The HOME Coalition works to increase awareness about the HOME Investment Partnerships Program (HOME), its importance to the development and provision of affordable housing, and the need for funding. The coalition is composed of a broad spectrum of national organizations—ranging from housing developers, state and local government associations, and advocates.

Acknowledgements
All photos and success stories in this report were provided by local and state organizations, unless otherwise noted.
2015 HOME Coalition Membership

Community Land Trust Network
Corporation for Supportive Housing
Council for Affordable and Rural Housing
Council of State Community Development Agencies
Enterprise Community Partners
Habitat for Humanity International
Housing Assistance Council
Housing Partnership Network
Local Initiatives Support Corporation
Low Income Investment Fund
Mercy Housing Inc.
National Affordable Housing Management Association
National Alliance of Community Economic Development Associations
National Alliance to End Homelessness
National Apartments Association
National Association for County Community and Economic Development
National Association of Counties
National Association of Homebuilders
National Association of Housing and Redevelopment Officials
National Association of Local Housing Finance Agencies
National Community Development Association
National Council of State Housing Agencies
National Housing Conference
National Housing Trust
National League of Cities
National Leased Housing Association
National Low Income Housing Coalition
National Multifamily Housing Council
National Rural Housing Coalition
National NeighborWorks Association
New England Housing Network
Nixon Peabody LLP
Practitioners Leveraging Assets for Community Enhancement
Stewards of Affordable Housing for the Future
The Community Builders, Inc.
U.S. Conference of Mayors
# Table of Contents

Abode Services, *California*  
Affirmed Housing, *California*  
Alameda County Housing and Community Development Department, *California*  
Alaska Housing Finance Corporation, *Alaska*  
Allied Affordable Housing, *Nevada*  
Anchorage Department of Health and Human Services, *Alaska*  
Arundel Community Development Services, *Maryland*  
Avesta Housing, *Maine*  
Breaking Ground, *New York*  
BRIDGE Housing Corporation, *California*  
Boley Centers, Inc., *Florida*  
C&C Development, *California*  
California Housing Partnership Corporation, *California*  
CAMBA, Inc./CAMBA Housing Ventures, Inc., *New York*  
Cathedral Square Corporation, *Vermont*  
Champlain Housing Trust, *Vermont*  
Chattanooga Neighborhood Enterprise, *Tennessee*  
Christian Church Homes, *California*  
City of American Canyon, *California*  
City of Bellingham, *Washington*  
City of Berkeley, *California*  
City of Burlington, *North Carolina*  
City of Calistoga, *California*  
City of Davis, *California*  
City of Glendale, *California*  
City of Kneassville, *Tennessee*  
City of Mobile, *Alabama*  
City of Napa Housing Division, *California*  
City of Pasadena Housing and Career Services Department, *California*  
City of Portland, *Maine*  
City of Riverside Housing Authority, *California*  
Community Development Commission of the County of Los Angeles, *California*  
Community Frameworks, *Washington*  
Community Housing Improvement Program, *California*  
Community Housing Innovations, *New York*  
Community Housing of Maine, *Maine*  
Community Partners for Affordable Housing, *Illinois*  
Community Ventures, *Kentucky*  
Cook County Department of Planning and Development, *Illinois*  
County of San Mateo Department of Housing, *California*  
Domus Development, *California*  
EAH Housing, *California*  
Eden Housing, *California*  
Fahe, *Kentucky*  
Fortune Society, *New York*
George Gekakis, Inc., Nevada
Greater Greenville Housing and Revitalization Association, Mississippi
Habitat for Humanity East Bay/Silicon Valley, California
Habitat for Humanity Greater San Francisco, California
Habitat for Humanity of Greater Los Angeles, California
Habitat for Humanity of Lafayette, Louisiana
Habitat for Humanity Saint Louis, Missouri
Habitat for Humanity-Spokane, Washington
Harlem Congregations for Community Improvement, New York
Harris County Community Services Department, Texas
Heart of the City Neighborhoods, Inc., New York
Home Ownership For Personal Empowerment, California
Housing Development Alliance, Kentucky
Housing Foundation, Inc., Vermont
Housing Resources Bainbridge, Washington
Imagine Housing, Washington
Kentucky Housing Corporation, Kentucky
LINC Housing, California
Low Income Housing Institute, Washington
Madison County Community Development, Illinois
Mammoth Lakes Housing, California
Marian House, Maryland
Mental Health Association of San Mateo County, California
Mercy Housing California, California
Metropolitan Development and Housing Agency, Tennessee
MidPen Housing, California
Milford Housing Development Corporation, Delaware
Montgomery Housing Partnership, Maryland
Mountain Plains Equity Group, Montana
Mutual Housing California, California
Napa Valley Community Housing, California
National Equity Fund, Texas
Neighborhood Housing Services of New York City, New York
NeighborWorks Dakota Home Resources, South Dakota
NeighborWorks Great Falls, Montana
Nevada Housing Division, Nevada
Northern California Community Loan Fund, California
Office of Rural and Farmworker Housing, Washington
PathStone Corporation, New York
People’s Self-Help Housing, Inc., Kentucky
Peoples’ Self-Help Housing Corporation, California
PEP Housing, California
Rochester Housing Development Fund Corporation, New York
Rural Alaska Community Action Program, Alaska
<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>RuralEdge, Vermont</td>
<td>97</td>
</tr>
<tr>
<td>Rural Nevada Development Corporation, Nevada</td>
<td>98</td>
</tr>
<tr>
<td>San Diego Housing Commission, California</td>
<td>99</td>
</tr>
<tr>
<td>Satellite Affordable Housing Associates, California</td>
<td>100</td>
</tr>
<tr>
<td>Self-Help Enterprises, California</td>
<td>101</td>
</tr>
<tr>
<td>Share Vancouver, Washington</td>
<td>102</td>
</tr>
<tr>
<td>Southern United Neighborhoods, Louisiana</td>
<td>103</td>
</tr>
<tr>
<td>Step Up, California</td>
<td>104</td>
</tr>
<tr>
<td>The Community Builders, Pennsylvania</td>
<td>105</td>
</tr>
<tr>
<td>The Housing Partnership, Inc., Kentucky</td>
<td>106</td>
</tr>
<tr>
<td>Turnstone Development Corporation, Illinois</td>
<td>107</td>
</tr>
<tr>
<td>Universal Housing Development Corporation, Arkansas</td>
<td>108</td>
</tr>
<tr>
<td>Vermont Housing &amp; Conservation Board, Vermont</td>
<td>109</td>
</tr>
<tr>
<td>Warren-Trumbull HOME Consortium, Ohio</td>
<td>110</td>
</tr>
<tr>
<td>West Mont, Montana</td>
<td>111</td>
</tr>
<tr>
<td>West Virginia Housing Development Fund, West Virginia</td>
<td>112</td>
</tr>
<tr>
<td>Windham &amp; Windsor Housing Trust, Vermont</td>
<td>113</td>
</tr>
</tbody>
</table>
Abode Services

Abode Services was founded in 1989 when a small group of people came together to address a growing problem with family homelessness in Alameda County, California. Its mission is to end homelessness by helping low-income, un-housed people, including those with special needs, to secure stable, supportive housing and to advocate for the end of the causes of homelessness. Abode Services does this by developing and implementing innovative programs to end homelessness using a “Housing First” philosophy.

Since 1989, Abode Services has expanded its impact throughout the Bay Area, serving more than 4,400 adults and children in Alameda, Santa Clara, and Santa Cruz Counties. It is proud to be a double-bottom-line agency with a commitment to effective financial management that is transparent to donors and funders and ensures the long-term stability of its programs.

Project Independence

When Lani first entered Abode Services’ Project Independence program in 2012, she was a 22-year old, single mother with two boys. The family was homeless and couch surfed for at least eight months. When Lani could afford it, she took her family to a motel so they could have a night alone and sleep on a bed. With average rents soaring as high as $2,078 in Alameda County, California, Lani couldn’t afford an apartment. She worked part-time, but could barely pay for her family’s basic needs, including groceries, clothing, diapers, and transportation.

Project Independence uses HOME Investment Partnerships (HOME) funds to help secure supportive housing for emancipated foster youth, like Lani. Under the program, residents live in affordable rental housing and participate in case management, education, vocational training, employment placement, financial literacy training, mental and physical healthcare, and other supportive programs.

With the help of $12,370 in HOME funds over 10 months, Project Independence was able to help Lani build a solid foundation, allowing her to provide a more stable future for her family. Instead of focusing on where she would sleep for the night, Lani could focus on her career and finding childcare for her sons. Having a stable home allowed Lani to overcome significant challenges, including the violent death of her brother.

Lani now works for Tesla Motors in a secure, well-paying job. Most importantly, Lani is self-sufficient and rents a two-bedroom apartment in Hayward, California where she lives with her two sons. “I just can’t believe how far I’ve come and what I’ve accomplished for myself and my kids!”
Monte Vista II

Like many communities across the country, Murrieta, California struggles to provide affordable rental housing for its low-income residents. To help address this shortage, Affirmed Housing partnered with the City of Murrieta and the County of Riverside to develop Monte Vista II, a 40-unit, second-generation, affordable rental housing development. Monte Vista II serves as an addition to the original, 64-unit, Monte Vista Apartments, located immediately north of the project site.

Completed by Affirmed Housing in 2013, Monte Vista II is located on a two-acre site that is conveniently within walking distance to a public park, school, public transit, and numerous public amenities. Residents also enjoy on-site garden plots, covered tot lot, computer room, and numerous critical services, including computer skills courses, after-school programs, and more. With drought-tolerant landscaping and other green features, Monte Vista II is a high-scoring Build It Green community.

To develop the $10.4 million Monte Vista II project, the County of Riverside provided nearly $1 million in HOME Investment Partnerships (HOME) funds as critical gap financing, solidifying the project’s ability to be completed. The City of Murrieta donated the land site, as well as substantial financing. With these investments, Affirmed Housing would not have been able to bring Monte Vista II to fruition.

As James Silverwood, President of Affirmed Housing, explained, "Monte Vista II enabled the City of Murrieta to produce additional affordable housing below the cost of a new stand-alone development. This strategy was a win-win for all involved—from residents to taxpayers."
HOME SUCCESS STORY

California

Alameda County Housing and Community Development Department

The Alameda County Housing and Community Development Department (HCD) plays a lead role in the development of housing and critical programs to serve low- and moderate-income households in Alameda County, California. HCD also serves homeless and disabled populations.

HCD maintains and expands housing opportunities for low-and moderate-income persons and families in the county through several methods. This includes preserving affordable housing stock through rehabilitation and repair assistance programs, revitalizing low-income neighborhoods by installing sidewalks and public accessibility improvements, and by constructing neighborhood-serving facilities.

The HOME Investment Partnerships (HOME) program is used to help the HCD accomplish its goal of providing access to quality affordable housing.

Main Street Village

Ms. Kashawna Williams grew up in the foster care system after her mother died from domestic violence. While Ms. Williams graduated high school and work full-time while she was pregnant, she lost her job, her rent increased, and she was unable to afford an apartment even with public assistance. Before she found transitional housing, she spent years living with family, friends and at various homeless shelters.

When she learned about Main Street Village, a $28.2 million, 50-unit affordable housing development that is exclusively targeted to very low- and low-income families, including formerly homeless households, she immediately applied. Main Street Village was jointly developed by Allied Housing and MidPen Housing and was financed with $1.9 million in HOME funds provided by the Alameda County HOME Consortium and $21.2 million in U.S. Department of Housing and Urban Development (HUD) Section 811 Housing for Persons With Disabilities funds.

