counseling so those living with low wages or fixed incomes make the most of their limited resources. We teach financial and homebuyer education as the first steps towards selfempowerment and self-sufficiency.

Kim, a resident at Fireweed Court, took Homeword's classes and saved \$100 per month for years to build up a down payment for her own home, which she purchased in 2010. Her son, Emerson, is now a Dartmouth and Vassar graduate.

AFFORDABLE HOUSING SUCCESS STORY: MONTANA MOUNTAIN PLAINS EQUITY GROUP

Don Sterhan 406-254-1677 sterhan@mpequity.com mpequity.com

City: Sidney

Rural Housing

Congressional District: MT-AL

Use of Funds: New construction

Federal Programs: HOME: \$750,000 LIHTC: \$4.80 million

Total Federal Dollars:

Development: \$5.55 million

Other Financing: \$1.35 million

Total Project Cost: \$6.9 million

Affordable homes created or preserved: 36 **Mission:** Mountain Plains Equity Group (MPEG) is based in Billings, Montana and was founded in 2003. MPEG is dedicated to the financing and development of affordable housing to promote and support sustainable growth in local communities. With a focus on low-income residents in Montana, North Dakota, and Wyoming, MPEG currently maintains a portfolio of 1,090 units, representing over \$140 million in total development costs. In addition, MPEG provides asset management services to the North Dakota and Alaska state housing finance agencies, overseeing the development and management of four additional projects with a total of 144 units. HOME Investment Partnerships (HOME) funds make it possible for MPEG to finance projects where there is a critical need for low-income housing.

Story: Rural Sidney, Montana, is located within the area commonly known as the "Bakken," an oil shale formation that spans northeast Montana and northwest North Dakota. Due to the significant increases in oil and gas production activity, this area has experienced rapid population growth,

housing shortages, and dramatically increased rents.

The Sunset Village Apartment development—scheduled to be completed in 2016—will help address the critical shortage of affordable housing for low-income families in Sidney and the surrounding Richland County. This 36-unit development will replace 28 deteriorating public housing units that have reached the end of their useful life, while adding



an additional eight units of affordable housing stock.

All of the apartments will be exclusively targeted to serving low-income households earning 40 to 60 percent of the area median income. The development will also include a community room, playground, and community garden and is within walking distance to recreation facilities, shopping, and schools.

Along with being a member of the development team, MPEG is an owner and partner with the Richland County Housing Authority. Together, these entities combined their financial capabilities, management expertise, and experience to develop the Sunset Village project and other similar projects.

HOME played a critical role in making this project possible. Although the Richland County Housing Authority generously donated the land parcel, Sunset Village faced a sizeable gap in financing because of the extremely high cost of construction. Without HOME, the project would not have been able to move forward.

AFFORDABLE HOUSING SUCCESS STORY: NEVADA THE SHADE TREE

Desiree Petersen 702-385-0072 dpetersen@theshadetree.org theshadetree.org

City: Las Vegas

Rural Housing

Congressional District: NV-1

Use of Funds: Emergency shelter, operations

Federal Programs: CoC: \$6,300

Total Federal Dollars: \$6,300

Mission: The Shade Tree's mission is to provide safe shelter to homeless and abused women and children in crisis and to offer life-changing services promoting stability, dignity, and self-reliance. We believe that homelessness is a community problem that impacts everyone. We serve not only the homeless population but also victims of domestic violence, human trafficking and sexual assault. We assist women and children in receiving resources and services that empower and enable them to leave the Shade Tree with safe, affordable housing and stable employment.

Story: Lisa, is a single mother of three daughters, ages one, 14 and 17. Lisa entered the Shade Tree's emergency shelter in March 2016 and continued to reside at there until July. Lisa was able to find employment but was not able to save up the money she needed for a security deposit and the first month's rent.

Shade Tree's housing assistance program helped Lisa secure an apartment by assisting her with both the deposit and the first month's rent. Lisa was able to secure an apartment and has furnished it, piece by piece, by saving and budgeting carefully. The assistance she received from the Shade Tree's housing assistance program, funded by HUD's Continuum of Care program (CoC), allowed Lisa to become more self-sufficient and take care of her family.

Lisa now works full time and has recently been promoted and received a pay raise. She will complete a training in March and will receive another pay raise once she completes the course.

Lisa has said that their new home allows her children to continue to thrive and excel in school. Lisa is fully aware that soon she will be solely responsible for her rent, but she has been preparing for this situation for some time. Lisa has no doubt she will continue to be successful in the future and feels very grateful for the assistance she received through the Shade Tree.

AFFORDABLE HOUSING SUCCESS STORY: NEW HAMPSHIRE CROSS ROADS HOUSE

Martha Stone 603-436-2218 martha@crossroadshouse.org crossroadshouse.org

City: Portsmouth

Congressional District: NH-1

Use of Funds:

Rental assistance, permanent supportive housing

Federal Programs: CoC: \$274,168

Total Federal Dollars: \$274,168

Mission: Cross Roads House, located in Portsmouth, New Hampshire, opened in 1982 to assist homeless individuals and families. We have since become one of the largest emergency and transitional shelters in New Hampshire, serving the eastern part of the state and southern Maine. We currently house more than 95 people on any given night, and emergency shelter is available 24/7. Cross Roads House offers a proven program that helps residents achieve independent and sustainable housing. The majority of participants in our transitional program leave Cross Roads House for permanent housing, equipped with tangible goals and skills to achieve them. Last year we provided 32,241 bed nights to 515 individuals, including 30 families with 57 children. Our average length of stay for all residents was 63 days.

Story: Brad, 35, moved to Los Angeles in 2011 to pursue a career in the film industry. "Things were going well for a while out there. For the first year and a half I was [working] doing films. I was sober. Then I relapsed and went on

a three-year run with drugs. I ended up on the streets out there. A couple of times I went to rehab. I wanted to get back on my feet."

Brad, returned to New Hampshire to seek mental health and



substance abuse disorder treatment but found difficulty finding treatment beds, even after suicide attempts. Brad arrived at Cross Roads House in Portsmouth, New Hampshire in April 2016 and quickly moved into the Recovery Support Transitional Shelter Program, which provides additional supports for residents in recovery.

Brad was the first participant in the shelter's Permanent Supportive Housing program to move into an apartment. Through this "Housing First" program, Brad receives HUD-funded rental subsidy, combined with supportive services to help him maintain permanent housing. Brad has never lived in his own place and continues to need supportive housing services to maintain tenancy and his recovery.

Though Brad has moved out of the shelter, a case manager continues to work with him to maintain his housing and connect him with a variety of community resources.

The Housing First program was made possible through a HUD Continuum of Care program (CoC) grant.

AFFORDABLE HOUSING SUCCESS STORY: NEW JERSEY INTEGRITY HOUSE

Cristina Dios 973-642-5893 cristina_dios@ integrityhouse.org integrityhouse.org

City: Newark

Congressional District: NJ-8

Use of Funds: Rental assistance, services

Federal Programs HOME: \$424,645 CDBG: \$1.88 million CoC Capital: \$400,000 CoC: \$257,160/year

Total Federal Dollars:

Development: \$2.7 million

Rental Assistance/ Services: \$257,160/year

Other Financing: \$120,887

Total Project Cost: \$2.82 million **Mission:** Integrity House has grown to be the largest nonprofit provider of substance abuse treatment services licensed by the State of New Jersey, Division of Mental Health and Addiction Services. It continues to fulfill its mission-based responsibility to rebuild lives, families and communities by addressing the wide-ranging needs of persons caught in the complex web of addiction. Each year Integrity House assists approximately 2,000 individuals in their recovery. Integrity House is committed to helping individuals and families through an effective and measurable system of comprehensive therapeutic community addictions treatment and recovery support in a way that brings about positive, long-term lifestyle change. Our organization uses funds from HUD's Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Continuum of Care (CoC) programs to fulfill its mission by assisting disadvantaged populations such as the homeless, chronically homeless, imminently homeless, the displaced, and more. In the 2016 grant cycle for CoC awards, we received \$257,000 in funding.

Story: Anthony stands in a vastly different place today from when he entered

treatment at Integrity House 18 months ago. Multiple criminal charges, a strained relationship with his family, and a lack of stable employment and housing represent a few of the many negative consequences that accompanied his addiction. Anthony walked into Integrity's Meadow Program with only the clothes on his back.

Today, Anthony is now in recovery, has a full-time and a stable apartment. After completing the Meadow Program, Anthony moved onto a less intense



level of treatment at Integrity's long-term residential program. He then graduated to the halfway house. With the aid of Integrity's counseling staff Anthony was able to continue his recovery and make positive choices that will help to sustain long-term changes in his lifestyle.

With the help of Integrity's vocational counselor, Anthony was able to obtain a temporary job. Anthony's hard work soon paid off when he earned a full-time job. The assistance provided by Integrity's skilled staff proved invaluable to Anthony during his job seeking experience. During his most recent job evaluation, his performance was rated as "excellent" and he was presented with the best attendance award.

Anthony had attempted to conquer his addiction before coming to Integrity House; however, in the past his lack of coping skills left him ill-equipped to navigate the temptations that awaited him outside of the treatment center. The licensed and credentialed counseling staff of Integrity's programs delivered the customized services that Anthony needed to face his addiction, make the necessary changes in his behavior, and internalize the tools necessary to sustain his recovery outside of the treatment program.

In November 2015, Anthony moved into Integrity's new permanent supportive housing apartment, developed with CDBG and HOME funds.
AFFORDABLE HOUSING SUCCESS STORY: NEW JERSEY FAMILY PROMISE

Geleen Donovan 908-289-7300 gdonovan@familypromise. org familypromise.org

City: Elizabeth

Congressional District: NJ-8

Use of Funds: Rental assistance

Federal Programs: ESG: \$16,629

Total Federal Dollars: \$16,629 **Mission:** Family Promise is a national program, with 200 affiliates across the nation. The Family Promise Union County program serves homeless families in Union County, New Jersey with shelter and services. We use HUD and USDA Rural Housing funding for shelter support and rapid re-housing rental assistance. Our mission is to help homeless and low income families achieve sustainable independence. We have a proven success rate for the past 30 years. In fact, 75% of our families move into permanent and safe housing. We follow families after they move into their new homes and almost 95% sustain their housing.

Story: Joanne is a single mother of two young children—Ellie, age three, and Eli, age 18 months. She and the children were living in sub-standard housing and became homeless when the apartment was condemned by the local Board of Health.

Joanne is a licensed social worker. Because Eli has serious cardiac-related health problems, Joanne had to reduce her workload. With a reduced income,

she was having trouble paying rent and bills. Forced to leave this apartment, she did not have enough money for a hotel; she had to save for a security deposit for the next apartment.

Joanne entered the Family Promise homeless shelter program, and exited after three weeks after receiving rental assistance through HUD's Emergency Solutions Grant program (ESG). This short-term assistance allowed Joanne to catch up on her bills and stabilize her family's housing situation very quickly, which was crucial to her son's health.



Family Promise helped her find donated furniture, including a refrigerator. Recently, Joanne was selected to receive a donated car, through Recycled Rides, a national vehicle donation program. Thanks to Family Promise and HUD, Joanne was able to find a safe and somewhat affordable place to live.

Joanne has always been very humble about sharing her story. She feels that if she, a licensed social worker, could become homeless, it could happen to anyone. Like many others, the safety net provided by HUD was crucial to ending her family's homelessness quickly.

AFFORDABLE HOUSING SUCCESS STORY: NEW JERSEY MONARCH HOUSING

Kate Kelly 908-347-1064 kkelly@monarchhousing.org monarchhousing.org

City: Egg Harbor Township

Congressional District: NJ-2

Use of Funds: New construction

Federal Programs:

Sec. 811 Direct Loan: \$1.77 million Sec. 811 Rental Assistance: \$55,800/year

Total Federal Dollars:

Development: \$1.77 million

Rental Assistance/ Services: \$55,800/year

Other Financing: \$290,000

Total Project Cost: \$2.06 million

Affordable homes created or preserved: 10 **Mission:** Monarch Housing Associates (Monarch) serves as a housing consultant, partnering to create safe, decent and affordable housing for special needs populations. Our mission to expand the supply, accessibility and variety of affordable, permanent supportive housing through development, planning, advocacy and partnerships. Monarch uses numerous HUD programs. HUD funds leverage other capital, operating and service funding in developing housing. Monarch has completed 72% of all HUD Section 811 Housing for Persons with Disabilities (Sec. 811) projects in New Jersey with Arc of Atlantic County, a service provider and housing developer in Atlantic County that provides housing and services to individuals with a developmental disability.

Story: Egg Harbor Housing Project included the new construction of 10 single-family homes in Egg Harbor Township, New Jersey. Each home is accessible for individuals with a disability and has three to four bedrooms. HUD funds filled a critical gap in the development, making the project possible.

The project was primarily funded with \$1.77 million through HUD's Section 811 program which, at that time, provided capital funding for development, and

project based rental assistance. HUD Section 811 provided 86% of the overall development cost through 10 projectbased vouchers (PBVs), which allows the apartments to remain affordable for the long term. The project also received a Sec. 811 project-based rental assistance contract in the amount of \$55,800 annually to subsidize the rents. Without this funding, this project would have been impossible to develop.

New Jersey has a high cost of living. For low income individuals and those



with disabilities, the need for affordable housing is tremendous. The New Jersey Division of Developmental Disability has over 8,000 people on the permanent housing waiting list. For that reason, HUD funds are a critical resource for increasing the stock of affordable and accessible housing in New Jersey.