The development partners with Abode Services to provide on-site resident support and services, including vocational training, counseling, afterschool programs for youth, computer training, community activities, and referrals to outside resources. Moreover, when Main Street Village Apartments opened in 2011 it received the highest GreenPoint rating of any multifamily development in California to date. Currently, more than 1,650 people are on its waiting list.

Ms. Williams says that living at Maine Street Village with her three children is a miracle. She feels safe and is no longer worried about where they are going to sleep at night. She enjoys her neighbors, supportive staff, community garden, enclosed play area for her kids, a study room for her to do homework, barbecue pit for kids’ parties, and classes for both adults and kids.
HOME SUCCESS STORY

Alaska Housing Finance Corporation

Alaska Housing Finance Corporation’s (AHFC) mission is to provide Alaskans with access to safe, quality, and affordable housing. It is a self-supporting public corporation with offices in 16 communities statewide.

To date, AHFC has contributed more than $1.9 billion to the state of Alaska in the form of direct dividends to the General Fund, funding for capital improvements, bonding for large projects, such as university student housing, purchasing state assets, and deferring maintenance on state-owned property.

AHFC administers HOME Investment Partnerships (HOME) funds and serves as the state allocating agency for Low Income Housing Tax Credits and Public Housing.

Ptarmigan Heights

In 2015, Deltana Community Services Partnership (DCSP) celebrated the grand opening of Ptarmigan Heights, a six-unit, affordable, senior housing development in rural Delta Junction, Alaska. Ptarmigan Heights is the first, independent, senior housing development in the Deltana Region.

All six units at Ptarmigan Heights are exclusively targeted to seniors earning less than 50 and 60 percent of the area median income. To promote independent living, the development is fully equipped for individuals with mobility and sensory impairments.

Moreover, Ptarmigan Heights uses solar, geothermal, and photovoltaic energy systems to reduce operating costs. It is also conveniently located behind City Hall and is within walking distance of a library, store, post office, and local senior center.

The idea behind the Ptarmigan Heights development started with the Food Box Program that DCSP has operated for 15 years in cooperation with Fairbanks Food Bank. While the program was critically needed, DCSP realized that the community faced other pressing needs, including the lack of affordable senior housing. True to its mission to enhance the dignity and quality of life for individuals, families, and the community, DCSP expanded the scope of its activities to include the development and preservation of affordable housing for those in need.

AHFC played a vital role in the development of Ptarmigan Heights. To complete the project, AHFC provided $819,000 in HOME funds, $681,000 in state grants, and $400,000 in low-cost loans. The City of Delta Junction donated four acres of land and made a $25,000 cash contribution. The DCSP also made a commitment to raise and contribute $20,000 to the project through fundraising and community donations.
HOME SUCCESS STORY
Nevada

Allied Affordable Housing

Allied Affordable Housing, LLC (Allied) is focused on the acquisition, financing, operation, and renovation of existing multifamily housing to create affordable housing communities where people of moderate resources can make a home. Allied has worked across the country to provide over 1,315 units of affordable housing.

The organization’s community development approach to redevelopment is one of the factors that distinguishes it from other developers. Allied promotes sustainable communities by coordinating access to support services and asset-building activities to shape community and economic initiatives critical to the communities served. For example, in Nevada, Allied is working with agencies like Catholic Charities to place homeless families and Veterans into affordable housing.

HOME Investment Partnership (HOME) funds have allowed Allied to leverage limited resources to provide families and individuals with high-quality, sustainable affordable housing and with the amenities they need.

Summerhill Apartments

Originally built in 1998, Summerhill Apartments, a 221-unit rental housing development in Las Vegas, Nevada, needed to address deferred maintenance and improve accessibility issues for those with disabilities.

In 2014, the Nevada Housing Division and Clark County provided the project with $350,000 and $650,000 in HOME funds, respectively. This support was used to acquire and rehabilitate the property, as well as provide critical amenities for residents. The project was also given a $13 million U.S. Department of Housing and Urban Development (HUD) Pilot 223(f) loan and $6.9 million in Low Income Housing Tax Credits. Without access to HOME funds to bridge financing gaps, Allied would not have been able to address the rehabilitation needs of Summerhill Apartments. These funds allowed it to address accessibility issues as well as add amenities that families can enjoy, such as a splash pad and washers and dryers in every unit. Most importantly, this rehabilitation extended the property’s long-term sustainability and affordability period.

Summerhill Apartments includes two-, three-, and four-bedroom, garden-style units arranged in 14 two-story buildings on a nearly 12-acre site. The development provides a stand-alone office and community clubhouse, complete with a kitchen and fitness room. The family-friendly property also provides residents with a gated pool and whirlpool area, four laundry rooms, several barbecue areas, and two playgrounds.

Las Vegas has a high need for affordable housing units geared toward large-families. Through the acquisition and rehabilitation of the Summerhill Apartments, Allied helped address this important need in the community. In addition, the property has established a preference for Veterans, thus assisting with this critical need for Veteran housing in the area.
HOME SUCCESS STORY

Alaska

Anchorage Department of Health and Human Services

The Anchorage Department of Health and Human Services (DHHS) enhances the quality of life for the people of Anchorage, Alaska by promoting good physical health, preventing illness and injury, protecting the environment, and providing critical services to people in need. DHHS provides residents with a broad array of direct services, including an Aging and Disability Resource Center, homelessness prevention, and nutrition programs for women, infants, and children, among many others. DHHS’s Community Safety and Development (CSD) programs strengthen neighborhoods, while building strong individuals, proud families, and vibrant communities.

CSD administers the HOME Investment Partnerships (HOME) program and partners with citywide organizations to further affordable housing opportunities for low- and moderate-income families.

Karluk Manor

In December 2011, DHHS partnered with Rural Alaska Community Action Program (RurAL CAP) to help establish the first, permanent, supportive housing rental development in Anchorage, Alaska. RurAL CAP is a 501(c)(3) nonprofit corporation established in 1965 with a mission to improve the quality of life of low-income Alaskans through education, training, direct services, advocacy, and strengthening the ability of low-income Alaskans to advocate for themselves.

The 46-unit Karluk Manor project included the acquisition and rehabilitation of the Red Roof Inn and its conversion into permanent, supportive housing. Karluk Manor is exclusively targeted to extremely low-income individuals—earning less than 30 percent of the area median income—who are homeless, suffer from chronic alcoholism, and are a beneficiary of the Alaska Mental Health Trust Authority.

RurAL CAP provides specialized on-site services and Residential Services Specialists. These specialists provide a consistent presence so that residents may discuss their successes and concerns regarding independent living. The sense of community created by the work of the specialists also contributes to better relations between tenants, reducing the likelihood of conflicts.

To support the project, DHHS provided the $2.9 million project with $286,000 in HOME funds, which were used to remodel and convert the Inn into housing units, and provide office suites, a dining hall, and landscaping.

Karluk Manor’s success opened the door for other permanent, supportive rental housing developments Alaska, including a 56-unit project in Anchorage and a 47-unit project in Fairbanks. Juneau recently secured funding to begin a project, as well.
HOME SUCCESS STORY

Maryland

Arundel Community Development Services

Arundel Community Development Services (ACDS) is a nonprofit organization in Anne Arundel County, Maryland that is dedicated to serving low- and moderate-income households by creating and retaining affordable housing, promoting homeownership, facilitating neighborhood revitalization strategies and programs, preserving the county’s rich cultural history, and implementing community development programs to serve residents most in need.

ACDS administers the HOME Investment Partnerships (HOME) program on behalf of Anne Arundel County to provide first-time homebuyer assistance and owner-occupied rehabilitation, as well as to develop affordable rental units. ACDS’s HOME funds leverage private financing, state funding, and federal Low Income Housing Tax Credits, in addition to a $270,000 county match and $250,000 in program income.

Oakwood Family Homes

While Elizabeth has had her share of hardships in her 61 years, she never gave up her hope.

In 1998, Elizabeth became disabled due to an auto accident that killed one of her two children and left the other severely disabled. Unable to work, she and her daughter lived with her father and younger sister—who had been born with severe developmental disabilities and needed live-in care—until her father’s death in 2007. Because the home had a reverse mortgage, Elizabeth and her family were evicted and became homeless. For three years, the family slept in a different church each week during the winter months and lived in a tent in the woods during the summers.

Elizabeth’s fortune changed in 2013 when she learned about Oakwood Family Homes, a 22-unit, affordable housing development targeted to low-income families in Glen Burnie, Maryland. Oakwood Family Homes was developed by PIRHL, LLC and operates as a Lease Purchase Program. Under the program, residents have the option to purchase their homes after renting for 15 years.

To help support the development, ACDS provided PIRHL a $670,000, low-interest HOME loan. The project also leveraged $940,000 in state funds, $1.2 million in private loans and developer equity, and $5.5 million in Low Income Housing Tax Credits.

In 2014, Elizabeth and her family moved into their fully accessible apartment and are so grateful for their new home. “I came from an upper middle class family and I lost everything in a blink of an eye. It just shows that everyone is one crisis away from being in the woods.”
HOME SUCCESS STORY

Maine

Avesta Housing

Avesta Housing has more than 40 years of experience as a leader in nonprofit affordable housing development and property management. Avesta is headquartered in Portland, 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.

409 Cumberland

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 percent 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 percent 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.
HOME SUCCESS STORY

New York

Breaking Ground

For 25 years, Breaking Ground has helped more than 12,000 people overcome or avoid homelessness in New York and Connecticut. Its programs are aimed at realizing two main objectives: to engage individuals who face the most difficult barriers to housing stability and to provide the housing and support services these individuals need to end their homelessness permanently.

Breaking Ground has used HOME Investment Partnerships (HOME) funds to serve extremely low-income tenants in nearly all of its properties. As the initial capital investment, HOME has allowed Breaking Ground to leverage additional much-needed resources.

As the state’s largest supportive housing organization, Breaking Ground’s portfolio includes 15 residences and over 3,000 units of housing for low-income and formerly homeless individuals with special needs.

The Prince George

Mr. Andrew Byrnes loved his job at New York City’s Metropolitan Museum of Art, providing maintenance to the exhibits. But after 9/11, attendance declined at museums across New York City, and Mr. Byrnes was let go. When his apartment building was sold and his rent nearly doubled, he could no longer afford it.

On a hike though the Appalachian Trail, Mr. Byrnes slipped and fell and suffered a severe head wound. The injury made it very difficult to maintain stable work and housing. Eventually, he ended up homeless, sleeping on benches for nearly two years. Mr. Byrnes became depressed.

In 2012, he was contacted by Breaking Ground, and he moved into their $47.2 million, 415-unit, Prince George residence in Manhattan. Mr. Byrnes, now 61, loves living at the Prince George. He takes advantage of the on-site social support services and is thankful for his home. He reconnected with his nephews and looks forward to living a happy life.

The Prince George, owned and operated by Breaking Ground, was financed with $9.5 million in HOME funds, $18 million in Low Income Housing Tax Credits, $3.1 million in Housing for Persons With AIDS funds, a $1 million Federal Home Loan Bank Assistance for Homeless Persons grant, and a U.S Department of Housing and Urban Development Section 8 Moderate Rehabilitation Single-Room Occupancy Program contract worth $1 million annually.

New York City suffers a short supply of affordable housing, particularly for individuals with special needs. Thanks to HOME funds, Mr. Byrnes and thousands of others like him have been able to overcome great hardships to pursue happier and more fulfilling lives.
HOME SUCCESS STORY

California

BRIDGE Housing Corporation

In 1983, a major, anonymous grant was given to the San Francisco Foundation to form BRIDGE Housing Corporation (BRIDGE) to spearhead new solutions to the worsening shortage of affordable housing in California and the West. At that time, the Bay Area Council and its business members voiced strong concern that high housing costs were undermining the region’s workforce and economy.

Today, BRIDGE is a leading nonprofit developer of affordable housing. It creates, owns, and manages a range of high-quality, affordable homes for working families and seniors. BRIDGE strengthens communities and creates opportunities beginning, but not ending, with housing.

Since 1983, BRIDGE has participated in the development of more than 16,000 homes, serving more than 40,000 people.

St. Joseph’s Campus

St. Joseph’s Campus is a unique, multi-generational, mixed-use project centered around two affordable housing developments—Terraza Palmera at St. Joseph's and the historic St. Joseph’s Senior Apartments—located in the heart of Oakland, California’s Lower San Antonio neighborhood. The community has one of the highest concentrations of low-income residents in Oakland, with over 28 percent of residents living in poverty.

In 2011, BRIDGE leveraged the 100-year old, historic landmark to develop St. Joseph’s Senior Apartments, an 84-unit, affordable, infill housing development for very low-income seniors with 3,200 square feet of commercial space. Terraza Palmera, the second phase of the redevelopment that was completed in 2013, provides 62 apartments for families earning less than 60 percent of the area median income. Four units that were originally part of the historic campus were rehabilitated, while the remaining 58 units are newly constructed.

St. Joseph’s Campus provides residents with on-site amenities, including a spacious community room with a kitchen at each property, a community garden, and sunny lobby areas with seating. The lobby hallway features a brilliant mural painted by the Eastside Arts Alliance, a neighborhood arts and cultural organization.

The HOME Investment Partnerships (HOME) program was essential in making both phases of this project possible. St. Joseph’s Senior Apartments received HOME funds in 2009, while Terraza Palmera received HOME funds in 2011. The renovation of the historic buildings, along with the new construction, not only provides affordable housing in one of the most expensive housing markets in the country, but it also improved the community and served as a catalyst for further revitalization in the neighborhood.

Demand for the St. Joseph Campus remains high. In fact, BRIDGE received 535 applications for the senior apartments. Today the building is fully occupied and the waitlist is closed.
HOME SUCCESS STORY

Florida

Boley Centers, Inc.

Established in 1970, Boley Centers, Inc., is a private, not-for-profit organization serving individuals with mental disabilities, individuals who are homeless, veterans, and youth in Pinellas, Manatee, Pasco and Sarasota Counties, Florida. Its mission is to enrich the lives of people in recovery by providing the highest quality treatment, rehabilitation, employment, and housing services.

Celebrating 45 years of community-based service, Boley Centers provides services to over 3,000 individuals annually in the St. Petersburg/Clearwater, Florida area. Working with the City of St. Petersburg, Boley Center has used HOME Investment Partnerships (HOME) funds to acquire land for multifamily permanent supportive housing using a variety of financing sources to help individuals and families who are experiencing homelessness and mental illnesses.

Broadwater Place

Broadwater Place is a newly constructed, $5 million, 44-unit, permanent supportive housing development located in St. Petersburg, Florida. Working with the City of St. Petersburg, Boley Centers acquired the foreclosed property in 2009 and helped develop Broadwater Place over four phases.

Of the 44 units of affordable housing available, 14 units are targeted to serving individuals with very low-income individuals earning no more than 50 percent of the Area Median Income (AMI) who have severe and persistent mental illness, and 12 units of permanent supportive housing are targeted to individuals who were chronically homeless. The remaining 18 units are owned by Pinellas Affordable Living, Inc. (PAL), a Community Housing Development Organization (CHDO) sponsored by Boley Centers and certified for this development by the City of St. Petersburg. These units provide permanent supportive housing to individuals and families who were chronically homeless.

Between 2011 and 2014, the City provided more than $1 million in HOME funds to help cover repayment of the bridge loan that was used to acquire the land. The development was also financed with a $1.8 million U.S. Department of Housing and Urban Development (HUD) Section 811 capital advance, support from the Federal Home Loan Bank of Atlanta, with local member Synovus Bank, a Homeless Housing Assistance Grant from the State of Florida, funding from Pinellas Affordable Living, Inc. (PAL) and the Bessie Boley Foundation, and a special appropriation for individuals with special needs from the Florida Housing Finance Corporation.

Boley Centers utilizes a Housing First model by working with the local continuum-of-care and homeless providers throughout the Pinellas County area. Pinellas County has a large and complex population of homeless individuals and families. Waiting lists are common for any affordable housing in the area, and Broadwater Place has been filled to capacity at every step along the long path to completion.
C&C Development

With over 30 years of experience, C&C Development (C&C) is a full-service, real estate development company based in Tustin, California that specializes in the construction, acquisition, rehabilitation, and management of affordable housing for working families and seniors.

Collaborating with stakeholders, housing organizations, local municipal staff, and elected officials, C&C with its nonprofit partner, Orange Housing Development Corp., designs and develops distinctive affordable projects to assist neighborhoods and communities in pursuing their smart growth goals and implementing their long-term housing vision. C&C is committed to these underlying planning principles in every project that it develops and believes that through enlightened implementation, its properties can serve as a catalyst for needed change, smart growth, and community-oriented development.

Serrano Woods

In 2011, Ms. Jenny Zamora escaped an abusive relationship with her two children. Through counseling, Ms. Zamora found peace and began rebuilding her life. “I don’t wait for people to help me. I move forward on my own.”

Ms. Zamora applied to live at Serrano Woods, a 63-unit, affordable housing rental development in Orange, California. However, she found that her new journey would not come easily. After qualifying for her new apartment at Serrano Woods, she lost her job when a major contract at the company she worked for did not materialize. Devastated, Ms. Zamora assumed she would no longer qualify for her new apartment. She was wrong. There was one apartment available and, with the assistance of C&C, Ms. Zamora qualified for it. In 2013, her family moved into their new apartment and Ms. Zamora enrolled in a local community college to earn her high school diploma.

With nearly $1.4 million in HOME Investment Partnerships (HOME) funds and $6.6 million in Low Income Housing Tax Credits, C&C was able to build Serrano Woods, a $17.5 million development. This project helped Ms. Zamora build a stable foundation for herself and her children.

Reflecting on where she was two years ago, Ms. Zamora sees a much brighter future ahead for her family. “As long as we have a roof over our heads and we are safe, I am happy.”
HOME SUCCESS STORY

California

California Housing Partnership Corporation
The California Housing Partnership Corporation (CHPC) is a private, nonprofit organization dedicated to helping government and nonprofit housing agencies preserve and expand the supply of affordable homes for low-income households throughout California. CHPC also provides leadership on housing preservation policy and funding.

Since its incorporation in 1988, CHPC has helped its partners create and preserve more than 20,000 affordable homes and has provided training and technical assistance to more than 10,000 individuals.

CHPC is unique in combining extensive experience in multifamily housing finance transactions with a deep commitment to affordable housing policy and technical assistance. CHPC regularly advises California’s housing agencies, legislature, and congressional staff on housing resource issues and is recognized as a national leader in the field.

Parc Grove Commons
Parc Grove Commons is a 215-unit, mixed-income project that was developed in 2009 by the Housing Authority of the City of Fresno on the site of an outdated World War Two-era public housing project. Today, the Parc Grove Commons targets low- and very low-income families earning less than 60 percent of the area median income and includes 31 units of public housing and 72 units for residents with Housing Choice Vouchers.

In addition to providing a much-needed source of affordable rental housing, Parc Grove Commons incorporates the latest in green building techniques and innovative energy designs, including solar panels, satellite-controlled irrigation systems, passive solar design, and recycled materials.

Initially, Parc Grove Commons faced many financial challenges. Unable to find either a mortgage lender or an investor, CHPC served as a key partner in putting together the complex financing needed. Wells Fargo demonstrated a commitment to the project by encouraging the California Community Reinvestment Corporation (CCRC) to provide the permanent loan. In addition, $5.7 million in federal stimulus funds and $2 million from the HOME Investment Partnership (HOME) program was combined with $29.4 million in other financing from the Housing Authority of the City of Fresno, the City of Fresno Redevelopment Agency, the Housing and Community Development Division, Wells Fargo Bank, and the California Reinvestment Corporation.

The community is located near schools, medical facilities, the Fresno Art Museum, city college, pharmacy, public transportation, banking, employment resources, groceries, and commercial retail. It provides residents with a community room, learning center, and playground.
HOME SUCCESS STORY

New York

CAMBA, Inc./CAMBA Housing Ventures, Inc.

CAMBA is a nonprofit agency that connects people with opportunities to enhance their quality of life. CAMBA serves 45,000 individuals annually across 70 New York City locations and provides 160 high-quality services in six program areas: Economic Development, Education and Youth Development, Family Support, Health, Housing, and Legal Services.

In 2005, CAMBA created CAMBA Housing Ventures, Inc. (CHV), an affiliated, nonprofit affordable housing development corporation, in response to New York City’s affordable housing crisis. CHV’s mission is to develop sustainable and energy-efficient buildings that provide safe and affordable housing for low-income and formerly homeless families and individuals. CHV’s portfolio includes work-out acquisition, new construction, rehabilitation, and preservation projects. To date, its portfolio includes 2,057 units of affordable housing, totaling $617 million in public and private investment.

CAMBA Gardens Phase I

In 2013, CHV developed CAMBA Gardens Phase I (CGI), a $66.8 million, 209-unit, award-winning, LEED Platinum, supportive and affordable housing development built on the historic Kings County Hospital Center Campus in Wingate, Brooklyn. CGI is home to 61 households earning below 60 percent of the area median income and 146 formerly homeless families and individuals. CGI represents a new national model for reusing underutilized public hospital land for much-needed supportive and affordable housing, co-locating housing and healthcare.

The development is the result of a unique partnership between a public hospital, nonprofit developer, service provider, and community stakeholders that creates housing as healthcare and facilitates tenants’ health and stability. Together with New York City Health and Hospitals Corporation (HHHC), the project addresses a diverse set of community needs and was founded on a 2005 Corporation for Supportive Housing (CSH) white paper.

CGI is Energy Star-certified, Enterprise Green Communities-certified, and a New York State Energy Research and Development Authority (NYSERDA) Green Affordable Housing Component Partner with an 86-KW, roof-top solar photovoltaic system, producing 104,000 kW/hrs of electricity per year. CAMBA provides on-site services, including financial literacy and computer training, nutrition workshops, benefits advocacy, linkages to job training, resume workshops, and access to health care services.

CGI was financed with $26.1 million in HOME Investment Partnerships (HOME) funds, 125 project-based housing vouchers through the New York City Department of Housing Preservation and Development, and $1.4 million from the Federal Home Loan Bank Affordable Housing Program and other New York City and state resources. In 2014, CGI received the Building Brooklyn Award, the Novogradac Development of Distinction Award, and CSH Project of the Year Award. CGI spurred over $25 million of economic investment into 81 Brooklyn-based businesses, providing construction jobs to 59 Brooklyn residents and hiring 42 permanent employees.
HOME SUCCESS STORY

Vermont

Cathedral Square Corporation

Created in 1977, Cathedral Square Corporation (CSC) is a nonprofit organization that develops and operates affordable housing for the elderly and individuals with disabilities in Chittenden and Franklin Counties in Vermont. CSC works statewide with other nonprofit housing organizations to provide development assistance and to implement its Support And Services at Home (SASH) care coordination program. CSC’s mission is to promote healthy homes, caring communities, and positive aging.