The Egg Harbor Housing Project's application for funding was submitted in 2010, the last year the HUD 811 program provided capital funding for development because of deep funding cuts. The application was approved in 2011, and construction started in 2013.

Monarch served as the consultant for the project, assisting in the overall development process.

Outside of the economic impact from development, the project has created numerous long-term jobs, including management staff, maintenance team, and a round-the-clock supportive service team.

The residents live in a community-based setting with access to a full range of services that provide full community integration. Residents have access to transportation and day programs, which include education and training opportunities.

AFFORDABLE HOUSING SUCCESS STORY: NEW JERSEY HOMEFRONT

Dana Nelson-Barnes 609-558-4669 DeeN@HomeFrontNJ.org homefrontnj.org

City: Lawrenceville

Congressional District: NJ-12

Use of Funds: Rehabilitation, rental assistance

Federal Programs: HOME: \$255,00

Total Federal Dollars: \$255,00

Other Financing: \$95,000

Total Project Cost: \$350,000

Affordable homes created or preserved: 3 **Mission:** HomeFront's mission is to end homelessness in Central New Jersey by harnessing the caring, resources, and expertise of the community. We work to reduce the immediate pain of homelessness and help families become self-sufficient. We provide our clients with skills and opportunities to gain employment and become self-sufficient, and work to increase the availability of adequate, affordable housing. We help homeless families advocate for themselves individually and collectively. HomeFront serves Mercer County NJ. We utilize HUD HOME Investment Partnerships program (HOME) funds in assisting our clients.

Story: Jenai, a single mother of three, has been with HomeFront for over 13 years. Due to her educational and thus employment improvement, she has gone from having trouble affording \$500 in monthly rent in a smaller city apartment to being able to comfortably afford \$800 in monthly rent in a beautifully decorated larger three-bedroom apartment. Her children are flourishing in the suburban Hopewell school system and fully participating

in the many activities available to them.

Lily had been living a middle class life, in a two-income household when her husband left her and their two daughters. She fell behind on



her rent and was evicted. HomeFront took her into our emergency FreshStart transitional program and with a concentrated effort she quickly moved into our permanent housing. She and her daughters are doing great now and have been stable for over six years.

Despite the fact that HomeFront has been able to help these two families and many more over the years, and increase affordable housing in Mercer County by 100 units since 1999, it is still not enough. HomeFront's Permanent Housing case manager constantly has to turn down applicants because there are no vacancies. HomeFront is continuing to explore opportunities to develop more affordable homes, but this is heavily dependent on federal, local, municipality, and community support.

AFFORDABLE HOUSING SUCCESS STORY: NEW YORK REBUILDING TOGETHER NYC

Kimberly George 718-488-8840 kimberly.george@ rebuildingtogethernyc.org rebuildingtogethernyc.org

City: Brooklyn

Congressional District: NY-10

Use of Funds:

Rehabilitation, workforce training and development

Federal Programs: CDBG: \$681,248

Total Federal Dollars: \$681,248

Mission: Founded in 1998, Rebuilding Together NYC preserves affordable homeownership for the low income residents of New York City. Part of the national Rebuilding Together affiliate network, we provide free home repairs and accessibility modifications for low income New Yorkers, as well as workforce training opportunities for unemployed residents. We recognize the connection between workforce development and preserving affordable housing, because economic stability is a catalyst for safe and healthy neighborhoods. Rebuilding Together NYC's Workforce Training Program is funded by the Community Development Block Grant program (CDBG). In the program, cohorts of 10 to 12 participants are trained through a sevenweek course designed to prepare them for entry-level construction jobs. To date, we have trained 76 participants and placed 35 graduates in construction jobs with an average wage boost of \$6.

Story: Soya was born and raised in Coney Island, Brooklyn. She grew up

in a New York City Housing Authority apartment with her dad, who worked as a parole officer. Soya's dad is a pillar within the Coney Island community and is on a first-name basis with all of his neighbors and local small business owners.

When Soya applied to Rebuilding Together NYC's Workforce Training Program in August 2015, she had been unemployed for four months. Prior to that, she worked in a warehouse making \$12.50 per hour.



and emerged as a leader among her peers. She was consistently on time, engaged, and worked hard throughout the training session. Her positivity lifted up those around her. Upon her graduation from the program she remarked, "The skills that I learned were valuable and will stick with me forever. No one can ever take that away from me. I am grateful."

Within a month of graduation, Soya found employment at a global engineering company in their project management division as an apartment assessor. Her new wage started at \$20 an hour, and she earned a raise to \$22.00 within six months—a 76% increase over her job at the warehouse.

Soya is employed full-time, but she still finds time to volunteer for Rebuilding Together at project sites all over the city to show her gratitude. Her participation in the Rebuilding Together NYC Workforce Training Program was funded in full by HUD's CDBG-Disaster Recovery program.



AFFORDABLE HOUSING SUCCESS STORY: NEW YORK CONCERN FOR INDEPENDENT LIVING, INC.

Stephen Piasecki 518-465-3233 spiasecki@shnny.org concernhousing.org

City: Amityville

Congressional District: NY-2

Use of Funds:

Rental assistance and supportive services

Federal Programs:

VASH: \$300,000/year LIHTC: \$13 million VA services: \$42,000/ year

Total Federal Dollars:

Development: \$13 million

Rental Assistance/ Services: \$342,000/year

Other Financing: \$7 million

Total Project Cost: \$21 million

Affordable homes created or preserved: 50

Mission: Concern for Independent Living, Inc. is a nonprofit agency committed to helping individuals and families live in the community with dignity, and enhance opportunities through the provision of housing and support services. We are one of the largest housing agencies of this kind in New York State, currently serving approximately 1,100 individuals and families in over 220 locations on Long Island. Concern offers a variety of housing options with individualized support services designed to support personal growth and independence. Concern primarily develops housing for individuals and families suffering from major mental health disorders. Concern has developed projects using funds from HUD's McKinney-Vento and Section 811 Housing for Persons with Disabilities programs. More recently Concern has expanded to provide housing for homeless veterans.

Story: Frank* is an Army veteran who lost his home, job and everything else as a result of depression and post-traumatic stress disorder (PTSD) in 2013. He was in a shelter for a year before Liberty Village opened, and he moved in shortly thereafter.

Concern and the Long Island Coalition for the Homeless worked with the Department of Defense, HUD, and the Town of Babylon to create a comprehensive plan for a 6-acre military site, which was slated for closure. Through this collaboration, the plan for Liberty Village, a supportive housing program for homeless veterans became a reality. Since moving to Liberty Village, Frank

has made great strides in his recovery. The staff was able to locate a dentist, at



little cost to Frank, to correct years of neglect to his teeth. Once he was able to smile proudly, he was able to gain employment with the staff's assistance. Frank now has a full time job and pays his rent each and every month on time. He also recently bought a car.

Liberty Village was built using Low Income Housing Tax Credits (LIHTC), which generated over \$13 million in private investment in the project. Additional capital funding came from state and local sources. The project relies on project based HUD-Veterans Affairs Supportive Housing (VASH) vouchers to support 60 garden apartment for veterans and their families. Additional funding for supportive services are subcontracted from the Veterans Administration.

Concern was also able to redevelop an adjacent building to provide a setting for other social services providers and additional office space for the Long Island Coalition for the Homeless, which serves as a base of operations for all programs funded through the Continuum of Care in both Nassau and Suffolk counties. The combined supports available at Liberty Village help veterans escape homelessness and become productive again. *The name of the client has been changed for confidentiality reasons.

AFFORDABLE HOUSING SUCCESS STORY: NORTH CAROLINA ASHEVILLE AREA HABITAT FOR HUMANITY

Andy Barnett 828-251-5702 abarnett@ashevillehabitat. org ashevillehabitat.org

City: Asheville

Congressional District: NC-10

Use of Funds: New construction, homeownership

Federal Programs: HOME: \$212,000 CDBG: \$130,000

Total Federal Dollars: \$342,000

Other Financing: \$2.50 million

Total Project Cost: \$4.50 million

Affordable homes created or preserved: 24 **Mission:** Asheville Area Habitat for Humanity (Asheville Habitat) has built and sold 292 safe, affordable homes since its founding in 1983. Today we begin construction on a new home every three weeks, building at a rate of 15 houses per year, and are the largest builder of Green Built NC houses in the state. We provide homebuyers with a 30-year, 0% interest mortgage and returning mortgage payments are cycled back into our building program for future affordable housing. Our Home Repair program allows low and very low income homeowners, including the elderly and people with disabilities, to remain safely in their homes when they can no longer manage the maintenance themselves. We utilize over 2,100 volunteers annually in our building program, ReStore, administration, and on Board Committees.

Story: In July 2014, Asheville Habitat broke ground on the first of 24 affordable single-family houses in the Hudson Hills development of West Asheville, North Carolina. All of the houses are Green Built NC- and SystemVision-certified, guaranteeing low heating and cooling costs for the homebuyers, whose incomes averaged less than 60% of area median income.

In October 2016, the last of the new homeowners closed on her house and moved in. Each homebuyer put in at least 200 hours of volunteer labor building the houses and



taking the required homeowner education courses. All now have affordable, 30-year mortgages. The Hudson Hills homeowners work in a variety of area industries, including health care, hospitality, manufacturing and education. This racially diverse community includes single parents, two-parent families, older adults, multi-generational households, and veterans. Community volunteers worked with the homebuyers to build the energy-efficient homes, which are on a transit line and near an elementary school, a park and a major shopping corridor.

With affordable mortgages, stable healthy housing, low energy costs, location efficiency and improved financial literacy, these homeowners are able to save for the future, including education and retirement, and invest in better health choices.

According to a 2015 Housing Assessment by the Bowen Institute, Buncombe County, where Asheville Habitat is located, is experiencing a severe affordable housing crisis. A popular tourist and retirement area, the combination of low-wage service industry jobs and high housing costs driven up by second homes has created an untenable situation. Half of all renters in the area are cost-burdened and large numbers of workers are forced to live in the outlying counties and drive longer distances to work just to afford their homes.

AFFORDABLE HOUSING SUCCESS STORY: OHIO COMMUNITY DEVELOPMENT FOR ALL PEOPLE

John Edgar 614-445-7342 jedgar@4allpeople.net 4allpeople.org

City: Columbus

Congressional District: OH-3

Use of Funds: New construction

Federal Programs:\$750,000 HOME: \$750,000 LIHTC: \$8.80 million

Total Federal Dollars: \$9.55 million

Other Financing: \$780,000

Total Project Cost: \$10.33 million

Affordable homes created or preserved: 56 **Mission:** Community Development for All People (CD4AP) is a nonprofit corporation that catalyzes collaborations with key strategic partners to improve the quality of life for all residents of the South Side. Formed in 2003 by the United Methodist Church South District, CD4AP began purchasing and rehabilitating homes using HUD HOME Investment Partnership funds for the City of Columbus. In 2008, Nationwide Children's Hospital and CD4AP formed the HNHF Realty Collaborative, which redeveloped 70 vacant homes and completed more than 60 home repairs in the neighborhood using Neighborhood Stabilization Program funds. CD4AP has also partnered with the NRP Group on three affordable Low Income Housing Tax Credit (LIHTC) developments, all of which have also used HOME Investment Partnerships (HOME) funds.

Story: Parsons Senior Village provides 56 units of affordable housing in a new building specifically designed for seniors. It opened in 2015 and is fully occupied. CD4AP joined with NRP Group as the General Partner in the

development, and they played a major role in securing local support.

Parsons Senior Village is located in a neighborhood that was severely impacted by vacant housing



and blight, but is now undergoing significant revitalization and reinvestment. It adjacent to the newly opened Reeb Avenue Center, a multi-service community facility that houses the South Side Learning and Development Center, Boys and Girls Club and numerous job training and social service agencies, and it is close to a community health center.

The City of Columbus contributed \$750,000 in HOME funds towards the project, which was critical to achieving affordable rents.

Because it has a long waiting list for Parsons Village, CD4AP and NRP Group are now planning a second phase of senior housing on an adjacent site.

In 2015, CD4AP formed a housing strategy group that created an action plan around seven housing goals that were endorsed by the neighborhood, including developing additional affordable housing.

AFFORDABLE HOUSING SUCCESS STORY: OHIO REBUILDING TOGETHER NORTHEAST OHIO

Paul Holm 330-690-9568 paul.holm@ rebuildingtogetherneo.org rebuildingtogetherneo.org

City: Akron

Rural Housing

Congressional District: OH-11, OH-12, OH-13

Use of Funds: Rehabilitation, lead hazard reduction, accessibility modifications

Federal Programs:

CDBG: \$800,000 Neighborhood Stabilization: \$75,000

Total Federal Dollars: \$875,000

Mission: Since 1991, Rebuilding Together Northeast Ohio (Rebuilding Together) has worked to preserve and revitalize homes and communities to ensure that low income homeowners live in warmth, safety, and independence. Part of the national Rebuilding Together affiliate network, we serve the cities of Cleveland, Akron, and Canton, as well as Cuyahoga, Lake, Medina, Portage, Stark, and Summit counties. By leveraging volunteers, in-kind donations, and a wide range of resources through our local community partnerships, we reach more than 1,400 low income residents each year, providing them with accessibility modifications and other critical home repairs. Without HUD Community Development Block Grant (CDBG) and Neighborhood Stabilization funding and local government partners, we would be unable to perform a fraction of the services that we offer–and hundreds, if not thousands–would go without the repairs they need.