Today, Cathedral Square owns and/or manages 29 housing communities, serving more than 1,100 residents.

CSC uses HOME Investment Partnerships (HOME) funds to develop new affordable housing projects and to renovate existing senior housing. HOME funding is critical to helping CSC fulfill its mission.

Kelley’s Field

Built in 1979 by a private owner, Kelley’s Field is the only source of affordable senior housing in the rural community of Hinesburg, Vermont. Unfortunately, the 24-unit development suffered from deferred maintenance, and by 2015, the aging property needed substantial rehabilitation.

To ensure that Kelley’s Field will remain a critical affordable housing resource for residents from Hinesburg and surrounding communities, CSC and Housing Vermont took over the property as a partnership. CSC will also manage the property, starting in December 2015.

In 2015, CSC secured the $4.2 million in financing needed to complete the renovation, including $1.5 million for construction. The project is financed with $225,000 in HOME funds, $475,000 in Community Development Block Grants (CDBG), and $134,000 in Low Income Housing Tax Credits. HOME was a critical funding source for the project, covering 15 percent of the hard construction cost.

There is a significant need for affordable senior housing in rural Vermont. Nearly 700 households are on waitlists for CSC properties, and it can take as long as three years for seniors to obtain housing. That’s why it was important to CSC to invest in Kelley’s Field and preserve the affordability of the housing for low-income seniors in Hinesburg in perpetuity when the renovation is complete in 2015.
HOME SUCCESS STORY

Vermont

Champlain Housing Trust

Founded in 1984, the Champlain Housing Trust (CHT) is the largest community land trust in the country, serving Chittenden, Franklin, and Grand Isle Counties in northwestern Vermont. CHT is committed to providing the widest range of housing options to serve people at various income levels, with any kind of special need, at different points in their life and in different housing markets.

CHT manages 2,100 apartments, stewards over the largest shared equity homeownership program in the nation with 565 homes, offers homebuyer education and financial fitness counseling, provides services to five housing cooperatives, and offers affordable, energy-efficiency and rehabilitation loans.

In 2008, CHT won the prestigious United Nations World Habitat Award, recognizing its innovative, sustainable programs.

City Neighborhoods Project

To Ms. Sarah Barnett, signing the lease of her new, affordable apartment represented a new start. For twenty years, she had rented a home in South Burlington, Vermont, where she raised two sons and cared for her grandmother. However, the owner decided to sell the home, and Ms. Barnett had trouble finding an affordable apartment in the area. Burlington has a one percent vacancy rate and rents in the area have risen by 40 percent over the past few years.

Ms. Barnett applied to CHT, went through its workshop to improve her credit, and dreamed of moving into her own place. With CHT’s help, she found a cozy, downtown apartment on Pine Street with views of the lake. Even though the building was originally constructed in 1900, it feels brand new. That’s because CHT did extensive work to preserve affordability, reduce energy use, and improve the physical structure of the building and nine other scattered sites in Burlington and Winooski as part of CHT’s City Neighborhoods project.

Thanks to $558,000 in HOME Investment Partnership (HOME) funds, $385,000 in Community Development Block Grants (CDBG), $117,000 in U.S. Department of Housing and Urban Development (HUD) Economic Development Initiative (EDI) funds, and other local, state, and federal resources, this $8.6 million project has transformed neighborhoods and was even recognized with a Historic Preservation award by the local preservation society.

Ms. Barnett’s neighbor says, “Seeing the old building shed its band-aid skin and be restored to its original design and integrity is greatly appreciated. We’re grateful to live in a small, diverse, safe city.”
HOME SUCCESS STORY

Tennessee

Chattanooga Neighborhood Enterprise

Chattanooga Neighborhood Enterprise (CNE) is a nonprofit organization with a mission to create economically diverse neighborhoods filled with financially empowered citizens and housing for all. CNE invests in Chattanooga, Tennessee by offering affordable residential loans, new home construction, financial counseling, and community engagement.

As a mortgage broker, CNE offers a variety of loan products to meet the needs of Chattanooga residents. This includes loan products that accept a credit score as low as 580 and a foreclosure as recently as two years ago. Combining these products with down payment assistance financed by HOME Investment Partnerships (HOME) funds, CNE is able to overcome the two biggest barriers to homeownership—poor credit and the lack of a down payment.

The Strickland Family

In 2014, NerdWallet named Chattanooga, Tennessee one of the seven cities with the fastest growing rents in the country. This rapid trend of rising rents adds to the already high demand for affordable housing in the community.

In 2010, Ms. Cassandra Strickland, a single mother of four, needed a new place to call home. The family was living in an affordable housing development financed under the U.S. Department of Housing and Urban Development (HUD) Section 8 program, but the neighborhood was unsafe.

At the time, Ms. Strickland didn’t see homeownership in her future. Her credit score was too low to obtain a conventional mortgage, and she had no extra money to put toward a down payment. She started the process of working with CNE to repair her credit, but stopped a year later because it seemed like an uphill battle.

Ms. Strickland returned to CNE in 2013, when she felt that she was ready to make full use of the tools and resources available to her at CNE. She worked closely with a CNE counselor to improve her credit score, and soon the idea that she could become a homeowner began to feel like more than just a dream.

In 2014, CNE provided Ms. Strickland with $42,600 under the organization’s HOME-financed down payment assistance program and $42,600 under the HUD Section 8-to-Homeownership program. After years of hard work, the Strickland family moved into their very own home later that year.

The Stricklands now live in a quaint, family-friendly neighborhood with well-kept houses and a low crime rate. Without HOME, Ms. Strickland’s dream to become a homeowner would not have become a reality.
HOME SUCCESS STORY

California

Christian Church Homes

Christian Church Homes (CCH) has a simple but powerful mission to provide affordable, quality housing in caring communities. Founded in 1961, CCH has been meeting the housing and supportive service needs of very low-income seniors in California for over 50 years.

Through their dedication to building and managing affordable, quality, service-enriched housing, CCH’s dedicated personnel make a difference in the lives of over 5,000 seniors and families on a daily basis.

HOME Investment Partnerships Program (HOME) funds have been leveraged in a quarter of CCH’s portfolio, allowing for the creation and preservation of more than 950 affordable senior housing units that address the needs of California’s most vulnerable residents.

Sierra Meadows

Through a partnership with Visalia Senior Housing (VSH), CCH has been serving low-income seniors in Visalia, California since the mid-1970s. Because of the long wait lists for subsidized housing in the area, the City of Visalia and VSH approached CCH with an idea to build another affordable, senior housing development. This idea resulted in the construction of Sierra Meadows, a $9.6 million, 43-unit development that is exclusively targeted to very low-income seniors.

When Sierra Meadows opened its doors in 2011, it was the first Leadership in Energy and Environmental Design (LEED) Gold-certified, U.S. Department of Housing and Urban Development (HUD) Section 202 Supportive Housing for the Elderly development in the state.

Sierra Meadows was developed with $2.8 million in HOME funds, which were used to acquire the land. Without HOME and other federal resources—including $6.3 million in United HUD Section 202 funds—the project would not have been able to move forward.

The development incorporates several life-enhancing accessibility and adaptability features, including bathroom grab bars in every bathroom. Moreover, sustainable design features, like the passive cooling tower, not only reduces energy costs for low-income residents, but also supports the health of residents and the natural environment. The location also serves the daily needs of seniors, with access to transportation and shopping.

CCH is very proud of Sierra Meadows. It is a durable, cost-effective, 100 percent subsidized, healthy building where more than 42 low-income seniors can now call home. It is an excellent model of what HOME and local housing organizations can accomplish.
HOME SUCCESS STORY

California

City of American Canyon

With 20,000 residents, the City of American Canyon was incorporated in 1992 and is located about 35 miles northeast of San Francisco at the southern end of Napa County, California.

In 2013, the City of American Canyon was awarded a HOME Investment Partnerships (HOME) grant in the amount of $700,000 to be used for first-time homebuyer down payment assistance and owner-occupied rehabilitation loans. Without HOME, many first-time homebuyers in American Canyon would not have the capital needed to purchase their home and provide stability for their family.

First-Time Homebuyer Down Payment Assistance

Angel and Connie Sanchez’s son, Ismael, was born minutes before an earthquake hit Napa, California in 2014. The earthquake damaged their apartment, making it unsafe for their newborn son. They became homeless until a family member took them into their small, overcrowded, one-bedroom home. Frustrated and uncertain about when their apartment would be repaired, Mr. Sanchez tried to find another home for his family, but could not afford any options.

In December 2014, the Sanchez family submitted an application to the City of American Canyon’s First-Time Homebuyer Down Payment Assistance program. The program is supported with HOME funds and provides gap financing to help make home purchases more affordable for low-income, first-time homebuyers. Under the program, the Sanchez family secured a $100,000, one-percent, deferred-payment loan to help them buy a three-bedroom, newly renovated home in American Canyon. In total, the city has used $450,000 in HOME funds to help the families—like the Sanchez family—purchase their first home under the program.

Thanks to the city and HOME, Mr. and Mrs. Sanchez’s monthly house payment is only slightly more than the rent they were paying for their old apartment.

A few months after moving into their home, they continue to thank the city for helping them achieve their dream of homeownership. “Without the city’s down payment assistance, we would have never been able to afford to purchase a home for our family.”
HOME SUCCESS STORY

City of Bellingham

With nearly 84,000 residents, the City of Bellingham, Washington believes that decent, affordable housing is vital to the health of its community and its residents. To help meet the significant need for affordable housing for low-income families, the city provides financial assistance to support the construction, preservation, and operation of such housing.

Bellingham’s housing programs improve the quality of life in the community, provide assistance to low- and moderate-income households, preserve the existing housing stock in its neighborhoods, and provide employment opportunities for local contractors.

The City of Bellingham uses HOME Investment Partnership (HOME) funds to construct and preserve affordable homeownership and rental housing opportunities for low-income families and to provide rental assistance to very low-income tenants.

Francis Place

Responding to the needs outlined in Whatcom County, Washington’s 10-year plan to end homelessness, the City of Bellingham partnered with Catholic Housing Services (CHS) to complete Francis Place in July 2015.

The new, 42-unit development uses an efficient, coordinated-entry system and serves young adults (ages 18 to 24), veterans, and chronically homeless individuals. Francis Place uses the Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT) to ensure that it meets the needs of the most vulnerable homeless individuals.

Without HOME, Francis Place would not have been possible. To support the development of $9.7 million Francis Place, the City of Bellingham provided $315,000 in HOME funds and another $362,000 of voter-approved housing levy funds. The Washington State Housing Finance Commission allocated $8.1 million in Low Income Housing Tax Credits. Bellingham also provided nearly $1 million for case management services and rental assistance.

Thanks to this investment, Dan, a new resident at Francis Place, now has a place to call home. After years of experiencing homelessness, he moved into the property in July 2015. At first, he struggled to connect with others. The years he spent being homeless left him feeling isolated. He would often shuffle around the community room without raising his head or acknowledging anyone nearby.

After a month of living at Francis Place, Dan now feels comfortable enough to interact with other residents and staff. Having a stable, supportive community to call home has given Dan the boost he needed in confidence and self-esteem.
HOME SUCCESS STORY

California

City of Berkeley

The City of Berkeley, California created its Housing Trust Fund in 1990 to better serve the city’s diverse residents by supporting the acquisition, rehabilitation, and development of affordable housing. The Housing Trust Fund is primarily focused on providing access to safe, decent, and affordable housing to low-income families and seniors, individuals with disabilities and special needs, and those experiencing homelessness.