Story: Rebuilding Together has thousands of success stories from the past 25 years. Working with multiple communities in multiple counties, Rebuilding

Together has leveraged CDBG funding to complete largerscale home rehabilitation projects by adding grant and sponsorship funds.

Rebuilding

Together utilizes

principles of economies of scale by harnessing CDBG funds and other revenue sources to hire and train qualified staff to inspect and assess homes according to HUD guidelines, as well as create and lead repair projects which contribute to healthier and safer homes and neighborhoods.

Our partnerships with local government agencies that provide the CDBG funds for our work have enabled Rebuilding Together to gain tremendous technical support from other local development agencies. This investment has also enabled Rebuilding Together Northeast Ohio to play a critical role in providing quality leadership and assistance in helping each of our service communities achieve its consolidate plan goals, helping HUD to deliver on its programmatic goals.

The true benefit of Rebuilding Together Northeast Ohio is found in its ability to provide capacity for local governments who are unable to hire all of the necessary staff to accomplish consolidated plan goals. As a partnering nonprofit organization, Rebuilding Together Northeast Ohio can raise additional grant funding, recruit community volunteers to complete projects, and develop partnerships with corporations and other local agencies to deliver the maximum benefit to each homeowner possible.



AFFORDABLE HOUSING SUCCESS STORY: OHIO COLUMBUS METROPOLITAN HOUSING AUTHORITY

Robert Bitzenhofer 614-421-6066 rbitzenhofer@cmhanet.com cmhanet.com

City: Columbus

Congressional District: OH-3

Use of Funds: Rental assistance

Federal Programs: PBV: \$600,000/year LIHTC: \$5 million

Total Federal Dollars:

Development: \$5 million

Rental Assistance/ Services: \$600,000/year

Other Financing: \$13 million

Total Project Cost: \$18 million

Affordable homes created or preserved: 100 **Mission:** The Columbus Metropolitan Housing Authority (CMHA) provides affordable housing to low income people, families, and elderly households in the City of Columbus and Franklin County, Ohio. With over 100 employees and an annual economic impact on our region in excess of \$200 million, CMHA partners with the leading housing developers in central Ohio to develop affordable housing, revitalize neighborhoods, and transform lives. CMHA responsibly manages its HUD funds to construct quality housing, preserve affordable homes, and provide pathways to self-sufficiency. We are also in the process of revitalizing our entire public housing portfolio through HUD's Rental Assistance Demonstration. The new financial realities of leading an organization that develops, owns, and operates affordable housing requires effective staff operations, strong partnerships, and the support of community leaders.

Story: Franklin Station is CMHA's premier example of the housing-first model of service delivery. CMHA uses the 100 one-bedroom units at Franklin

Station to provide housing for special needs individuals that fall into three categories: seniors, disabled individuals, and people at risk for homelessness. CMHA's partners include the YMCA of Central Ohio, Community Shelter Board, City of Columbus, and Franklin County.

CMHA opened Franklin Station in 2014 as a replacement for the former Sunshine Terrace public housing development, which was also located



in the Franklinton neighborhood just west of downtown Columbus. In the 1990s, CMHA, the Community Shelter Board, and the YMCA created the Rebuilding Lives Initiative to end homelessness in the city; Sunshine Terrace was one of the first properties to set aside units for the Initiative.

By 2012, Sunshine Terrace was almost 50 years old and its capital needs were higher than the cost of building from scratch. Therefore, working with its partners, CMHA decided to raze Sunshine Terrace and build Franklin Station a few blocks away to continue providing the types of units and services associated with the Rebuilding Lives Initiative. The Low Income Housing Tax Credit program (LIHTC) was crucial to the development of Franklin station.

With CMHA's commitment of 100 project-based vouchers (PBVs), CMHA was able to leverage over \$15 million for the project. The development targets tenants earning below 60% of the area median income, all of whom pay 30% of their income towards rent with the balance of the rent covered by the vouchers. Franklin Station also contains commercial space along the front of the building where service providers can set up shop and be closer to the residents they're serving. The total HUD subsidy for the project is over \$600,000 annually.

AFFORDABLE HOUSING SUCCESS STORY: OHIO NATIONAL CHURCH RESIDENCES

Meghan Kaple 440-522-8367 mkaple@ nationalchurchresidences. org nationalchurchresidences.org

City: Baltimore

Rural Housing

Congressional District: OH-15

Use of Funds: Rehabilitation, preservation, rental assistance, supportive services

Federal Programs:

PBRA: \$183,291/year Service Enriched Housing: \$1.50 million

Total Federal Dollars: \$1.68 million

Affordable homes created or preserved: 60 **Mission:** National Church Residences is the nation's largest nonprofit provider of affordable senior housing and services, with over 340 communities. Our vision is to advance better living for all seniors, enabling them to remain home for life. The communities of National Church Residences receive vital financial, operational, and programmatic support through funding administered by HUD. HUD provides National Church Residences' communities with grants for operations and funding to address the physical needs of their properties. Residents living in National Church Residences' communities often receive rental assistance funded by HUD. This rental assistance provides financial security by ensuring residents pay no more than 30% of their monthly income on rent.

Story: Walnut Creek Village is an existing 40-unit apartment building for elderly ages 62 and older located in Baltimore, Ohio. The two-story apartment building was constructed in 1981 and is 100% subsidized through a HUD Housing Assistance Payment (HAP) contract under the Section 8 Project-

Based Rental Assistance program (PBRA). In 2014, National Church Residences was awarded a Service-Enriched Housing (SEH) grant under HUD's Assisted Living



Conversion program (ALCP), allowing them to finance substantial renovations to the building and offer more services to better ensure residents can age in place. The grant also renewed the HAP contract for an additional 20 years, ensuring the long-term affordability of the apartments.

The SEH grant funds were used to enhance services to Walnut Creek Village residents and provide additional amenities such as modifications to the kitchens and bathrooms, new finishes, and new Energy Star[®] appliances and lighting. The project also included the creation of therapy rooms, expansion and refurbishment of the existing common dining area, creation of new commercial kitchen and laundry facilities, and construction of exercise and passive activity rooms. The substantial rehabilitation of Walnut Creek Village was completed in the late fall of 2015, with no residents seeing an increase in their rents.

The conversion of Walnut Creek Village to service-enriched housing allows residents to live independently, while providing assistance with activities of daily living so that they can continue to live independently and age in place.

AFFORDABLE HOUSING SUCCESS STORY: OHIO CUYAHOGA METROPOLITAN HOUSING AUTHORITY

Valerie Jerome 440-665-5087 valeriemjerome@gmail.com cmha.net

City: Cleveland

Congressional District: OH-11

Use of Funds: Rental assistance

Federal Programs:

HCV: \$13.45 million/year FSS: \$213,277/year

Total Federal Dollars: \$13.66 million

Mission: Cuyahoga Metropolitan Housing Authority (CMHA) creates safe, quality, affordable housing opportunities and improves the quality of life for the communities we serve. CMHA owns and manages property and administers HUD rent subsidy programs to provide housing opportunities to more than 55,000 eligible low income residents and families. CMHA maintains an accredited police department to ensure safe places to live and work, and a resident services department that develops programs to enhance the quality of life of its residents. CMHA is responsible for the management and operation of the local public housing program. CMHA also provides other services, including employment training programs for residents, youth and senior programming and digital inclusion initiatives. CMHA receives funding from HUD each year to administer its Housing Choice Voucher (HCV) and Family Self-Suffiency (FSS) programs.

Story: Recently, Charleszetta ("Charles"), a mother of three and a CMHA HCV participant, earned her Master of Health Administration degree from

the University of Phoenix. This is her third higher education degree.

Charles grew up with her grandmother at CMHA's King Kennedy Estates, a low income public housing development, where she learned the value of hard work and responsibility. After high school, her plans of attending college were put on hold to focus on her family. Although her grandmother encouraged her to take on motherhood as her primary



duty, she urged Charles to never lose sight of her educational goals.

While helping her children through school, Charles realized that she had to set an example for them. She recalls stressing the importance of education, but also wanting to show her children its value through her own actions. "My children motivated me to do better and to be an example," said Charles, "After I enrolled in school, my daughters and I began to compete to see who could get the best grades."

When Charles enrolled in college, she also joined CMHA's FSS program. "I wanted to write all of my goals down so that I could see them on paper, and have someone holding me accountable." Her strong will to succeed, support from family and FSS helped her to earn an associate's, a bachelor's and a master's degree in health administration.

"My education is something that no one can ever take away from me. I will use it for the rest of my life to help the younger generation succeed," said Charles.

AFFORDABLE HOUSING SUCCESS STORY: OHIO COMMUNITY HOUSING NETWORK

Angela Hetrick 440-339-7427 info@ahaco.org chninc.org

City: Columbus

Congressional District: OH-3

Use of Funds: Supportive services, operations

Federal Programs: CoC: \$366,639

Total Federal Dollars: \$366,639 **Mission:** Community Housing Network (CHN) develops, owns, and manages housing across Franklin County, Ohio. We rent affordable apartments to people suffering from mental illness, substance abuse and who have histories of homelessness. CHN strategically engages with service agencies that connect residents to the services they need. Our goal is to help people with special needs keep their housing and have access to employment programs. CHN was awarded HUD Continuum of Care program (CoC) funding to provide housing and services to the population we serve. CHN was awarded \$366,639 in the 2016 grant cycle for the CoC program.

Story: A series of personal misfortunes caused Scott,* 49, to find himself living on the land. He was able to enter Community Housing Network's permanent supportive housing in August 2012 and today resides at CHN's Southpoint Place.

CHN's Employment Specialist worked with Scott to get him ready for employment. Over the last year, Scott was motivated to successfully complete

CHN's Employment Readiness training, Goodwill's Transitional Work Program, and Godman Guild's Pathways to Work classes.



In addition to training

resources, Scott was provided daily bus passes to help with transportation, and he received assistance with his uniforms. Even after employment training concluded, Scott continued to positively pursue employment opportunities utilizing resources provided by CHN and Goodwill.

Scott has successfully maintained employment working at the Reeb Avenue Café. He enjoys his work and continues to do a great job.

*The name of the client has been changed for confidentiality reasons.

AFFORDABLE HOUSING SUCCESS STORY: OHIO OHIO CAPITAL CORPORATION FOR HOUSING

Hal Keller 614-224-8446 hkeller@occh.org occh.org

City: Lancaster

Rural Housing

Congressional District: OH-15

Use of Funds: Rental assistance

Federal Programs: PBV: \$238,667/year LIHTC: \$4.32 million

Total Federal Dollars:

Development: \$4.32 million

Rental Assistance/ Services: \$238.667/year

Other Financing: \$1.29 million

Total Project Cost: \$5.61 million

Affordable homes created or preserved: 21

Mission: The Ohio Capital Corporation for Housing (OCCH) is a nonprofit financial intermediary based in Columbus, Ohio that works with private and public developers to create affordable housing opportunities. OCCH is an independent nonprofit organization with its own board of directors. Its mission is "to cause the construction, rehabilitation, and preservation of affordable housing." OCCH's core activity is raising private capital from corporations for investment in affordable housing developments utilizing the Low Income Housing Tax Credit program (LIHTC). As a syndicator of these tax credit transactions, OCCH performs long-term asset management and related activities for its investors, developers, and property managers. OCCH has raised over \$3.7 billion in private capital and invested in over 40,000 units of affordable housing in over 750 developments.

Story: Pearl House provides safe and affordable rental housing, combined with comprehensive supportive services to allow families to focus on successful recovery from the devastating impact of addiction. The project was

funded in part through equity generated by the LIHTC program, as well as a loan from the Federal Home Loan Bank. of Cincinnati Units are further subsidized by HUD projectbased vouchers (PBVs).



Resident are families that demonstrate a commitment toward overcoming addiction and building a bridge to self-sufficiency and stability.

On August 4, 2016, Senator Rob Portman visited Pearl House and toured the adjacent treatment center. He then hosted a roundtable with resident families who are in recovery and members of the Fairfield County Drug Taskforce. The visit was the fifth stop on his seven-city tour across Ohio to highlight his Comprehensive Addiction and Recover Act, which was signed into law by President Obama in July 2016 after being passed by overwhelming bipartisan majorities of the House and Senate. The law will help combat the devastating heroin and prescription drug epidemic rippling through rural America and provides funding for treatment, prevention, recovery, overdose reversal, law enforcement and criminal justice reform.

Portman stated, "Pearl House is a model for the state and the county on long-term recovery [...]."

AFFORDABLE HOUSING SUCCESS STORY: OREGON CENTRAL CITY CONCERN

Rachel Post 503-929-7799 rachel.post@ccconcern.org ccconcern.org

City: Portland

Congressional District: OR-3

Use of Funds: Supportive services, operations

Federal Programs: CoC: \$106,767

Total Federal Dollars: \$106,767 **Mission:** Central City Concern (CCC) provides comprehensive services for people experiencing homelessness in Portland, including comprehensive and integrated healthcare, recovery services, housing, employment services, and peer mentoring. In the last year, CCC served about 13,000 people. CCC offers supportive housing using a "housing choice," framework which gives individuals the option of finding the situation that is best suited to their stage of change, including housing first and alcohol and drug-free housing. In the last year, nearly 3,000 people found a safe place to call home through CCC's services. CCC operates 1,800 units of affordable housing, many of these subsidized with HUD funding.