Berkeley is now one of the highest-cost housing markets in the nation, and the city’s Housing Trust Fund is an essential tool for preserving and creating affordable housing opportunities. HOME Investment Partnership (HOME) funding is critical its success, supporting both development activity and the city’s capacity to monitor the affordable homes created.

University Avenue Cooperative Homes

University Avenue Cooperative Homes (UA Coop) was first developed in 1982 with the acquisition of five single-family homes and a nine-unit apartment building and the new construction of 33 units. The original developer intended to convert the property into a limited-equity housing cooperative, but it became insolvent in 1992. To ensure that the project could serve as affordable rental housing, Resources for Community Development (RCD), a Berkeley-based, nonprofit affordable housing developer, agreed to take over the property and to work with the tenant association to develop a preservation strategy. By 2013, however, the buildings in the UA Coop development ranged in age from 30 to nearly 100 years old and were in need of substantial rehabilitation.

In 2013 and 2014, the City of Berkeley partnered with RCD to preserve the development by providing a $1.2 million, 55-year, low-interest residual receipts loan financed primarily with HOME funds. The city also provided a predevelopment loan and a long-term, $1 lease for land currently appraised at $2 million. This support allowed RCD to not only preserve the affordable homes, but to update and improve the facades on Sacramento Street and University Avenue. The total development cost was $23 million.

Thanks to HOME and the resources it leveraged, the UA Coop will continue to provide safe, decent, and affordable homes for 47 families, almost all of whom earn extremely low incomes and cannot afford market-rate housing anywhere in the Bay Area. Living in the UA Coop, these families have access to one of Berkeley’s primary commercial corridors and are in close proximity to Berkeley’s downtown and a BART station. Residents also benefit from a shared community room, manager’s office, garden areas, walkways, and two laundry rooms.
HOME SUCCESS STORY

City of Burlington

The City of Burlington, located in the Piedmont Triad of North Carolina, is dedicated to providing high-quality municipal services to promote the safety, health, and quality of life of residents and employees.

The city receives HOME Investment Partnership (HOME) funds through a consortium with the City of Greensboro, Guilford County, and Alamance County, and it manages Alamance County’s allocation on its behalf. Burlington primarily uses HOME to fund its deferred-loan housing rehabilitation program for low- and moderate-income residents in the city and Alamance County. It also partners with two Community Housing Development Organizations (CHDOs), Habitat for Humanity of Alamance County and Alamance County Community Services Agency, to build affordable housing in the community.

The Harris Family

Like other cities across the nation, Burlington, North Carolina has long struggled to provide access to safe, decent, and affordable housing for its low-income residents. In recent years, however, this has become more difficult; real incomes in Burlington decreased by more than five percent between 2000 and 2010, while home values increased by 4.4 percent and rent increased by 2.9 percent. As a result, Burlington households must spend more money on housing, but are making less of it.

This was certainly the case for Ms. Jasmine Harris. Although she always wanted to become a homeowner, her very low income—earning just 50 percent of the area median income—shut her out of the conventional mortgage market.

Thanks to a $15,000, HOME-financed second mortgage and the city’s partnership with Habitat for Humanity of Alamance County, Ms. Harris’ dream of homeownership will become a reality in late 2015. Without HOME, Ms. Harris would not have been able to afford her new $97,000 home and Habitat for Humanity of Alamance County would not have the financial support it needs to continue to develop affordable housing in the community.

Through the program, Ms. Harris has learned how to save money, be financially responsible, and work hard for what she wants. She says that this experience has given her a new hope for her future.

“This looks like a great community. This area has come a long way and I’m excited to see where it goes. I have two kids and they will love having a playground right here!”

City of Burlington

Project: HOME: $15,000
Total Cost: $97,000
Other Federal: N/A
Units: 1
District: NC-04
HOME SUCCESS STORY
California

City of Calistoga
With a population of 5,200, the rural City of Calistoga is located in the northern end of the Napa Valley in California. Known as a tourist destination, Calistoga is home to a large number of seniors who live in mobile home parks and are on fixed incomes.

The city receives HOME Investment Partnerships (HOME) funds through the State of California and contracts with the City of Napa Housing Authority to administer its housing programs. This includes its rehabilitation loan program to help preserve and improve housing for low- to moderate-income families. In addition to providing low- and no-interest loans, the city also provides assistance throughout the loan and construction phases of work, including contractor appropriation and construction management.

Ms. Ana Armijo
Ms. Ana Armijo purchased her mobile home in rural Calistoga, California nearly ten years ago. At that time, Ms. Armijo worked as a nurse and enjoyed an active lifestyle serving her community. More recently, however, Ms. Armijo’s health has declined. She has developed severe asthma and recently suffered a stroke.

Because of her very low, fixed income, Ms. Armijo struggles to keep up with the maintenance of her home. The mobile home park issued violations for the exterior paint, the roof had begun to cause water damage to the walls and ceilings, and the bathroom suffered water damage and was not handicap accessible. In addition, rot damage caused moisture infiltration into the home, the carpet on the outside deck was eaten away by termites, and the front entryway served as a trip hazard.

In 2015, Ms. Armijo applied for the City of Calistoga’s Owner-Occupied Rehabilitation Loan Program. With the help of HOME funds, this program provides deferred, no-interest loans to low-income homeowners to make much-needed repairs and improvements to their homes.

Thanks to the City of Calistoga’s program and HOME, Ms. Armijo’s home includes a new roof with insulated panels, new paint, a complete bathroom renovation, and trim work, as well as yard maintenance. These improvements have not only made the home safer, but a more comfortable place for Ms. Armijo to live. She no longer has to worry about being displaced because of the condition of her home, and she has said many times that she feels she has been blessed to have received this help.
HOME SUCCESS STORY

California

City of Davis

The City of Davis is located in Yolo County, California. With more than 65,000 residents, the city endeavors to create a livable community with a high quality of life by balancing the need for housing, jobs, open space, and essential services to preserve the community’s small-town atmosphere.

Under its Affordable Ownership Housing Program, the city offers income-qualified households an opportunity to purchase a home locally below market cost. It also supports affordable rental housing opportunities by providing low-cost financing to support new construction and preservation.

The HOME Investment Partnerships (HOME) program is critical to addressing the pressing need for affordable housing in Davis.

New Harmony Mutual Housing Community

In 2013, the City of Davis partnered with Mutual Housing California to build New Harmony, a 69-unit, affordable rental housing development in Davis, California that is exclusively targeted to extremely low-, very low-, and low-income families at or below 60 percent of the area median income. To support the project, the city provided low-cost financing, donated a portion of the site for development, and provided a loan on the remaining land needed for the project.

New Harmony provides residents with a community garden, community rooms, and energy-saving features that have made the development a model for conservation and green-energy use. In fact, New Harmony’s design and development exceeded California’s energy conservation requirements by almost 33 percent. Each unit features energy-efficient appliances, and solar roof panels offset nearly 80 percent of the electric energy for the community. High-speed internet access is provided to all residents for free in each apartment. The entire development meet Americans with Disabilities Act requirements, and every apartment is adaptable to easily accommodate residents with disabilities. Mutual Housing California provides leadership training and mentoring, educational programs, and community-building activities and services for the residents of the development.

The New Harmony project would not have been possible without $2 million in HOME funds. The development also secured $680,000 in Federal Housing Loan Bank Affordable Housing Program funds, in addition to state tax credits and financing from the local redevelopment agency. Recently, the California legislature eliminated its redevelopment agencies, making access to federal funding sources—like HOME—even more essential to developing affordable housing in Davis and across the state.

New Harmony has had a positive impact on local employment. The construction company, Sunseri Construction, preserved 200 jobs and created nearly 30 new ones, while using the local workforce whenever possible.
HOME SUCCESS STORY

City of Glendale

Since 1975, the City of Glendale, California has helped improve access to safe, decent, and affordable housing by developing, preserving, and administering affordable housing programs and projects for low-income households. This includes new, affordable rental housing for seniors, families, and special-needs populations, as well as homeownership opportunities for first-time homebuyers. The city’s vision is to ensure that all neighborhoods are quality, livable places that are free of blight and where residents feel safe and can access resources and services.

To date, the City of Glendale has helped develop more than 1,200 units of affordable housing.

Cypress Senior Living

The City of Glendale’s newest affordable housing project is Cypress Senior Living, an 18-unit development exclusively targeted to low-income senior and veteran households. The Cypress building was built in 1928, and after years of wear and tear, the plumbing, heating, and electrical systems were in dire need of upgrades and the building needed to be retrofitted for protection against earthquakes.

In 2012, the Glendale Housing Authority and Community Development Partners of Southern California, an affordable rental housing developer, saw the opportunity to form a partnership that would transform the dilapidated building into a source of high-quality, affordable homes.

The Glendale Housing Authority provided $2 million in HOME Investment Partnerships (HOME) funds on one condition: that six of the units had to be reserved and provide a preference for low-income, senior veterans of the U.S. Armed Forces. With the help of an additional $2.2 million in Low Income Housing Tax Credits, their joint vision became a reality when the Cypress Senior Living Project opened its doors in June 2014.

Vietnam veteran Kevin Sargent learned about the Cypress project from the West Los Angeles Veterans Administration and is now a resident. Mr. Sargent had spent several years being homeless and making money by recycling bottles and cans and donating blood. Now, he has a safe, decent, and affordable place to call home.

In addition, Mr. Sargent and other residents have access to critical social services, including computer and safety courses, fraud awareness and prevention programs, medical screening, and financial literacy programs provided through local banks and organizations.
HOME SUCCESS STORY

Tennessee

City of Knoxville

The City of Knoxville, Tennessee’s Community Development Department has a mission to revitalize low- and moderate-income communities and strengthen all neighborhoods. The city’s housing programs are targeted at the improvement and construction of affordable housing, homebuyer assistance, and repair and rehabilitation to reduce the number of substandard rental and owner-occupied residential properties. To do this, the city partners with community organizations to leverage various federal, state and local funding sources. The City of Knoxville uses HOME Investment Partnerships (HOME) funds to support its Owner-Occupied Rehabilitation program and Rental Rehabilitation program, to construct new affordable homes in partnership with local Community Development Housing Organizations (CHDOs), and to provide down-payment assistance to homebuyers.

Washington Oaks Veteran Housing

In May 2015, a crowd came out to celebrate the grand opening of Washington Oaks Veterans Housing development, a 15-unit rental housing development in Knoxville, Tennessee that offers permanent, supportive housing for homeless veterans. The once derelict, blighted property has now become a place of hope.

Each year, more than 700 veterans in Knoxville seek assistance from homelessness partner agencies, and the 2010 Census estimates that close to 2,000 veterans and their families in Knox County live below the poverty level. To help address the critical need for safe, decent, and affordable supportive housing for local veterans, the City of Knoxville’s Community Development Department partnered with the Helen Ross McNabb Center (HRM), a local mental health provider, to rehabilitate the development. HRM applied for and secured $260,000 in HOME funds through the city’s Rental Rehabilitation program. Today, live-in, on-site management helps to provide assistance to residents and connect them to supportive services.

Ms. Many-Bears Grinder, Commissioner of the State of Tennessee’s Department of Veterans Affairs, called the opening of Washington Oaks "a life-changing event" for new residents. Other speakers at the event included State Commissioner of Economic and Community Development Randy Boyd, Knoxville City Mayor Madeline Rogero, Knox County Mayor Tim Burchett, and Susan Conway, Helen Ross McNabb Board Chair. City Council Members George Wallace and Daniel Brown were among the dozens of well-wishers who attended.

Several organizations supported the Washington Oaks project. The Democratic Women of Knoxville bought kitchen furnishings and housewares, members of the Washington Pike United Methodist Church helped to landscape the property, and Read Window Products donated the window blinds.

In less than three months, the apartments are fully occupied.
HOME SUCCESS STORY

Alabama

City of Mobile

The City of Mobile, Alabama Community and Housing Development Department (CHD) administers federal funds that the city receives from the U.S. Department of Housing and Urban Development (HUD), including HOME Investment Partnerships (HOME) funds, Community Development Block Grants (CDBG), and an Emergency Solutions Grant.

CHD uses these funds for a variety of community, housing, and economic development initiatives throughout the City of Mobile for the benefit of low- and moderate-income communities and households. CHD uses HOME funds to support a variety of affordable housing programs, including down payment assistance for low-income homebuyers and the creation and preservation of affordable rental housing.

Delaware Double

The Mayor of Mobile, Alabama, Mr. Sandy Stimpson, has identified tackling blight as one of his major initiatives for the city, especially in the community’s older neighborhoods. Completed in 2015, the Delaware Double project is an excellent example of Mobile’s commitment to not only remove blight, but to neighborhood redevelopment and affordable housing.

The Delaware Double project includes the new construction of two two-bedroom, 750-square-foot, affordable rental housing units. It was financed with $258,000 in HOME funds administered by CHD. The duplex is located on a formerly vacant and blighted lot in the South Oakleigh neighborhood, one of the city’s newly designated revitalization areas. The City of Mobile acquired the lot through its Neighborhood Renewal Program (NRP), which allows the city to obtain the title to tax-delinquent and abandoned properties.

Family Promise of Coastal Alabama, a local nonprofit that works with families transitioning out of homelessness, will work with the city to place families in the property, which will remain affordable for at least 20 years. With the Delaware Double project, Family Promise will be able to offer housing as part of its services for the first time. Executive Director Teressa Ramsey believes it will give families more time to gain stability. “It allows them to save up income for another place at some time or just to get things in order financially.”

Today, the Delaware Double project is a beautiful, fenced, and landscaped property that will serve as stable, reasonably priced homes for the city’s most vulnerable residents.
The City of Napa, California’s Housing Division supports a number of affordable housing programs to assist low-income households in the community. It also staffs the Housing Authority of the City of Napa, which administers the U.S. Department of Housing and Urban Development (HUD) Housing Choice Voucher Program countywide and affordable housing programs in each of the other cities in Napa County.

The City of Napa receives HOME Investment Partnerships Program (HOME) funds through the state of California, which it uses to support its Down Payment Assistance program to help low-income, first-time homebuyers become homeowners. Together, HOME and the City of Napa bring hope to families who never thought they would be able own a home.

The Moreno Family

The City of Napa’s Down Payment Assistance program has made homeownership possible for many low-income households, including Braulio and Veronica Moreno.

When they first got married, the Morenos chose to live with her parents while he finished college and worked part-time. They soon welcomed a new baby, and due to fiscal restraints, Ms. Moreno took a job working as a guest services agent at a local hotel. In 2013, Mr. Moreno graduated from college and found employment with a local trucking company. Both employed, they dreamed of being able to move into a home of their own.

In January 2014, Ms. Moreno contacted the city’s Housing Division about a home that was for sale near her aunt and uncle. With their second child on the way, the Morenos were anxious to move out of her parents’ house and were excited about the prospect of purchasing a home near family members. They saved $14,000 for down payment and closing costs and secured a $176,000 mortgage. The City of Napa also provided the Morenos with a $70,000, 30-year, deferred mortgage loan financed with HOME dollars.

The Morenos love their new, $259,000 home and feel fortunate to have found one in their hometown that they can afford. As homeowners, they continue to build equity and pride in ownership.
HOME SUCCESS STORY

California

City of Pasadena Housing and Career Services Department

The City of Pasadena Housing and Career Services Department (City of Pasadena) is dedicated to providing affordable housing and community development opportunities to low- and moderate-income persons and employment resources to enhance and strengthen the Pasadena, California community.

The city provides financing from various sources, including HOME Investment Partnerships (HOME) funds, to help develop affordable housing. Currently, it has two HOME-funded projects under construction: Heritage Square, a 70-unit rental housing development targeted to very low-income seniors, and Mar Vista Union Apartments, a 20-unit, permanent supportive housing development for homeless families.

The City of Pasadena has developed 2,200 deed-restricted, affordable rental housing units and administers U.S. Department of Housing and Urban Development (HUD) rental assistance to 1,400 households.

Hudson Oaks

With the support of HOME, the City of Pasadena, California and its nonprofit partner, Abode Communities, completed the Hudson Oaks development in 2012. While Hudson Oaks was once the site of a long-vacant and partially burned-out development in the historic Washington Square Landmark District, it is today home to 44 very low-income seniors.

Hudson Oaks is a highly sustainable development. It achieved a LEED Platinum sustainability rating for reduced energy consumption, water efficiency, and improved recycling methods. Ninety-six percent of construction waste was diverted after completion, and it continues to operate 56 percent more efficiently than California Title 24 standards, saving even more in utility costs. Solar power provides more than 55 percent of the building’s electricity, and rainwater is captured into filtration instead of running off into the ocean.

The $16.9 million Hudson Oaks development would not have been possible without the City of Pasadena’s allocation of more than $1.2 million in HOME funds.

As Abode Communities’ chief executive officer, Robin Hughes, puts it, “Hudson Oaks provides residents with a place to break the cycle of economic entrenchment by offering them a healthy home—one with reduced utility costs, that adds value to its surrounding community, that is well maintained and operated, and that provides residents direct access to essential resources and services.”
HOME SUCCESS STORY

Maine

City of Portland

The City of Portland, Maine strives to enhance the health and well-being of the residents of Portland in collaboration with community, state, and federal partners to develop, preserve, and administer affordable housing programs and projects for low-income households. This includes new affordable rental housing for seniors, families, and special-needs populations, as well as repair and rehabilitation of owner-occupied residential properties. In addition, the city operates two of the state’s largest homeless shelters: the Oxford Street Shelter and the Family Shelter.

The city uses HOME Investment Partnerships (HOME) funds to bolster the impact of its housing programs and to provide rental assistance to those who need it.

The Wakefield Family

Ms. Patricia Wakefield is a 24-year old, single mother living in Portland, Maine with her 18-month old son. Ms. Wakefield suffers from significant mental health challenges and has faced several barriers to accessing safe, decent, and affordable housing.

In 2014, the Wakefields were evicted from their apartment for non-payment of rent and moved into the City of Portland’s Family Shelter. Ms. Wakefield was soon connected with the city’s Home To Stay (HTS) program and was awarded a U.S. Department of Housing and Urban Development (HUD) Housing Choice Voucher to help her successfully find an affordable place to raise her son.

Unfortunately, after finding an affordable apartment in Saco, Maine, Ms. Wakefield experienced a job change, unexpected transportation costs, and an increase in childcare expenses. As a consequence, Ms. Wakefield fell behind in her rent and was served with a seven-day notice to quit the premises. She worried that she and her son would become homeless again.

Thankfully, the Wakefields turned to the City of Portland and its HOME-funded Tenant-Based Rental Assistance program. With just $800 in HOME funds, the Wakefield’s rent was brought current, the notice to quit was rescinded, and she was able to get back on track with her rent payments.

One year later, Ms. Wakefield remains successfully housed in the same unit.
HOME SUCCESS STORY

City of Riverside Housing Authority

The City of Riverside Housing Authority, located in Riverside County, California, has as its mission to preserve and increase the supply of safe, decent, and affordable housing, to promote healthy communities, and restore human dignity through innovative housing programs.

The city uses HOME Investment Partnerships (HOME) funds to construct new affordable housing communities. In addition, HOME funds are used to help homeless individuals and families exit life from the streets by providing up to 12 months of rental assistance and case management. HOME helps the City of Riverside provide rental assistance to some of its most vulnerable residents.

Home Front at Camp Anza

When completed in 2016, Home Front at Camp Anza in Riverside, California will serve as a new, $12.8 million, 30-unit, affordable rental housing development exclusively targeted to serving low-income, disabled veterans. At the Home Front development, residents in need of ongoing, out-patient medical attention will be able to live comfortably, safely, and affordably with their family outside of an institutional environment.

The City of Riverside, in partnership with Wakeland Housing and Development Corporation and Mercy Housing is the process of developing Home Front. With this project, they hope to honor the heroes of the past through the rehabilitation and adaptive re-use of the World War II-era Camp Anza Officers Club. The historic building will be transformed into a veteran-directed supportive services and recreation center for residents in the community.

The development team secured about $11.66 million in financing, including $923,000 in Low Income Housing Tax Credits, private construction and bank loans, various energy-efficient rebates, and a contribution from the city’s former Redevelopment Agency of Low-Mod Housing Funds. However, the project was $1.1 million short of the $12.8 million total development cost.

Without a final contribution of $1.1 million in HOME funds from the City of Riverside and the County of Riverside, Home Front at Camp Anza would not be possible. Thanks to HOME, a service-enriched, safe, and quality affordable housing development will open its doors in 2016.
HOME SUCCESS STORY  

California  

Community Development Commission of the County of Los Angeles  

The Community Development Commission of the County of Los Angeles (CDC) serves as the county’s housing and economic development agency. Its goal is to build better lives and neighborhoods for residents and business owners in the unincorporated areas of Los Angeles County, California and in the various incorporated cities that participate in CDC’s programs.

CDC’s main program areas include community development, affordable housing development and preservation, and economic development.

Since 1992, CDC has used over $183 million in HOME Investment Partnerships (HOME) funds to develop more than 3,500 affordable and special-needs housing units, to provide assistance to 1,920 first-time homebuyers, and to improve the lives of nearly 1,000 homeowners through residential rehabilitation.

The Courtyard at La Brea  

Los Angeles County, California faces a major shortage of affordable housing, especially for homeless and special needs populations. Federal resources that are typically used for affordable housing production—including HOME—have been cut in recent years, and in 2012, the State of California dissolved its redevelopment agencies, the last dedicated source of affordable housing funds.

Completed in 2013, The Courtyard at La Brea would not have been possible without HOME. The 31-unit development sets aside 15 units for individuals with special needs, including those with mental illness, HIV/AIDS, and transition-age youth. The developer, the West Hollywood Community Housing Corporation (WHCHC), applied to both the CDC and the City of West Hollywood for capital financing.

As the largest public financier of this $15.3 million project, CDC provided a $3.7 million HOME loan and served as the bond issuer for the conventional lender’s $7.8 million construction loan. Included in CDC’s HOME loan was $100,000 specifically designated for the project’s sustainable elements.

Courtyard at La Brea replaced a deteriorating retail space and two housing units. Today, residents have access to critical services, as well as 24-hour support and crisis intervention with a resident service provider and on-site manager. To ensure the residents’ success in permanent housing, AIDS Project Los Angeles’ staff are available to assist residents from their office space on the development’s ground floor.

Resident Steven Myrick says, “I feel like I’m a very rich poor person. You live with dignity here.”
Community Frameworks

Community Frameworks is a 501(c)(3) nonprofit organization and a NeighborWorks® America Chartered Member based in Washington State. With offices in Spokane and Bremerton, the organization serves communities in Washington, Oregon, Idaho, and Montana.