Story: Portland, Oregon, is facing an incredible affordable housing crisis. About 31,000 renter households pay more than half their monthly income for rent and there are about 4,000 homeless people sleeping on the streets or in shelters on any given night.

In 2012, Ruthann never dreamed she would own a home. Because of her

chronic drug use, her two children had been in and out of foster care. She says she lived in a motel that had free breakfast so that she could hoard food. But in May 2012, she finally stopped using



drugs and, with her son, entered into Central City Concern's (CCC) Letty Owens residential treatment program for addicted mothers.

In January 2013, Ruthann moved into CCC's Sunrise Place, an alcohol and drug free recovery housing program, with both her children. Sunrise Place receives funding through a \$106,767 HUD Continuum of Care (CoC) grant. Ruthann moved into permanent CCC housing within 12 months, receiving short term rental assistance, and worked with a CCC employment specialist to secure a job.

Ruthann, who had also overcome a gambling addiction, began paying off old debts. CCC's family recovery mentor encouraged her to apply for a home through Habitat for Humanity and, much to her surprise, her application was selected.

In June 2016, Ruthann had her Habitat for Humanity key ceremony and moved into her new home. While Ruthann's struggles were real, she is a courageous survivor and used her opportunity for HUD-McKinney funded housing to advance her to what seemed like unimaginable success.

AFFORDABLE HOUSING SUCCESS STORY: PENNSYLVANIA NAZARETH HOUSING SERVICES

Bill Vandivier 412-931-6996 bvandivier@chfmanor.org chfmanor.org

City: Pittsburgh

Congressional District: PA-14

Use of Funds: Rehabilitation, counseling

Federal Programs: Housing Counseling: \$11,000

Total Federal Dollars: \$11,000

Mission: Nazareth Housing Services (NHS) is a ministry sponsored by the Sisters of the Holy Family of Nazareth in Pittsburgh, Pennsylvania. We serve lower income homeowners in the greater Pittsburgh area with housing counseling and financial assistance for home repairs. We have improved thousands of homes over the years with repairs valued at approximately \$1.7 million. We counsel hundreds of clients each year and receive reimbursement of some of our expenses through HUD's Comprehensive Housing Counseling program.

Story: Wilma is an 83-year-old widow with income of \$1,305 per month. Her husband, who worked as a steamfitter during his working years, died in 2013. Wilma is disabled with bronchitis, emphysema, diabetes and high blood pressure. Her breathing is labored and she coughs frequently.

Wilma's son, Shawran, comes often to help with chores. He is able-bodied and employed, but does not have enough money to help financially. Her daughter, Adrienne, lives nearby and helps with driving and light household chores. Adrienne herself is disabled with bronchial conditions, and her income is only \$800 per month. Wilma requested Nazareth Housing Services to make home repairs.

When NHS visited, it found an old shag rug on the first two floors that aggravated Wilma's bronchial condition. The cellar, in which Wilma uses to do her laundry, was cluttered, damp and smelled of mildew. The walk-out door was covered with plastic inside and out because of leaks. NHS advised Shawran to thoroughly de-clutter the cellar so that we could send a contractor in, and to remove the old carpeting himself. Shawran followed NHS's advice. NHS sent a carpenter to repair framing and install new interior and exterior cellar doors.

The family is very pleased with the repairs. The doors are secure and insulated and free of leaks. The basement is safer and the air quality is much improved thanks to the de-cluttering and access to the outside. Wilma's breathing is much stronger now and she is more relaxed and confident about remaining in her home. This success was the result of housing counseling combined with financial assistance.

AFFORDABLE HOUSING SUCCESS STORY: PENNSYLVANIA PHILADELPHIA DIVISION OF HOUSING & COMMUNITY DEVELOPMENT

Jamila Davis 215-686-9727 jamila.davis@phila.gov phila.gov/dhcd

City: Philadelphia

Congressional District: PA-1

Use of Funds:

Housing counseling and foreclosure intervention

Federal Programs: CDBG: \$39 million

Total Federal Dollars: \$39 million

Affordable homes created or preserved: 10,000+ **Mission:** The Division of Housing and Community Development (DHCD) is the City of Philadelphia's housing policy agency. DHCD is responsible for the funding and support of housing and community development programs that benefit low and moderate income residents and revitalize the city's neighborhoods. This is accomplished through effective and innovative policy development and implementation. DHCD administers the city's housing budget, which is funded from a variety of sources, including HUD, the Commonwealth of Pennsylvania and the City of Philadelphia.

Story: In October 2016, city officials, the Division of Housing and Community Development (DHCD), and community partners celebrated over 10,000 homes saved through the city's Mortgage Foreclosure Prevention Program at the home of a family who benefited from the program.

In April 2008, the First Judicial District issued an order that no owneroccupied residential property in Philadelphia could be foreclosed upon without the homeowner having the opportunity to meet with the lender in a

court-supervised conciliation process. DHCD launched a "Save Your Home Philly" hotline (215-334-HOME), conducted outreach to homeowners, and provided housing counseling and legal assistance for homeowners.

Homeowners going through the foreclosure prevention process have the opportunity to participate in the "Tools for Financial Growth" program, which helps them develop



the financial capability to remain in their home after it has been saved. The program also provides educational information for the community to prevent seniors from being taken advantage of by reverse mortgages.

The success of the program in Philadelphia is due in large part to the collaboration between the partners that are involved–Community Development Block Grant (CDBG)-funded housing counseling agencies and neighborhood advisory committees, as well as nonprofit legal services organizations, the court system, and lenders' attorneys. This collaboration brings all necessary areas of expertise together to help save homes from foreclosure.

To date, hundreds of Philadelphians are still coming to court each week to participate in the program. This program also benefits seniors that are losing their homes to reverse mortgages, and Philadelphians losing their homes to unpaid tax balances.

The city Foreclosure Prevention Program has been recognized both nationally and internationally, and has been replicated in places like Florida, Kentucky, Illinois, Delaware, and Maryland.

AFFORDABLE HOUSING SUCCESS STORY: PENNSYLVANIA COMMUNITY HUMAN SERVICES

Jeremy Carter 412-246-1644 jcarter@chscorp.org chscorp.org

City: Pittsburgh

Congressional District: PA-14

Use of Funds: Rental assistance

Federal Programs: ESG: \$233,671

Total Federal Dollars: \$233,671

Mission: Community Human Services (CHS) is a community based multisocial service agency that serves the Greater Pittsburgh area and Allegheny County. Every year our Housing Assistance Programs serves 2,500 people who are experiencing a housing crisis. We operate 21 local, state and federal contracts and 15 different housing programs ranging from overflow shelter, to several rapid re-housing programs, permanent supportive housing programs, and several new innovative pilot programs. We have a budget of nearly \$5 million for our housing programs and sustain 89% to 97% housing retention rate. Part of that budget is supported by an Emergency Solutions Grant (ESG), awarded by HUD. With the use of our innovative Rental Advocates, we also have an average housing search time of 25-35 days from program entry to lease signing.

Story: Joyce, 46, was living on the street when she entered CHS's Housing Assistance Program. At that time, she was recently employed as a cashier at Goodwill. Upon entering the program, CHS provided Joyce with referrals

to a food pantry and for transportation assistance for employment. CHS located and secured housing for Joyce, but she had no furniture. CHS worked with her landlord so that Joyce could receive donated furniture and all the



household items from previous tenant.

Joyce continued to work full-time and received a promotion to assistant manager. Joyce could finally open up a savings account. In less than a year, Joyce was able to sustain herself in apartment and reached her goal of no longer requiring CHS's assistance.

Joyce is so thankful for the assistance she received.

"I was homeless and living in a tent under a bridge. I was so happy to have a job and making money but it was hard to work and be homeless. You can't do laundry and have clean clothes and not being able to shower and wash your hair regularly makes it difficult to go to work.

CHS found a perfect apartment for me that was already furnished. People who haven't experienced homeless life don't understand the joy of being able to wake up and take a shower before going to work. Without the apartment, I would never have had the confidence to go ahead and apply for the assistant manager position. About seven months after I started at Goodwill, I was promoted to assistant manager. I am so proud of myself and everything I have accomplished but I learned I can't do things alone. CHS and my case manager have changed my life in such a positive way."

AFFORDABLE HOUSING SUCCESS STORY: PENNSYLVANIA CUMBERLAND VALLEY HABITAT FOR HUMANITY

Jerry Nichols 717-258-1830 ed-cvhfh@embarqmail.com cv-hfh.org

City: Newville

Rural Housing

Congressional District: PA-11

Use of Funds: Rehabilitation

Federal Programs: USDA Single Family Guaranteed Loan: \$109,000

Total Federal Dollars: \$109,000 **Mission:** Cumberland Valley Habitat for Humanity (Habitat) serves most of Cumberland County, Pennsylvania. Our programs serve low income families with home repairs and home ownership opportunities. The latter is critically dependent upon the USDA and USDA-direct financing for low to moderate income applicants. This funding allows the future homeowners to own their new home in an affordable way, while providing us funds to build the next home; in a cyclical manner. Without this, we would have to finance the mortgage ourselves, which would put a halt to the building program because in a small community like where we are located, it is very improbable that we would be able to raise enough funds to build with any consistency.

Story: In 2016, Habitat purchased a home from a divorced couple that had been Habitat homeowners, but needed to sell the house as part of the divorce. The house had sat vacant for almost a year and needed work in new flooring, some plumbing modifications, and various other repairs and improvements.

Habitat volunteers did the labor for the flooring and interior improvements,

which kept Habitat's costs down (special contractors were brought in to repair the plumbing). The sale price was based on a fair market value assessed by a local real estate



agent. In the end, a young woman of modest means was able to buy the 1200 square foot ranch house, situated on an acre of property, for approximately \$119,000. And with the terms of the USDA mortgage—33 years, no money down, and a low interest rate— she could easily pay the monthly payment in her current job.

Since Carlisle, Pennsylvania is a high-end college town where students are the main pool of renters causing rents to rise, homeownership is more affordable than renting and helps families save more money to invest in other needs, like education and retirement. USDA financing is critical for allowing Cumberland Valley Habitat for Humanity to provide the prospect of homeownership to low to moderate income families seeking new opportunities to advance in life.

AFFORDABLE HOUSING SUCCESS STORY: PENNSYLVANIA LAWRENCE COUNTY COMMUNITY ACTION PARTNERSHIP

Kathy Presnar 724-658-7258 kpresnar@lccap.org lccap.org

City: New Castle

Rural Housing

Congressional District: PA-3

Use of Funds: Rental assistance, supportive services

Federal Programs: CoC: \$55,534 ESG: \$1.16 million

Total Federal Dollars: \$2.58 million **Mission:** Lawrence County Community Action Partnership (LCCAP) is a nonprofit organization based in New Castle, Pennsylvania. LCCAP is committed to providing opportunities for everyone that increase their quality of life and self-sufficiency. LCCAP primarily serves Lawrence County, Pennsylvania, but also operates regional programming that impacts seventeen counties within Pennsylvania. LCCAP utilizes HUD funds through its regional Lead Hazard Control Grant, a regional Emergency Solutions Grant (ESG), and eight Continuum of Care program (CoC) grants (four of which are regional). These funds provide assistance to people residing in unsafe and/ or substandard homes as well as homeless and near homeless households. Each year, more than 8,000 individuals are impacted through the efforts of Lawrence County Community Action Partnership.

Story: LCCAP's Regional Veteran Services (RVS) program is a multi-faceted, multi-funded program that meets the immediate housing needs of low income homeless and near homeless veterans residing in 13 Counties in Pennsylvania.

LCCAP contracts with local organizations to outreach and screen for eligible veterans, provide linkages to local services, provide monthly case management and follow up. This program



combines funds from HUD (ESG and CoC programs) with funds from the Department of Veterans Affairs (Supportive Services for Veteran Families) into one, comprehensive program.

Staff screen eligible veterans and are able to enroll them into appropriate programs and supports based on their unique needs. RVS is able to assist veterans who are facing eviction or homeless with housing search and placement, rental and financial assistance, general housing supplies, case management and follow up.

HUD funds have been critical to the long term success of veterans enrolled in the program. HUD programming permits the veteran to remain enrolled for a longer period of time, which gives the veteran time to access additional services and increase their income.

To date, over 400 veterans have secured housing through these efforts. Of those enrolled, over 90% of participants have exited to permanent housing.

AFFORDABLE HOUSING SUCCESS STORY: PENNSYLVANIA PROJECT HOME

Heather Bargeron 215-232-7272 heatherbargeron@ projecthome.org projecthome.org

City: Philadelphia

Congressional District: PA-1

Use of Funds: New construction, rental assistance

Federal Programs: PBV: \$671,160/year LIHTC: \$18 million

Total Federal Dollars:

Development: \$18 million

Rental Assistance/ Services: \$671,160/year

Other Financing: \$1.33 million

Total Project Cost: \$19.33 million

Affordable homes created or preserved: 94 **Mission:** Project HOME's mission is to empower adults, children, and families to break the cycle of homelessness and poverty, to alleviate the underlying causes of poverty, and enable all of us to attain our fullest potential as individuals and as members of the broader society. We offer a continuum of services comprised of street outreach, a range of supportive housing, and comprehensive services. We address the root causes of homelessness through neighborhood-based affordable housing, economic development, environmental enhancement programs, as well as access to employment opportunities; education; and healthcare. HUD is a crucial part of Project HOME's funding mix.

Story: Joseph is a 23-year old resident of Project HOME's Francis House of Peace in Philadelphia, Pennsylvania. At age 3, Joseph entered the foster care system and spent eight years moving from one foster home to another. His mother was struggling with drug addiction and unable to care for him. He was adopted at age 10 by a loving mother. However, Joseph struggled with

anger issues and acted out, which eventually resulted in him being kicked out of his adoptive mother's home.

At age 17, he was arrested and spent a year and a half in jail. Once he was released, he had nowhere to go and became homeless—househopping, sleeping in



abandoned buildings, and in and out of shelters.

He ended up at Covenant House, a residential center with a continuum of supportive services for homeless youth. The structure of the program at Covenant House gave Joseph the stability he needed to gain employment and begin to transition into independent living.

In March 2016, he moved into his own apartment at Project HOME's Francis House of Peace, a permanent supportive housing development, subsidized by Low Income Housing Tax Credit program(LIHTC) and project-based vouchers (PBVs). Now Joseph is self-sufficient while having the support he needs to maintain his stability and achieve his personal goals.

He has been able to go back to college and now is working as an administrative assistant and registrar at Rutgers University. He also serves on a panel advising the City of Philadelphia on youth homelessness. Joseph believes that Project HOME has given him the structure he needed to be able to think about the future and to be a force for change in his community.

AFFORDABLE HOUSING SUCCESS STORY: PENNSYLVANIA HOUSING AUTHORITY OF THE CITY OF PITTSBURGH

Chuck Rohrer 412-456-5058 chuck.rohrer@hacp.org hacp.org

City: Pittsburgh

Congressional District: PA-14

Use of Funds: New construction

Federal Programs:

HOME: \$1.82 million CDBG: \$7.27 million CNI: \$30 million LIHTC: \$12 million

Total Federal Dollars:

Development: \$46.5 million

Rental Assistance/ Services: \$4.5 million

Other Financing: \$74 million

Total Project Cost: \$124 million

Affordable homes created or preserved: 85

Mission: The Housing Authority of the City of Pittsburgh (HACP) currently houses more than 20,000 Pittsburghers, manages more than 4,000 public housing units, and provides oversight of an additional 900 mixed-finance units. Our facilities are conveniently located throughout Pittsburgh, with public and senior housing communities located in each region of the city. HACP's purpose is to develop and make available affordable, safe housing and help families achieve the independence they strive for. A brighter future is always within reach thanks to the commitment of HACP.

Story: The City of Pittsburgh, HACP, and their development partners completed the first phase of redevelopment activity at the Larimer/ East Liberty Choice Neighborhoods Initiative in late 2016. This consisted of the first 85 units of mixed-income housing, a community center and wide range of site improvements.

Launched in summer 2014 following the receipt of a \$30 million federal grant, the Choice Neighborhoods Initiative (CNI) employs a comprehensive

strategy that addresses the major foundations for a healthy community: housing, neighborhood and people. Through this strategy, the development team is addressing issues such as quality mixedincome housing, infrastructure, recreational space, health and wellness, education, public safety, business and commerce and community capacity building.



Key to the plan is the stipulation of a one-for-one replacement of all public and/or assisted dwelling units of Hamilton-Larimer and East Liberty Gardens, in the targeted neighborhood which will ensure that the neighborhood does not see any reduction in the supply of affordable housing. Development activity will produce 334 units of mixed-income housing, ranging from unrestricted market rate units to low income affordable units. Development of these affordable units is supported through HUD's HOME Investment Partnerships (HOME) and Community Development Block Grant (CDBG) programs.

As construction and redevelopment efforts advance, HACP's partners have been actively engaged with residents of both Hamilton-Larimer and East Liberty Gardens, providing a host of case management and supportive services programs designed to assist residents through the transition process.

Larimer/ East Liberty Phase I includes 85 residential units which are affordable to households with a range of incomes. Project-based vouchers will be available for one-third of the units, one-third of the units will be affordable to households earning 60% or less of the area median income and one-third will be market rate.

AFFORDABLE HOUSING SUCCESS STORY: PENNSYLVANIA HOUSING & NEIGHBORHOOD DEVELOPMENT SERVICES

Charles Scalise 814-453-3333 cscalise@hands-erie.org hands-erie.org

City: Erie

Congressional District: PA-3

Use of Funds:

New construction, rehabilitation

Federal Programs:

HOME: \$1.39 million LIHTC: \$13.70 million

Total Federal Dollars: \$15.09 million

Other Financing: \$540,000

Total Project Cost: \$15.63

Affordable homes created or preserved: 31 **Mission:** Housing and Neighborhood Development Services (HANDS) is committed to making stronger and more vibrant neighborhoods in partnership with the communities it serves through the development and management of quality affordable housing. In addition to the new construction of affordable housing, HANDS has a tradition of selecting buildings to rehabilitate, creating unique living environments while keeping the monthly cost affordable for our residents. HANDS is committed to serving members of the community including those individuals living with disabilities, veterans, senior citizens and families or individuals who can benefit from the assistance of quality affordable housing. HANDS prides itself on the four dozen housing developments that have created more than 1,000 units of affordable housing in nine counties across northwestern Pennsylvania and in Franklin County.

Story: Debbie, a 58-year-old veteran, was homeless, had no vehicle or income, and was sleeping in an over-crowded dwelling when she was referred

to HANDS by the Department of Veterans Affairs (VA) and the Erie Homeless Care Team.

Through HANDs, Debbie was able to relocate to Goodrich House, where she has a stable living environment. Debbie is extremely grateful to move into her own place with wonderful amenities and allows her to meet other military veterans who have similar backgrounds. Debbie has been since gained an income stream to help make sure all her bills are paid, and she was the recipient of a free car from the "Help Our Vets" program through Enterprise.



Kevin is a 55-year-old Air Force veteran, who was living in transitional housing at Liberty House for several months before he applied to Freedom Square. At the time he was living there, Kevin had no source of housing assistance. After speaking to him, HANDS referred him to the Erie Homeless Care Team.

By referring him to the VA, Kevin was able to secure a HUD-Veterans Affairs Supportive Housing (VASH) voucher, which provided him the financial assistance to move into Freedom Square and make his rent affordable. Due to HUD-VASH, and the affordability of HANDS' new complex, this was the first time in several years that Kevin has a place of his own.

Both Goodrich House and Liberty House were developed with funds from the HOME Investment Partnerships program (HOME) and the Low Income Housing Tax Credit program (LIHTC). Goodrich House also received a loan from the Federal Home Loan Bank of Pittsburgh.

AFFORDABLE HOUSING SUCCESS STORY: PENNSYLVANIA WOMEN'S COMMUNITY REVITALIZATION PROJECT

Carolyn Haynes 215-627-5550 chaynes@wcrpphila.org wcrpphila.org

City: Philadelphia

Congressional District: PA-1

Use of Funds: New construction, rental assistance

Federal Programs: PBV: \$436,884/year LIHTC: \$11.87 million

Total Federal Dollars:

Development: \$11.87 million

Rental Assistance/ Services: \$436,884/year

Other Financing: \$1.25 million

Total Project Cost: \$13.12 million

Affordable homes created or preserved: 36 **Mission:** Women's Community Revitalization Project (WCRP) is a Philadelphia-based women-led non-profit community development organization committed to the social and economic equity of low income women and their families. Founded in 1986, WCRP has built 282 high quality rental homes in eastern North Philadelphia utilizing the Low IncomeHousing Tax Credit program (LIHTC) and Community Development Block Grant (CDBG) funding. These homes are affordable to the city's poorest families. We build leadership so that our constituents have the skills and opportunities to share their stories and advocate for better city housing policies. Our advocacy campaigns have resulted in over \$110 million in new funding for affordable housing. We also provide services to support our tenants in remaining stably housed and pursue long-term, self-defined goals; over the first four years in our housing, household income increases an average of 63%.

Story: In 2014, WCRP was awarded a 15-year project based voucher (PBV) contract from HUD to develop Grace Townhomes, bringing 36 affordable

homes to a once blighted area. WCRP celebrated the completion of Grace Townhomes with a ribbon cutting in September 2016. Many of the families who now live in Grace Townhomes were living in overcrowded, unsafe, and unhealthy conditions.

Right now, Philadelphia has an affordable housing crisis in which 83,000 low income household lack decent affordable housing. The



situation has significantly worsened since 2002 when the gap was 57,000 households. The city has seen a sharp rise in housing prices in certain neighborhoods resulting in the loss of affordable units and displacement of low income families.

The lot on which Grace Townhomes was built was vacant for decades and a problem for the community. Now it's filled with 36 beautiful homes. These homes are planned for eventual purchase, helping residents build assets. The property was placed into a land trust so that the homes will remain affordable, even after their eventual sale. Equity raised through LLIHTCs largely funded the project

Residents at Grace Townhomes have access to a variety of amenities and can participate in WCRP's supportive services program, where they can get referrals for education and economic opportunities.

Because the project was recently completed, the economic impact of this housing development has yet to be fully realized. During the construction phase, around 150 constructions jobs were created. In addition, WCRP has hired a half-time case manager to work with Grace tenants and increased our property management staff.

AFFORDABLE HOUSING SUCCESS STORY: PENNSYLVANIA PRESBY'S INSPIRED LIFE

Melissa Fordyce 610-260-1103 melissa.fordyce@ presbysinspiredlife.org PresbysInspiredLife.org

City: Philadelphia

Congressional District: PA-2

Use of Funds: Rental Assistance

Federal Programs: Sec. 202 PRAC: \$596,152/year

Total Federal Dollars: \$596,152/year **Mission:** Presby's Inspired Life (Presby) is a regional leader in offering continuing care and affordable housing to more than 3,000 older adults in more than 30 communities in greater Philadelphia. The heart of the organization's ministry is to provide exceptional communities and care for older adults representing a broad range of backgrounds, religious affiliations, physical abilities and economic circumstances. Presby's Inspired Life has a particularly focus on affordable housing for older adults of low income. Seventy-three percent of residents in Presby's sponsored affordable housing communities report income levels at or below the U.S. Poverty level. At present, Presby operates 24 independent senior living communities comprised of 1,809 apartments that are funded by HUD.

Story: Jeanne came to Tioga after living for a period of time in a rooming house in inner-city North Philadelphia. It was a shared space with a kitchen, bathroom and other common areas where people would come and go as they pleased. Jeanne has said she constantly worried about people breaking in

and stealing her possessions.

Fighting back tears, Jeanne has described the rooming as "not safe" and a "very bad" place to live. Even though she was living in a shared space with other



people, Jeanne always felt alone at the rooming house.

An unfortunate truth is that Philadelphia is consistently in need of more and more affordable housing, especially for seniors. According to a 2013 report by Shared Prosperity Philadelphia, the city had 32,000 seniors living below the poverty line. According the Philadelphia Corporation for Aging, Philadelphia's North District (which includes Tioga) has 18,147 peoples age 60 or older. Approximately 62.7% of those people register a yearly income 200% below federal poverty level and 48.4% find it very or somewhat difficult to afford their current housing costs.

Presby's Inspired Life has helped provide Jeanne with a safe and secure place to live without fear of break-ins and her possessions being stolen. In addition, Presby's has provided Jeanne with independent living for the first time in her life. Jeanne's rent is affordable thanks to Section 202 Housing for the Elderly rental assistance (PRAC) provided by HUD. As Jeanne sums it up best, "It means a lot to me as I had no family, but now I do."

AFFORDABLE HOUSING SUCCESS STORY: PENNSYLVANIA INGLIS

Gavin Kerr 215-581-0701 gavin.kerr@inglis.org inglis.org

City: Philadelphia

Congressional District: PA-2

Use of Funds: New construction

Federal Programs: PBV: \$433,334/year LIHTC: \$14.80 million

Total Federal Dollars:

Development: \$14.80 million

Rental Assistance/ Services: \$6.50 million

Other Financing: \$17.5 million

Total Project Cost: \$32.3 miillion

Affordable homes created or preserved: 80 **Mission:** Founded in 1877, Inglis enables people with complex physical disabilities – and those who care for them – to achieve their goals and live life to the fullest. Serving more than 1,000 people daily, Inglis provides independent living, day programming, adapted technology and employment services. Additionally, Inglis House has a 252 bed long-term care facility in Philadelphia. Inglis Housing Corporation (IHC) was established in 1975 as a subsidiary of Inglis, devoted to accessible housing. IHC has built and manages 10 affordable accessible housing developments. In summer 2016, IHC opened Inglis Gardens at Belmont, a joint effort with Regan Development. This unique \$25.7 million community features 80 affordable and accessible apartments in two four-story buildings, with 40 of the apartments specifically designed for those with physical disabilities.

Story: IHC made a bold leap forward in 2016 to construct Inglis Gardens at Belmont with 80 apartments – 40 affordable and 40 Accessibility-Plus – to address the needs of people with physical disabilities and others

requiring affordable housing. The Accessibility-Plus apartments, which exceed Americans with Disability Act requirements, were created to facilitate people moving out of nursing homes to live independently in the community.

The 40-Accessibility-Plus-apartments were subsidized by project-based vouchers (PBVs) awarded by the Philadelphia Housing Authority (PHA). The vouchers were integral



to the project's success. They were also crucial to Inglis being able to work with the state government and Centers for Medicare and Medicaid Services to close 45 nursing home beds to save millions of Medicaid and Medicare dollars through transitioning 25 Inglis House residents to Belmont.