Since 1974, Community Frameworks’ mission has been to support and develop affordable housing as a foundation upon which individuals, families, and neighborhoods can build vital communities. To accomplish this mission, it develops affordable, supportive multifamily housing, provides homeownership opportunities for hard-working families, and teaches and counsels families on budgeting, credit, and homeownership topics. Community Frameworks also partners with cities, counties, small municipalities, nonprofits, and others throughout the Northwest region, providing technical assistance, financing, and other assistance to help develop affordable housing.

Lilac Terrace

In 2009, Community Frameworks finished construction on Lilac Terrace, an $8.6 million 50-unit independent-living senior housing development in Spokane, Washington. The project—along with the 174-unit Lilac Plaza development that was originally built in 1972—are known as the Lilac Plaza Retirement Community and are exclusively targeted to low-income seniors earning less than 60 percent of the area median income. Most residents are in their mid-80s and many live on Social Security Survivors Benefits, having never worked outside the home.

Lilac Terrace provides attractive housing and a supportive community for seniors who do not have many other housing options. Moreover, the development helps residents stay active and engaged, allowing them to avoid assisted living. Residents have an exercise room, computer room, craft room, classes, raised garden beds, and access to meal service and social activities, including a very active Nintendo Wii bowling league.

Community Frameworks served as the development consultant on the Lilac Terrace project, which is owned and managed by Spokane Baptist Association Homes (SBAH). Community Frameworks secured all of the financing, assembled the development team, and managed the project from predevelopment to completion. The development was financed with nearly $250,000 in HOME Investment Partnerships (HOME) funds, $3 million in Low Income Housing Tax Credits, and $4.1 million in funding from U.S. Department of Housing and Urban Development’s Section 202 Supportive Housing for the Elderly program.

For too many seniors living on a fixed, low income, it is incredibly difficult to find a safe, decent, and affordable place to call home. With HOME, local organizations and Congress can help create new opportunities for senior housing.
HOME SUCCESS STORY

California

Community Housing Improvement Program

The Community Housing Improvement Program (CHIP) is a nonprofit organization that provides healthy, sustainable, and affordable housing and services to qualified residents in North Valley, California, including Butte, Colusa, Glenn, Shasta, Sutter, Tehama, and Yuba Counties.

CHIP supports homeownership opportunities almost exclusively using the Mutual Self-Help Housing method of construction, develops rental housing, and manages their properties, including the provision of quality resident services. Since 1973, CHIP has helped build more than 1,700 Self-Help Homes and has developed nearly 700 units of rental housing.

Currently, CHIP uses HOME Investment Partnerships (HOME) funds to provide first-time homebuyers with down payment assistance under its Mutual Self-Help Housing program.

North Biggs Estates

Like other rural communities across the nation, Biggs, California struggles to provide low-income residents with access to safe, decent, and affordable housing. Two-thirds (67 percent) of low-income households and 70 percent of very low-income households in Biggs cannot afford their rent.

Thanks to CHIP’s Mutual Self-Help Housing program, 56 very deserving, low-income families have realized the dream of homeownership in the North Biggs Estates Subdivision. Under the program, families work around their jobs and family obligations, including on evenings and weekends, to build their own home. By reducing construction costs, families can earn equity in their homes and make lasting investments in their communities.

CHIP homeowners are hardworking people with lower paying jobs. Often, English is their second language and many have not been granted the opportunities that can help create a path to wealth and homeownership, such as access to higher education.

In 2012, CHIP was awarded $2 million in HOME funds and $6.6 million in U.S. Department of Agriculture (USDA) Section 502 Direct Loans to support the development. HOME funding was used as a mortgage subsidy for the families. As a result, nearly half of CHIP’s homeowners pay less for their new home than what they previously paid in rent. Without HOME, many of these families would not be able to afford their home.

As homeowners, the families living in the North Biggs Estates now have stable housing and can continue to earn equity. The homes’ energy-efficient designs also help the families save money.
HOME SUCCESS STORY

Community Housing Innovations

Community Housing Innovations (CHI) provides housing and human services that enable low- and moderate-income families and individuals to achieve the greatest social and economic independence at the lowest cost to society. CHI owns and manages more than 250 single- and multi-family units of affordable and permanent rental housing in Westchester and Long Island, New York.

The HOME Investment Partnerships (HOME) program provides CHI with the capital to assist low-income families in the community. Without HOME, many homeowners served by CHI would not have been able to fulfill their dream of becoming homeowners. HOME is a critical, necessary resource for building strong communities nationwide.

Mr. Gabriel Lugo and Ms. July Iscola

Patchogue is less affluent than other communities in Suffolk County, New York, and it is in significant need of affordable housing. Many low-income residents in the community struggle to find safe, decent, and affordable housing.

That’s why CHI uses HOME funds to offer first-time homebuyers assistance, including grants to offset down payment and closing costs, in addition to rehabilitation expenses. Grant assistance is provided in the form of a deferred, forgivable loan with no payments that declines over time and is secured by a second mortgage lien.

Before becoming homeowners in 2013, Gabriel Lugo and his partner, July Iscola, were long-term renters. For several years, they lived in apartments in aging rental housing developments, paying too much in rent and utilities. They always dreamed of owning their own home, so they turned to CHI for help.

CHI provided Mr. Lugo and Ms. Iscola $9,600 in HOME-financed homebuyer assistance. CHI also helped them secure $14,750 from the Affordable Housing Corporation to rehabilitate their home. After moving into their first home in 2013, they completed the rehabilitation the following year. This included the installation of energy-efficient upgrades that result in lower utility bills. Mr. Lugo and Ms. Iscola love their new home and are happy to have a foundation to build upon.

CHI uses the HOME program as a resource to provide families in the Patchogue community the opportunity to purchase their first home. Together, CHI and HOME help low-income families become successful homeowners.
HOME SUCCESS STORY

Maine

Community Housing of Maine

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.

Elm Terrace

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 percent 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 percent more energy efficient than typical multifamily properties.

The development was financed with $1.1 million in HOME Investment Partnerships Program (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.
HOME SUCCESS STORY
Illinois

Community Partners for Affordable Housing

Community Partners for Affordable Housing (CPAH) provides safe, decent, and affordable housing by creating rental and homeownership opportunities for low- and moderate-income households. Today, CPAH manages more than 75 units of affordable housing throughout Highland Park, Evanston, and Lake Forest, Illinois.

The HOME Investment Partnerships (HOME) program helps CPAH make a meaningful impact in the communities it serves. HOME is used to not only help families secure affordable housing, but also to clean up blighted properties in the neighborhood.

Because CPAH is a land trust, all CPAH homes remain affordable in perpetuity. This means the HOME funds used for each CPAH home will permanently impact the community for generations to come.

Homeownership in Highland Park

Jose came to Highland Park, Illinois when he was 16 years old and has made the community his home ever since. However, in recent years, rising housing costs have made it more difficult for Jose and other residents to find safe, decent, and affordable homes in the area.

Although Jose, his wife, Dahlia, and their two daughters struggled to find an affordable place to rent in Highland Park, his dream was to provide a safe, permanent home for his family in the community. Luckily, Lake County has made it a priority to encourage affordable housing in high-opportunity areas like Highland Park, where the shortage of affordable housing is most severe.

With the help of $64,000 in HOME funds, CPAH was able to purchase a modest, $224,000 home in Highland Park. After rehabilitating the property, CPAH sold the home to Jose and his family. CPAH also referred Jose to a partnering bank that is dedicated to helping low-income homebuyer obtain an affordable, $145,000 mortgage. The family moved into their home in December 2012.

Jose says working with CPAH has been a dream come true. “We feel like we have everything now. We don’t have fancy things or go out to eat very often or take expensive vacations, but we’re providing a good, quality life for our kids and it all started with housing. We are so thankful and appreciative of what we have.”
HOME SUCCESS STORY

Kentucky

Community Ventures

Community Ventures (CV) strengthens communities by helping people achieve their dreams of greater economic opportunity. CV helps people own homes and start businesses because it believes in people’s dreams. From affordable financing and education to counseling and neighborhood revitalization, CV creates opportunities to dramatically improve the quality of life for people across Kentucky.

Founded in 1982, CV has evolved in capacity and knowledge, but its mission has stayed the same—to strengthen communities by empowering individuals. CV is focused on the areas of greatest need, where it can make the most impact. CV is headquartered in Lexington, Kentucky with branch offices in Campbellsville, Frankfort, Louisville, Paris and Owensboro.

The Schwarz Family

Before buying her home in rural Nicholasville, Kentucky in 2014, Ms. Laura Schwarz and her two children rented an apartment nearby. While she wanted to become a homeowner so that she could provide her children with a safe, comfortable space to thrive, she needed to repair her credit and save money.

In 2012, she turned to the United Way of the Bluegrass to participate in their Back on Track program. Under the program, United Way provided Ms. Schwarz with an Individual Development Account (IDA) and matched her savings. With every credit card payment, she saw her credit score slowly go up.

In 2014, the United Way referred Ms. Schwarz to Community Ventures (CV) to help her find her dream home. The home was in foreclosure and had been vacant for about a year. Because the home needed significant repairs, CV helped Ms. Schwarz get a new HVAC system, hot water tank, and appliances.

CV also helped Ms. Schwarz obtain a low-cost, $59,000 loan from the Affordable Housing Trust Fund and Kentucky Housing Corporation and more than $55,000 in homebuyer assistance through the HOME Investment Partnership (HOME) program. Like many other low-income families, Ms. Schwarz would not have been able to become a homeowner without HOME.

Today, the Schwarz family pays just $50 more to own their own home than they did to rent. And, because CV helped install new insulation and energy-efficient appliances and lightbulbs, their utility bills are much lower.

Looking back on her journey to becoming a homeowner, Ms. Schwarz says her favorite part was working with CV. “CV was there for me. They took me where I was and helped me make my dream come true.”

CV is very excited to be able to help families like the Schwarzs, but it knows that this would not be possible without the United Way, Kentucky Housing Corporation, the Affordable Housing Trust, and its many other partners.
PROJECT HIGHLIGHTS

Location: Hines
Project: Supportive Housing for Homeless Individuals and Veterans
HOME: $2.2M
Total Cost: $18.6M
Other Federal: $1.6M
Low Income Housing Tax Credits
Units: 72
District: IL-03

HOME SUCCESS STORY

Illinois

Cook County Department of Planning and Development

The Department of Planning and Development (DPD) of Cook County, Illinois is committed to developing sustainable communities by fostering economic opportunities and business development, preserving and expanding the supply of safe, decent, and affordable housing, facilitating infrastructure improvements, promoting fair housing, and supporting social services and programs that address the problems of homelessness.

DPD’s coordinates housing, community development, and economic development efforts in pursuit of stronger, more viable communities. It also leverages the County’s resources to support the retention and creation of businesses and jobs in order to expand the County’s tax base. One of the primary tools DPD uses is the HOME Investment Partnerships (HOME) program.

Freedom’s Path

According to the U.S. Department of Veterans Affairs, about 1.4 million veterans are at risk of homelessness due to poverty, a lack of support networks, and dismal living conditions in overcrowded and substandard housing. Recently, Cook County President Toni Preckwinkle’s administration has made the challenges of homeless veterans a greater priority.