A consortium of partners—Magee, Home Care Associates, and PCOM—came together to provide services to residents who choose to live in Belmont and enroll in this PACE-like program.

According to research, access to affordable accessible housing is by far the greatest need for people with disabilities in the Philadelphia region and beyond. The Pennsylvania Housing Finance Agency provided Low Income Housing Tax Credits (LIHTC) for the Belmont project. Inglis also worked closely with PHA to secure 40 PBVs for people transitioning from nursing homes.

AFFORDABLE HOUSING SUCCESS STORY: PENNSYLVANIA PENNROSE

Lee Reedy 267-386-8612 Ireedy@pennrose.com Pennrose.com

City: Allentown

Congressional District: PA-15

Use of Funds:

New construction, rental assistance

Federal Programs:

HOME: \$1.35 million PBV: \$167,563/year LIHTC: \$11.69 million

Total Federal Dollars:

Development: \$13.04 million

Rental Assistance/ Services: \$167,563

Other Financing: \$1.17 million

Total Project Cost: \$14.22 million

Affordable homes created or preserved: 61 **Mission:** Pennrose is a premier multifamily development and residential property management company, offering extensive expertise in complex, multi-phase urban and suburban development, including mixed-use development for both market-rate and mixed-income communities. From new construction to historic preservation, Pennrose maximizes value and provides outstanding quality, achieving unparalleled success in the more than 200-plus apartment communities and 10,000-plus units that have been developed and/or managed. Pennrose utilizes a variety of HUD funds to fulfill our mission of transforming communities by creating high quality real estate developments and delivering outstanding value to our clients and partners. These funds are in the form of Low Income Housing Tax Credits (LIHTC), vouchers, and Rental Assistance Demonstration programs.

Story: Sacred Heart Senior Residences in Allentown, Pennsylvania is a 61-unit affordable apartment community for seniors aged 62 and up, codeveloped by Pennrose and the Allentown Housing Authority. The Allentown Comprehensive Plan 2020 specifically recognizes the need for affordable

housing for the elderly, and states as a main goals "the provision of sufficient affordable and special needs housing within the City and on a regional level."

The 78,011 square foot, four-story structure will include 54 onebedroom units and seven twobedroom units. Amenity space available only to residents will include



a community room with kitchenette, wellness or exercise room, game room, library, lobby lounge, common laundry rooms, and roof terrace.

Rental subsidies will increase the viability of the project, while still serving seniors in the lowest income tiers. Twenty-four of the rental units will be subsidized by project-based vouchers (PBVs) and the remaining 37 will be LIHTC units with no rental subsidy. Seven of the units are affordable at 20% of the area median income (AMI), 25 units are affordable at 50% AMI, and 29 units are affordable at 60% AMI.

This project received City of Allentown HOME Investment Partnerships program (HOME) funds in the amount of \$1,350,000. It is predicted that within one year after project completion, 14 new jobs would be created (12 full-time and two part-time), 131 non-permanent construction jobs will be created by the project, and total state tax generation will be \$90,000.

Sacred Heart is being developed in collaboration with Sacred Heart Hospital with the first floor of the building having 6,884 square feet of space, which the hospital anticipates to use for geriatric, physical therapy, and other senior focused medical functions.

AFFORDABLE HOUSING SUCCESS STORY: SOUTH CAROLINA NATIONAL HOUSING TRUST

Ellen Lurie Hoffman 202-333-8931 eluriehoffman@nhtinc.org nhtinc.org

City: Anderson

Congressional District: SC-3

Use of Funds: Preservation, rehabilitation

Federal Programs: PBRA: \$1.46 million/year LIHTC: \$1.93 million

Total Federal Dollars:

Development: \$1.93 million

Rental Assistance/ Services: \$1.46 million/year

Other Financing: \$1.87 million

Total Project Cost: \$3.8 million

Affordable homes created or preserved: 200 **Mission:** The National Housing Trust (NHT) envisions a nation where federal, state and local policymakers, private owners and investors, affordable housing practitioners, and the public work together to support quality, healthy neighborhoods with a range of housing options so that families of all income levels have an opportunity to thrive. NHT protects and improves existing affordable rental homes so that low income individuals and families can live in quality neighborhoods with access to opportunities. NHT has preserved or helped to preserve more than 25,000 affordable homes through real estate development, lending, and technical assistance.

Story: NHT-Enterprise purchased Belton Woods Apartments in December 2001 to preserve and improve its 200 affordable homes supported by the Section 8 Project-Based Rental Assistance program (PBRA) in Anderson, South Carolina. Built in 1972 and financed under HUD's Section 236 program, the property was severely undermanaged, experienced high vacancy and was plagued by drug problems. Anderson, a city of 27,000 residents

and an average income of \$29,000, had a one year waiting list for Section 8 assistance.

Belton Woods Apartments received a \$3.8 million renovation, which



implemented sustainable elements such as new windows and doors, kitchens, bathrooms and flooring. The renovation was funded in part by equity raised through the Low Income Housing Tax Credit program (LIHTC) As a result of the renovations, the property's HUD Real Estate Assessment Center (REAC) Physical Inspection Score improved from failing to 98. In 2012, Belton Woods was refinanced, saving more than \$100,000 annually. The refinance has contributed to a more stable long-term outlook, generated stronger cash flow, and strengthened the property's debt service coverage ratio.

Nicknamed the "Electric City," Anderson was the first city in the United States to have a continuous supply of electric power and is often described as the "Friendliest City in South Carolina." Today, as a result of enhanced resident services, attentive and high-quality property management, substantial renovations, and consistent ownership, NHT-Enterprise has preserved Belton Woods Apartments as decent and affordable housing over the long term. Low Income Housing Tax Credits helped preserve Belton Woods, maintaining and fostering the vibrant, transit-oriented, mixed income community of Anderson, South Carolina.

AFFORDABLE HOUSING SUCCESS STORY: TENNESSEE GREYSTONE AFFORDABLE HOUSING INITIATIVES LLC

Tanya Eastwood 919-573-7502 Tanya.Eastwood@greyco.com greyco.com

City: White House

Rural Housing

Congressional District: TN-6

Use of Funds: Rehabilitation, preservation

Federal Programs:

USDA Sec. 538: \$19.3 million USDA Sec. 515: \$2.44 million LIHTC: \$16.43 million

Total Federal Dollars: \$60.13 million

Other Financing: \$28.47 million

Total Project Cost: \$88.60 million

Affordable homes created or preserved: 793 **Mission:** Greystone Affordable Housing Initiatives LLC, an affiliate of Greystone, is a finance and transaction management company that is focused on meeting the challenges associated with the recapitalization, rehabilitation and preservation of affordable housing throughout the U.S. To date, Greystone has coordinated the rehabilitation and preservation of over 8,200 apartment units with another 5,800 in various stages of completion. The company's mission is to create meaningful and significant impacts on communities by helping to provide low income households with decent, safe affordable housing.

Story: Faced with the dire future of 20 aging affordable housing properties across Tennessee, the Hallmark Companies, Inc. sought a way to recapitalize and rehabilitate the communities in an efficient and timely manner. Greystone orchestrated a complex financial transaction to save 793 apartments, which are home to low income residents across 16 counties in the state.

Greystone worked closely with the Tennessee Housing Development Agency

(THDA), as well as both USDA's Rural Housing Service (RHS) national office and Tennessee state office, to coordinate and secure the financing needed to acquire and rehabilitate the housing.



At 25 to 35 years old, these rural housing communities were nearing the end of their useful life and desperately required significant upgrades to their interior and exterior systems. Greystone was able to pool the financing into one large bond transaction, which is a prime example of using economies of scale to make a huge impact for a cluster of homes here and there across the state (where refinancing and renovations would be much more difficult, if not impossible). The financing included sources such as tax-exempt bonds, Low Income Housing Tax Credits (LIHTC), USDA Rural Housing Service Section 515 loans, USDA Section 538 Guaranteed loans, and other funding sources to total \$88.6 million.

The 793 units were scheduled for speedy rehabilitation over a 12-month period, which included dozens of workers descending on the various communities in rapid succession to complete renovations. This was all accomplished without any long-term displacement of the residents.

The overwhelming reactions from residents are a testament to the impact that USDA financing and a careful orchestration of tax-exempt bonds can make on the lives of thousands across rural areas of the country.

AFFORDABLE HOUSING SUCCESS STORY: TEXAS HOUSING AUTHORITY OF THE CITY OF AUSTIN

Beth Phillips 806-252-0055 bethp@hacanet.org hacanet.org

City: Austin

Congressional District: TX-35

Use of Funds: Family self-sufficiency

Federal Programs: FSS: \$248,317/year

Total Federal Dollars: \$248,317/year

Mission: The Housing Authority of the City of Austin (HACA) is a public agency whose mission is to cultivate sustainable affordable housing communities and partnerships that inspire self-reliance, growth and optimism. One of the first housing authorities in the nation, HACA has provided low income residents of Austin with affordable housing options and avenues to self-sufficiency for more than 75 years. As a high performing housing authority that assists more than 18,000 Austinites, HACA owns and operates nearly 1,900 units of conventional public housing in 18 developments throughout Austin. Development sites range from high-rise apartments on Lady Bird Lake to small duplexes in residential neighborhoods.

Story: HACA resident and single mother Shellie decided to start school because she wanted to prove to herself that she could "become somebody." After facing obstacles like living in a homeless shelter with her children, Shellie was given the opportunity to move into Thurmond Heights in north Austin.

"Living at the Housing Authority of the City of Austin allows for my rent to be affordable so that I can concentrate on completing school and become self-sufficient so I no longer need assistance," Shellie said.

Once she and her children found stable housing, Shellie said she was able to use her years of experience working as a certified nurses' aid to continue her nursing education and focus on obtaining upward mobility in the medical field. She recently became a member of the Family Self-Sufficiency (FSS) program. HACA receives annual funding from HUD to adminster this program that helps residents learn the skills needed to become financially independent and increase their earned incomes.



Shellie's children attend an afterschool program at the Boys and Girls Club where they are involved in meaningful activities while she pursues her dreams. "My goal is to become a registered nurse (RN) in labor and delivery," Shellie said. "I am currently enrolled at Austin Community College and being sponsored by a HACA partner program, Capital Idea where they pay my full tuition and for all of my books."

Shellie has applied for the HACA scholarship, and is hopeful she will be granted additional financial support.

"Becoming an RN will afford me the opportunity to provide for my family and do things that I have never done before," Shellie said.

AFFORDABLE HOUSING SUCCESS STORY: TEXAS REBUILDING TOGETHER EL PASO

Roger de Moor 915-832-7010 rogerdemoor@sbcglobal.net rebuildingtogetherelpaso.org

City: El Paso

Congressional District: TX-16

Use of Funds: Rehabilitation

Federal Programs: CDBG: \$4,999

Total Federal Dollars: \$4,999

Other Financing: \$15,000

Total Project Cost: \$19,999 **Mission:** Since 1991, Rebuilding Together El Paso is an all-volunteer affiliate member of the national Rebuilding Together network. Primarily, our organization provides critical home repair services for low-income homeowners who are elderly and/or disabled. These repairs allow these homeowners to remain in their homes and age with dignity and comfort. Our vision is a safe and healthy home for every person. To date, we have provided repairs for over 600 homeowners and their families. Since 2008, we have applied annually for a Community Development Block Grant (CDBG) and work creatively with the private sector to make sure we have enough funding to complete all of the necessary repairs for the people we help.

Story: Rebuilding Together El Paso has established strong ties with the local city government of El Paso, based on trust and a proven track record in the community. Since 2008, Rebuilding Together El Paso has quadrupled the amount of CDBG funding that we receive annually, and city council members routinely visit our projects. This investment has resulted in many success

stories over the years, but one that stands out is the Ramirez family.

Under the guidance of matriarch Ana Maria, the Ramirez family contained three generations: Ana Maria, her daughter and son-in-law, and their four children. For over a year, they struggled to get by in a home with a severely damaged, leaky roof. Buckets were placed all



over the floors and common areas, and the beds had to be moved regularly so they could remain dry. One of the children began to suffer from asthma when the walls started to crumble.

The Ramirez family contacted Rebuilding Together El Paso in 2015. With the help of a CDBG grant and additional funding from Lowe's, Rebuilding Together El Paso oversaw the re-installation of the roof and ceiling and repair of the walls. Volunteers also installed new doors and gave the interior of the home a fresh coat of paint.

Now, Ana Maria's grandchildren have a safe, healthy and dry place to play. Their parents can focus on work instead of being constantly preoccupied with attempting to manage the decay of the home with temporary fixes. As for Ana Maria, she can finally relax and enjoy the home which had caused her so much anxiety over the years.

AFFORDABLE HOUSING SUCCESS STORY: TEXAS FOUNDATION COMMUNITIES

Alyah Khan 512-610-4009 alyah.khan@foundcom.org foundcom.org

City: Austin

Congressional District: TX-25

Use of Funds:

New construction, rental assistance

Federal Programs: CDBG: \$1.15 million VASH: \$403,200/yea

LIHTC: 11.70 million

Total Federal Dollars:

Development: \$12.898 million

Rental Assistance/ Services: \$403,200/year

Other Financing: \$9.02 million

Total Project Cost: \$22 million

Affordable homes created or preserved: 50+ **Mission:** Foundation Communities is a local nonprofit based in Austin, Texas. We provide affordable, attractive homes and free onsite support services for over 6,000 residents, including low income families, veterans, seniors, and individuals with disabilities. We offer an innovative, proven model that empowers our residents and neighbors to achieve educational success, financial stability, and healthier lifestyles. We own and operate 22 communities. We rely on critical federal funding to construct new affordable housing communities and provide rental assistance to vulnerable populations.

Story: Capital Studios, the first affordable housing in downtown Austin in 45 years, opened in December 2014. It is now home to 135 low income individuals, including formerly homeless veterans, seniors and individuals with disabilities. The community is owned and operated by local nonprofit Foundation Communities.

For many residents, living at Capital Studios offers a fresh start. David, a veteran who served in the U.S. Navy, was living on the street before finding a

home with Foundation Communties. He now works at a downtown church and has a renewed sense of purpose in life. At Capital Studios, David gets support through an onsite case manager and has access to free education, financial stability and health services, such as college level courses, one-on-one financial coaching and integrated primary and mental healthcare.



Capital Studios includes a beautiful outdoor courtyard and community kitchen where residents can get to know their neighbors and members of the larger Austin community who volunteer with us. David has been able to cultivate meaningful relationships and, as a result, is healthier and happier.

HUD Community Development Block Grant (CDBG) funding was critical in the construction of Capital Studios. We received \$1.15 million in CDBG funds during the development period of 2012-2014, which covered pre-development and construction costs. Foundation Communities also partnered with the Veterans Administration to make apartments available for over 50 formerly homeless veterans–including David–who are VASH voucher holders. The project also received a \$1 million grant from the Federal Home Loan Bank of San Francisco.

Capital Studios sits just two blocks from the Texas State Capitol. To David and his fellow residents, it is a beautiful and affordable home. But to Austin, as a whole, it represents a step towards making the city a better place for everyone to live.

AFFORDABLE HOUSING SUCCESS STORY: VIRGINIA MIRIAM'S HOUSE

Sarah Quarantotto 434-847-1101 sarah@ miriamshouseprogram.org miriamshouseprogram.org

City: Lynchburg

Congressional District: VA-6

Use of Funds: Supportive services, operations

Federal Programs: CoC: \$143,904

Total Federal Dollars: \$129,865 **Mission:** Miriam's House exists to end homelessness and rebuild lives through the empowerment of women and families. Founded in 1992, we provide supportive housing programs; rapid re-housing and transitional housing to homeless women and families throughout central Virginia. Miriam's House is designed to end homelessness for women and families by providing them with stability and the skills to succeed in permanent housing. Miriam's House operates an onsite housing program as well as a communitybased rental assistance program, both aimed at quickly connecting homeless women and families to safe and affordable permanent housing. To accomplish our mission, Miriam's House relies on funding through HUD's Continuum of Care program (CoC) funding and was awarded \$143,904 in the 2016 round of program funding.

Story: Over the last several years, Kathy has slept most nights outdoors, usually in a tent at various spots around the city of Lynchburg, Virginia. When Kathy did seek shelter due to the elements or vulnerability on the streets, her

severe mental illness interfered with her ability to follow rules, get along with others, and maintain her bed in a shelter environment. Consequently, Kathy had been banned from all



other shelters in the area.

In July 2016, Kathy became homeless again and Miriam's House opened its doors. Once she entered the transitional housing program, she worked with her case manager to obtain consistent mental health care and psychotropic medications. With only an eighth grade education, Kathy said that she has always wanted to obtain her GED. Miriam's House connected Kathy to a tutor to help her study for the GED and she is currently completing practice testing.

Significantly, while residing at Miriam's House, Kathy was able to receive federal financial assistance and health insurance through Medicaid because of her disability. Kathy's case manager assisted her in securing housing through a supportive housing program, which will offer services to help her stay stably housed and not return to homelessness. Miriam's House will continue to serve Kathy through our monthly Aftercare Support Group.

AFFORDABLE HOUSING SUCCESS STORY: VIRGINIA VA BEACH COMMUNITY DEVELOPMENT CORP.

Addie Wright-Thomason 757-463-9615 athomason@vbcdc.org vbdc.org

City: Virginia Beach

Congressional District: VA-2

Use of Funds: Transitional housing

Federal Programs: CoC: \$371,406

Total Federal Dollars: \$371,406

Mission: Virginia Beach Community Development Corporation (VBCDC) is a nonprofit housing agency providing affordable housing opportunities to low and moderate income people in Virginia Beach, Virginia. We are committed to developing quality, affordable rental opportunities and providing comprehensive support services to families and individuals in need. VBCDC currently owns and manages over 410 affordable apartments that serve low to moderate income families, seniors, veterans, people with disabilities, and those who were formerly homeless. VBCDC uses HUD Continuum of Care (CoC) funding to provide transitional housing to homeless families and permanent supportive housing to veterans and chronically homeless individuals. VBDC was awarded \$371,406 in CoC funds in 2015.

Story: In the Virginia Beach community, affordable housing is challenging for individuals with low to moderate incomes and/or credit barriers. Many

households struggle to pay rent, while also maintaining their household needs, such as childcare and food. Most apartment buildings require an applicant's income to be at least three times more than rent and have a credit score or credit history without rental judgement.

VBCDC's Transitional Housing Program is not simply an affordable housing program. The program is designed to provide homeless families and individuals with the opportunity to achieve independence and self-sufficiency. Its staff helps participants develop a goal plan with specific steps to take in order to achieve their goals.



In March 2016, Claudia, 47, contacted VBCDC about their homeless services. At that time, Claudia and her four children were sleeping in their car. She entered the VBCDC Night-By-Night shelter program. Shortly after the entering the shelter, Claudia was referred to the VBCDC Transitional Housing Program.

The Transitional Housing Program, funded by HUD's CoC program, helped Claudia successfully secure employment and increase her income \$9.00 to \$12.50 an hour. This helped Claudia move into permanent affordable housing later that year.

AFFORDABLE HOUSING SUCCESS STORY: VIRGINIA CITY OF ALEXANDRIA OFFICE OF HOUSING

Helen MclLvaine 703-746-4100 helen.mcilvaine@ alexandriava.gov alexandriava.gov/Housing

City: Alexandria

Congressional District: VA-8

Use of Funds: Rehabilation, preservation

Federal Programs: HOME: \$862,400 LIHTC: \$1.90 million

Total Federal Dollars: \$2.76 million

Other Financing: \$4.54 million

Total Project Cost: \$7.3 million

Affordable homes created or preserved: 28 **Mission:** With a mission to preserve and create housing options affordable to households of all incomes, ages, abilities, and sizes, the City of Alexandria Office of Housing, located in Alexandria, Virginia, coordinates and administers programs to address the housing and community development needs of its low to moderate income, homeless, and special needs populations. Since the inception of the city's HUD-funded Community Development Block Grant (CDBG) and HOME Investment Partnerships programs (HOME), more than 1,000 individuals have achieved homeownership, become small business owners, increased their home values through housing rehabilitation, or had their rental units made accessible through modifications.

Story: In 2014, the Alexandria City Council approved \$1.078 million from the city's Housing Opportunities Fund (HOF) for the refinancing and muchneeded substantial renovation of the 28-unit Lynhaven Apartment building owned by Wesley Housing Development Corporation (Wesley). The City funds were comprised of \$862,400 in HUD HOME funds and \$216,000

in matching funds. This new investment was in addition to local funds provided by the City in 2003 to help Wesley acquire the property initially, making Alexandria's total



investment \$1.5 million. Other funding was provided by Virginia Housing Development Authority's Resources Enabling Affordable Community Housing (REACH) Virginia program and private equity yielded through Low Income Housing Tax Credits (LIHTC).

The renovations included both exterior, interior, and sidewalk improvements, and the temporary relocation of tenants to various housing sites in the city was implemented under the Lynhaven Relocation Plan.

As a result, half of the apartments will remain affordable to very low income households earning 50% of the area median income (AMI), and the other half of the apartments will remain affordable to households earning 60% of AMI for a period of 40 years. The planned substantial renovation of the building was designed to reduce operating costs and increase the useful life of the property.

AFFORDABLE HOUSING SUCCESS STORY: WASHINGTON LOW INCOME HOUSING INSTITUTE

Sharon Lee 206-957-8031 sharonl@lihi.org lihi.org

City: Seattle

Congressional District: WA-7

Use of Funds: New construction

Federal Programs: HOME: \$2.45 million LIHTC: \$8.72 million

Total Federal Dollars: \$11.17 million

Other Financing: \$6.93 million

Total Project Cost: \$18.10 million

Affordable homes created or preserved: 49 **Mission:** The Low Income Housing Institute (LIHI) develops, owns, and operates affordable housing for the benefit of low income, homeless, and formerly homeless people in Washington state. LIHI advocates for just housing policies at the local and national levels and administers a range of supportive service programs to assist clients in maintaining stable housing and increasing their self-sufficiency. Founded in 1991, LIHI has grown to be one of the most productive affordable housing developers in the Northwest. LIHI owns or manages over 2,000 housing units at 60 sites in six counties throughout the Puget Sound region. 77% of LIHI housing serves households with incomes less than 30% of the area median income (AMI).

Story: Located in Seattle's University District, he Marion West is a fourstory mixed-use building that was developed with funding from the HOME Investment Partnerships (HOME) and Low Income Housing Tax Credits (LIHTC) programs. A partnership among four nonprofit organizations, the project combines the strengths and mission of LIHI, YouthCare, Street Bean

Café, and the University District Food Bank. Under one roof, The Marion West is a project where affordable rental housing includes on-site services from YouthCare for our setaside of 20 units for homeless young adults, access to healthy food and food security through the University District Food Bank and job training opportunities at the barista training program operated by Street Bean Café.



YouthCare brings homeless youth off the street and offers support services to grow their self-sufficiency and prepare them for independent lives. The 20 young adults live in small studio units on the building's second floor. All pay 30% of their income for rent and utilities.

The University District Food Bank had been operating for 30 years in a church basement. It now has 5,900 square feet of interior space plus a 7,000 square foot roof top organic farm growing fresh greens to help the Food Bank provide nutritious food to local low income residents and families with children.

Street Bean operates a café at ground level, providing job training for homeless young adults. Workers learn both the hard skills needed to be a barista and the soft skills needed to maintain employment—communication, self-governance, collaboration and work ethic.

The top two levels of the building contain 29 studio units of affordable housing for low wage workers making 40-60% AMI.

AFFORDABLE HOUSING SUCCESS STORY: WASHINGTON NATIONAL DEVELOPMENT COUNCIL

Allison Kelly 212-682-1106 akelly@ndconline.org ndconline.org

City: Freeland

Rural Housing

Congressional District: WA-4

Use of Funds: New construction

Federal Programs: HOME: \$1.80 million LIHTC: \$2.45 million

Total Federal Dollars: \$4.25 million

Other Financing: \$2.04 million

Total Project Cost: \$6.10 million

Affordable homes created or preserved: 25 **Mission:** The National Development Council's work focuses on homes, jobs, and community. Founded as a national nonprofit in 1969, NDC has worked for over 45 years fulfilling its mission to increase the flow of capital for investment in low income communities. NDC directs capital to support the preservation and creation of affordable housing, the creation of jobs through training and small business lending and the promotion of livable communities through investment in social infrastructure. NDC's products and services are deployed for the benefit of our municipal and nonprofit partners in both urban and rural low income communities throughout the United States.

Story: Sunny View Village is the first development on South Whidbey Island to provide transitional housing. NDC developed the project using funds from the HOME Investment Partnerships (HOME) and Low Income Housing Tax Credit (LIHTC) programs. Seven units use project-based Housing Choice Voucher program rental subsidies and are set aside for homeless and very low-income families. These units are supported in partnership with Housing Authority

of Island County and the nonprofit Opportunity Council, which provides referrals, case management and other services at no cost to the residents or the project.

The support services are designed to "help people help themselves," from immediate crisis to addressing longterm support. This program works as a catalyst for positive change within the community. All services continue until residents either no longer need



them or the family is ready to transition into a self-support program.

Sunny View Village is located in an underdeveloped rural area outside Freeland, Washington. The apartments rent well below the area market rate. The project serves young teachers, grocery store clerks, bus drivers and other service industry providers on Whidbey Island. These workers would otherwise commute more than an hour by ferry and public transportation from the mainland, at a high daily travel expense.

Local merchants were great supporters of the development, realizing the convenience for their employees to have affordable housing close to their work. The development is two blocks from a shopping center with a Payless Foods, Ace Hardware and a few locally owned "Mom and Pop" markets. Many current tenants are employed by Payless Foods.

Sunny View Village was a passionate endeavor led by supporters of the project. The complete development process took almost seven years to complete, but the final product is something that everyone in the community can be proud of.

AFFORDABLE HOUSING SUCCESS STORY: WASHINGTON **TRANSITIONS**

Edie Rice-Sauer 509-328-6702 erice-sauer@help4women.org help4women.org

City: Spokane

Congressional District: WA-5

Use of Funds:

Rehabilitation, transitional housing, and supportive services

Federal Programs: CDBG: \$31,416 CoC: \$94,432

Total Federal Dollars: \$125,848

Mission: Transitions works to end poverty and homelessness for women and children in Spokane, Washington. This locally designed and founded nonprofit achieves this mission through the operation of five programs: The Women's Hearth, Transitional Living Center, EduCare, Miryam's House, and the New Leaf Bakery Cafe. We provide basic need emergency services, transitional housing, affordable childcare and vocational services to more than 1,400 women and their children each year. We believe in the dignity and inherent worth of individuals and respect their right to self-determination. Transitions receives HUD funding through the Community Development Block Grant (CDBG) and Continuum of Care (CoC) programs.

Story: Spokane, Washington faces a significant rental housing affordability challenge. Rents are high and the market operates at a 1% vacancy rate. In Spokane County, one in every four residents is living below the federal poverty level. For every 100 of these individuals or families, there are 12 rental homes that are affordable and available to them. As a result, many live in

housing that they cannot afford, forcing them to make difficult choices between paying rent, buying groceries, and visiting a doctor.

Beyond the need for support and guidance, living in an affordable home also provides a place to feel safe and relieve stress. That is just what Becky



and her children needed when they came to the Transitional Living Center, where they received transitional housing and onsite supports, including case management, counseling, chemical dependency and trauma recovery support groups.

When women and families are exiting the Transitional Living Center, their goal is to move into safe, affordable, permanent housing. A Housing Choice Voucher provided by the Spokane Housing Authority provided Becky the opportunity to focus on her goals.

"A voucher is a way to make sure that no matter what happens with our income level, we will be secure in housing. I have three kids in my custody and because I have a voucher, I can move out of the Transitional Living Center into a duplex. We have three bedrooms, a dishwasher, air conditioning, and a playground nearby! It's in the Mead School District, which will be great for my kids," Becky exclaimed.

Now that I know we will have a place to live, I can focus on other goals and move forward. I can't wait to go back to school, get a job and be a good mom."

AFFORDABLE HOUSING SUCCESS STORY: WASHINGTON REBUILDING TOGETHER SOUTH SOUND

Mary Brickle 253-238-0977 mbrickle@ rebuildingtogetherss.org rebuildingtogetherss.org

City: Tacoma

Congressional District: WA-6, WA-8, WA-9, WA-10

Use of Funds: Rehabilitation

Federal Programs: CDBG: \$337,000

Total Federal Dollars: \$337,000

Mission: Established in 2001, Rebuilding Together South Sound brings volunteers and communities together to help the lives of low income homeowners in Pierce County, Washington. Part of the national Rebuilding Together network, we aim to preserve the existing affordable housing stock and the neighborhood fabric of our local communities. We provide home repairs for low income homeowners who are elderly, disabled, or have children living with them. The services we provide are free for the homeowners, with the value of each project ranging from hundreds to thousands of dollars. Rebuilding Together South Sound uses HUD funding to further our ability to leverage all funding we receive to increase the value of our home repairs. We are able to complete \$4 worth of significant home repairs for every dollar we receive.

Story: In 2016, Rebuilding Together South Sound repaired the home of Rea, a 66-year old woman living in Tacoma, Washington. Before the repairs, Rea's living room and kitchen were drafty because the windows did not fit properly.

She covered the windows with blankets to try to keep the house warmer.

To shower, Rea filled a bucket in her bathroom because of low water pressure. Rea felt uncomfortable



showering as the tub height made it difficult to step in and out of without grab bars. Moreover, the tub insert did not fit correctly and protruded out, causing water to escape onto the floor when bathing. There was no bathroom fan, causing condensation to gather and pose a health risk. The bathroom vanity was also old and installed incorrectly, and the living room carpet was soaked with pet urine.

Through funding provided by HUD's Community Development Block Grant program (CDBG) Rebuilding Together South Sound provided numerous health and safety modifications to Rea's home. They removed the urine-soaked carpet and installed new bathroom appliances, alleviating the risk of mold, asthma, and other respiratory triggers. Grab bars were installed to help her get in and out of her shower, and her water pressure was increased so she could shower normally, rather than fill buckets.

Over 100 volunteers painted each room in her house and built a patio so that Rea could enjoy her backyard. In Rea's own words, she is "still taking in the profound change that has come into my life. This is truly the most remarkable life-changing event. You have enabled my soul to heal and my heart to soar. You are all part of my community family now and I will always be in your corner."

AFFORDABLE HOUSING SUCCESS STORY: WASHINGTON SEATTLE HOUSING AUTHORITY

Stephanie Van Dyke 206-615-3525 Stephanie.VanDyke@ seattlehousing.org seattlehousing.org

City: Seattle

Congressional District: WA-9

Use of Funds: New construction

Federal Programs: CNI: \$30 million LIHTC: \$177 million

Total Federal Dollars: \$207 million

Other Financing: \$304 million

Total Project Cost: \$511 miillion

Affordable homes created or preserved: 1,800 **Mission:** The mission of Seattle Housing Authority (SHA) is to enhance the Seattle community by creating and sustaining decent, safe and affordable living environments that foster stability and increase self-sufficiency for people with low incomes. SHA is a public corporation, providing affordable housing to more than 28,000 people. Of these, approximately 84% have incomes below 30% of the area median income (AMI). The remainder have incomes between 30% and 80% of AMI. Nearly 10,000 Seattle Housing residents are elderly or disabled and more than 9,600 are children. In keeping with its mission, the agency supports a wide range of community services for residents. SHA receives HUD public housing operating and capital, as well as housing choice voucher and Choice Neighborhood Initiative (CNI) funds.

Story: Yesler Terrace is a 30-acre site near downtown Seattle that was developed by the Seattle Housing Authority (SHA) in the early 1940s as the state's first publicly subsidized housing. As it became evident in recent years that the aging infrastructure and 561 housing units needed to be replaced, SHA

began a conversation with residents, surrounding neighbors and businesses, city officials, key partners and the citizens of Seattle. A vision took shape for transforming Yesler into a model mixed-income urban community.

In 2013, the revitalization of Yesler Terrace began. SHA leveraged a CNI grant from HUD with funding from the City of Seattle, JPMorgan Chase and select property sales to private developers, each of whom commits



to a portion of affordable housing. SHA was able to secure \$63 million in Low Income Housing Tax Credits (LIHTC) and anticipates securing another \$114 million in LIHTC to complete the project.

When completed, Yesler will have approximately 5,000 new homes, with nearly 2,000 subsidized for families and individuals with low and moderate incomes.

In addition to housing, SHA is expanding opportunities for low income residents to lead healthier, more productive lives. Collaborations between SHA and a host of organizations give residents access to "cradle to college" family and academic support; a Workforce Opportunity System to help them prepare for and get living wage jobs; health clinics and outreach workers to ensure residents get the healthcare and exercise they need; and a full-time Community Builder who develops activities to promote networking and social cohesion.

What is emerging at Yesler is a vibrant new community that honors the neighborhood's history and cultural richness while creating safe and sustainable affordable housing, attractive new parks and open spaces, increased transportation options and enhanced opportunities for residents to improve their lives

AFFORDABLE HOUSING SUCCESS STORY: WASHINGTON IMAGINE HOUSING

Sibyl Glasby 425-576-5190 sibylg@imaginehousing.org imaginehousing.org

City: Kirkland

Congressional District: WA-1

Use of Funds: Rental assistance

Federal Programs: VASH: \$68,736/year PBV: \$188,340/year

Total Federal Dollars:

\$1257,076/year

Mission: Imagine Housing builds and manages permanent affordable housing in East King County—a wealthy, high-opportunity area in the Puget Sound region of Washington State. Our mission is to develop affordable housing, build welcoming communities, and foster vibrant futures. We currently have 13 rental properties in six cities, serving low income families, individuals, seniors, veterans, and people exiting homelessness. Nearly 30% of our residents have reported experiencing homelessness at one point in their life. We provide case management, community building, and resident support services at most of our properties. In September 2016 we began construction on our fourteenth property to open in autumn 2017. Imagine Housing uses HUD funding mainly through set-aside apartments for tenants with projectand tenant-based vouchers.

Story: Velocity is a 58-unit transit-oriented permanent affordable apartment community located at the South Kirkland Park-and-Ride in Kirkland, Washington. Velocity was developed in 2014 by Imagine Housing, in an

innovative partnership with for-profit developer Shelter Holdings, King County Metro, and the cities of Bellevue and Kirkland.



Velocity offers apartment homes to households

earning at or below 60% of area median income (AMI). At least 12 residents were formerly homeless, 29 have a disability, and 35 households earn less than 30% AMI. HUD funds support eight apartments for households earning up to 30% AMI through project-based vouchers (PBVs) and HUD Veterans Affairs Supportive Housing (VASH) vouchers.

Residents enjoy the benefits of living in a prime transit location in a highopportunity area, close to job opportunities and other local amenities. Velocity provides on-site resident support specialists to assist in a range of services including case management, community building, and navigating resources in the community. The project responds to a critical need in East King County for affordable housing –a full-time wage of over \$30 per hour is needed to afford an average Eastside 1-bedroom apartment.

With rents rising faster in King County than most places in the nation and an 83% increase in homelessness, Velocity ensures a stable, affordable home for 58 low income households in an area rich with opportunity, transit, jobs, and some of the state's best schools.

AFFORDABLE HOUSING SUCCESS STORY: WEST VIRGINA CABELL-HUNTINGTON COALITION FOR THE HOMELESS

Bill Rosenberger 304-523-2764 bill.rosenberger@ harmonyhousewv.com harmonyhousewv.com

City: Huntington

Congressional District: WV-3

Use of Funds: Rental assistance

Federal Programs: ESG: \$22,679

Total Federal Dollars: \$22,679

Mission: The Cabell-Huntington Coalition for the Homeless was founded in 1987 to help those in the Huntington, WV, community who struggle with homelessness. We operate under the mantra that all people have the right to adequate food, clothing, shelter and healthcare. We believe these are human rights and should be available to everyone. To that end, each year we serve about 1,000 different people who are homeless, at-risk of becoming homeless, or are formerly homeless, through a variety of programs and services.

Story: Morgan entered our Continuum of Care, funded in part by HUD's Emergency Solutions Grant program (ESG), as a victim of domestic violence. At 19, she had no other friends or family that were able to take her in and she found herself in a domestic violence shelter in an area she was unfamiliar with. Morgan has routinely struggled with severe anxiety and depression and has never lived on her own.

She worked with our Jobs First team to seek employment, but was having issues finding something that would not overwhelm her. Morgan had lost hope in finding housing because she didn't see herself being able to find or keep employment due to her distress in crowds.

The Huntington Housing Authority was able to provide Morgan with incomebased housing, allowing her to move in quickly before securing some type of income. They were flexible with her situation after they discussed the concerns she had regarding her mental health. They were able to move her into a 2-bedroom apartment, in the hopes that she would be able to find a companion to help ease her anxiety and also walked her through the process of getting an Emotional Support Animal.

Morgan has now been in her home for three months, and is doing things she never imagined herself being able to do. She is finishing up classes to obtain her GED, utilizing the bus system in Huntington with little anxiety, and was able to spend her 20th birthday cooking a celebratory dinner with friends in her new home.

AFFORDABLE HOUSING SUCCESS STORY: WEST VIRGINA WEST VIRGINIA HOUSING DEVELOPMENT FUND

George Gannon 304-391-8643 ggannon@wvhdf.com wvhdf.com

City: Elkins

Rural Housing

Congressional District: WV-2

Use of Funds: New construction

Federal Programs: HOME: \$410,000

Total Federal Dollars: \$410,000

Other Financing: \$97,630

Total Project Cost: \$507,630

Affordable homes created or preserved: 4

Mission: The West Virginia Housing Development Fund(WVHDF) is a public body corporate established by the state of West Virginia to increase the supply of residential housing for persons and families with low and moderate incomes and to provide construction and permanent mortgage financing to public and private sponsors of such housing. Since 1969, WVHD has issued more than \$4.3 billion in bonds and has financed more than 118,000 affordable housing units. HOME Investment Partnerships (HOME) funds have been used to expand the supply of decent, safe, sanitary, and affordable housing in West Virginia and to strengthen the abilities of the state and local governments to provide housing to those in need.

Story: Debra suffers from cerebellar ataxia. It affects her motor skills and nervous system. She knows what she wants to do, but, too often, her body and her brain fail to work in unison. Still, she gets around well and her spacious new apartment is far more convenient than her previous home.

Her former apartment was accessible, but it was far from ideal. The bathtub

was too high, the kitchen was cramped, the laundry facilities were too far away and the doors were difficult to open. "The doors were just so heavy," she said, adding that the unit was on the upper floor of a multi-story building.

After moving in last May, she now shares a roomy, energy-efficient twobedroom unit at Northview Senior Apartments with her cat, Tommy

bedroom unit at Northview Senior Apartments with her cat, Tommy Smurf. "I just love everything about this place," Westfall said. "The kitchen is open. The doorways are wider and I just love the shower."

Because she's now living in a single-story apartment, it makes it much easier to get around. She can get out more. Debra can ride her scooter to see her friends in a nearby complex or cruise up to the grocery store, which is about a block away.

Northview was developed by Woodlands Development Group and financed, in part, through a \$410,000 loan from the West Virginia Housing Development Fund's HOMErent Program, funded through HUD's Home Investment Partnerships program (HOME).

During a recent open house for Northview, Senator Shelley Moore Capito (R-WV) said the development was a great example of partnerships and working together to tailor projects to meet the needs of the community. "It is phenomenal to see how the Randolph County Housing Authority with Woodlands, the West Virginia Housing Development Fund and others are helping to improve the lives of West Virginia's senior community," Senator Capito said





















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