In 2015, the first phase of Freedom’s Path, a 72-unit, permanent, supportive housing development serving low-income, homeless and disabled veterans and at-risk individuals, opened its doors at the Edward J. Hines Veterans Administration Hospital Grounds. The $18.6 million development was built by Communities for Veterans, LLC and is managed by Beneficial Communities, based in Sarasota, Florida. All of the units are targeted to households earning less than 60 percent of the area median income.

To complete the project, DPD provided $2.2 million in HOME funds and $1.6 million in Low Income Housing Tax Credits. The Housing Authority of Cook County also provided 56 Housing Choice Vouchers to assure that those without an income can still reside there.

Phase Two, which will provide an additional 52 units of affordable housing for local veterans, is currently in the application process for with the Illinois Housing Development Authority.

Freedom’s Path addresses the severe shortage of permanent supportive housing in suburban Cook County and provides a secure place for veterans to become re-acquainted to society, while receiving much-needed services. It will provide them a community and home with the dignity they deserve.
HOME SUCCESS STORY
California

County of San Mateo Department of Housing

The County of San Mateo Department of Housing (DOH) is a catalyst for improving access to affordable housing, increasing the supply of workforce housing, and supporting community development so that housing permanently exists for people of all income levels and generations in San Mateo County, California.

DOH provides rental and homeownership assistance to income-qualified residents. It also provides financing and technical assistance to partner organizations in the public, private, and nonprofit sectors to pursue housing and community and economic development activities that improve quality of life.

The HOME Investment Partnerships (HOME) program, along with other federal housing programs, provide the much-needed capital to continue to help house deserving residents of San Mateo County.

Half Moon Bay Senior Campus

In 2014, MidPen Housing Corporation completed the first phase of the Half Moon Village development, a 45-unit, affordable senior housing project located in San Mateo, California. One year later, the organization finalized the second phase of development, which included an additional 115 homes.

Half Moon Village is a key component of the County of San Mateo’s Half Moon Bay Senior Campus Plan to integrate multiple senior housing developments with on-site services in an infill neighborhood next to the historic downtown area. This innovative Senior Campus creates a continuum of care to address the high costs of living and healthcare for seniors with fixed incomes.

The campus includes Coastside Adult Day Health Center and a community center managed by Senior Coastsiders, both of which provide a range of healthcare services and other supportive programs. MidPen Resident Services Corporation offers additional on-site services, all of which are designed to help senior residents live healthy, independent lives.

DOH partnered with MidPen Housing to support the campus by providing over $1.5 million in HOME funding and nearly $1.1 million in Community Development Block Grants (CDBG). This leveraged $37.4 million in Low Income Housing Tax Credits and $1 million from the Federal Home Loan Bank Affordable Housing Program.

At the grand opening for Half Moon Village, Ms. McCreaty, a new resident, expressed her joy. “There are so many people who need housing like this in the Bay Area. I am one of the lucky ones.”
HOME SUCCESS STORY

California

Domus Development

Domus Development is an award-winning, infill development company that specializes in socially responsible and environmentally conscious building. Since 2003, Domus has been creating and preserving affordable housing and innovative, infill, mixed-use projects through the use of funding sources, including the HOME Investment Partnerships (HOME) program.

Domus Development firmly believes in the importance of collaboration between the public and private sectors in order to create the highest-quality product. In fulfilling its mission, Domus Development endeavors to create sustainable communities that enhance the living experience of residents, while equally benefiting the neighborhood and the environment.

Serving California and Arizona, Domus Development’s team has experience and expertise that is place-based and responsive.

Garden Village

The former, 195-unit Willow Pointe Apartments was once a source of crime and blight in Sacramento, California. Unrepaired damage, significant deferred maintenance, and pervasive mold damage were so severe that many units were uninhabitable, and the property was at risk of foreclosure. Willow Pointe was plagued by serious crimes, including drug manufacturing, drug sales, and gang violence.

In 2012, Domus Development secured a $1.8 million HOME loan to help acquire and rehabilitate the property. The HOME loan played a critical role in helping the project secure enough highly competitive Low Income Housing Tax Credits to cover more than half of the $17.5 million total project costs.

Now known as Garden Village project, the development has undergone a complete transformation. The development provides 193 affordable apartments exclusively targeted to low-income families, an expanded community room, two new playgrounds, and community gardens. Located in the heart of Sacramento’s Little Saigon neighborhood, the property is in close proximity to grocers and small businesses that cater to Vietnamese, Hmong, and other Southeast Asian populations. On-site amenities and larger apartments are designed to better suit the demographics of the area.

Notably, Garden Village was the first project in the nation to use the U.S. Department of Housing and Urban Development (HUD) Section 811 Supportive Housing for Persons With Disabilities program, which provided housing vouchers to adults with developmental and physical disabilities leaving institutional settings.

The renovation of this project has helped stabilize the community, eliminate nearly all reports of crime, and spur economic investment at the adjacent Florin Towne Center, which now features a Wal-Mart, 24 Hour Fitness, and Starbucks.
HOME SUCCESS STORY

California

EAH Housing

EAH Housing is a nonprofit corporation founded on the belief that attractive, affordable rental housing is the cornerstone to sustainable, living communities. Established in 1968, EAH Housing has become one of the largest and most respected nonprofit housing development and management organizations in the western United States. It strives to promote equity in economic opportunity by addressing the housing needs of low- and middle-income families, people with disabilities, students, and seniors.

To date, EAH has developed 92 properties, with an estimated aggregate development cost of $1 billion. It manages 9,800 unit leases in 50 municipalities in California and Hawaii. HOME Investment Partnerships (HOME) funds were leveraged in the majority of these developments.

Archway Commons

Over a decade ago, the city of Modesto, California zoned a location for a multifamily housing development to serve as a catalyst for the surrounding area’s renewal. With the grand opening of Archway Commons in 2014, that dream became a reality.

Archway Commons is a $19.9 million, 76-unit, high-quality, affordable, GreenPoint-Rated, multifamily rental housing development that is exclusively targeted to low-income individuals, couples, seniors, and families with children who earn less than 60 percent and 30 percent of the area median income. Monthly rents range from as little as $348 to $880, far less than the market rate in Modesto.

In addition to providing affordable housing, the development also includes green features, such as Energy Star appliances and energy-efficient windows. A solar array powers the majority of common area’s electricity consumption. Moreover, all ground-level units are compliant with Americans with Disabilities Act regulations and residents have access to an on-site after-school tutoring program, job search assistance program, computer lab, community center, and tot lot.

To develop Archway Commons, EAH Housing secured $1 million in HOME funding, an award of $10.8 million in Low Income Housing Tax Credits, and contributions from the City of Modesto. Without HOME, the development would not have been possible.

When sufficient financing becomes available, a Phase II development will add an additional 74 units adjacent to the site, allowing EAH Housing to serve even more families.

To Modesto Mayor Garrad Marsh, “Archway Commons is a chance for low-income families and seniors to stabilize their financial life, get ahead, and ultimately, achieve the American Dream.”
HOME SUCCESS STORY

California

Eden Housing

Founded in 1968, Eden Housing is one of the oldest, nonprofit, affordable housing developers in California. It builds and maintains high-quality, well-managed, and service-enhanced affordable housing communities. Since inception, Eden has developed or acquired more than 8,000 units of affordable housing in 130 properties throughout California, serving more than 17,000 lower-income residents, including families, older-adult seniors, and individuals with special needs.

Demand for Eden’s work is high. Nearly 17,000 households are currently on its waiting lists and its properties have virtually no vacancies.

The HOME Investment Partnerships (HOME) program plays an important role in helping Eden Housing build and preserve affordable housing in California. HOME has become even more critical in the wake of the state’s decision to eliminate its redevelopment agencies.

Sara Conner Court

When she was just 12 years old, Ms. Cox was separated from her family because of her mother’s substance abuse problems. Although Ms. Cox was placed in foster care, she never felt like she had a home. “For the most part, I always kept my bags packed,” she shared with us. “It was never safe to get comfortable.” As a teenager, she experienced homelessness. Her unsettledness continued after her son, Xavier, was born, moving four times before he turned three years old.

This all changed in 2009 when Ms. Cox became a resident at Sara Conner Court, a 57-unit, affordable housing development in Hayward, California. The community provides affordable homes to low-income families earning between 30 and 60 percent of the area median income. Ms. Cox smiled and said, “For the first time, I placed pictures in a frame and hung them on the wall.”

Sara Conner Court features a large community room with a computer learning center, common kitchen, and space for families to congregate. Its four buildings are situated around a large, lushly landscaped courtyard with a playground, walking and sitting areas, and a barbecue and picnic area.

Not only does Sara Conner Court provide high-quality homes for people who need it, but it significantly revitalized the local neighborhood. The development was built on the site of an abandoned, substandard retail center.

Eden Housing developed the $20.5 million Sara Conner Court community with $4.5 million in HOME funds, $11.5 million in Low Income Housing Tax Credits, and $350,000 in Community Development Block Grants (CDBG). Without this investment, Ms. Cox and her son would never have found a place where they could feel at home.
HOME SUCCESS STORY

Kentucky

Fahe

Since 1980, Fahe and its members have guided over 200,000 families to better lives, made over $469 million in direct investments to the region, and achieved a total, cumulative financial impact of over $1 billion.

Fahe provides Appalachian families the tools they need to build a better life through affordable housing, job creation, and the establishment of healthier communities. Fahe is a network organization comprised of over 50 members, serving the Appalachian areas of Kentucky, West Virginia, Virginia, Tennessee, Alabama, and Maryland.

Fahe requests HOME Investment Partnerships (HOME) funds annually to help clients seeking homeownership opportunities in Kentucky and Virginia. Fahe also facilitates HOME funds for its member networks in Tennessee and West Virginia.

The Rector Family

“My new home is so quiet and peaceful,” said Ms. Shelby Rector, age 20. “It’s amazing that as a single parent, I can afford to live in a home of my own that is also safe for my daughter.”

Ms. Rector and her 3-year-old daughter didn’t always have such a home to call their own. After Ms. Rector and her husband divorced, she became the primary caregiver of her then 1-year-old daughter. They lived in an apartment briefly, but the rent, utilities, and childcare bills were too expensive. Ms. Rector was forced to move back home with her parents and younger brother. Her parent’s home is small, and she and her daughter were forced to share a room.

The stress of living in close quarters with little to no privacy, while working and caring for a young child began to take its toll on Ms. Rector and her family. Luckily, her mother learned about Southern Tier Housing, a subsidiary of Fahe member, Kentucky Highlands Investment Corporation.

In 2013, Southern Tier Housing approved Ms. Rector for a home in rural Monticello, Kentucky. Ms. Rector was able to afford the $108,607 home because Southern Tier Housing helped her secure $10,000 in HOME funds, a $69,000 U.S Department of Agriculture (USDA) Section 502 Direct Homeownership loan, and $7,000 under the Self-Help Homeownership Opportunity Program (SHOP).

“Having a home has changed my life and given me and my daughter a great future. This home and this entire experience have given me a sense of independence I never expected to have. I’m very excited and grateful.”
HOME SUCCESS STORY

New York

Fortune Society

Fortune Society’s (Fortune) mission is to support successful re-entry from prison and to promote alternatives to incarceration in order to strengthen New York City communities. Fortune helps build lives by providing service programs that are shaped by the needs and experiences of its clients, and it promotes the creation of a fair, humane, and truly rehabilitative correctional system.

Fortune’s "one-stop" model provides clients with workforce development, education, housing, and substance abuse and mental health treatment that is tailored to their needs. These services are provided at Fortune’s Main Service Center in Long Island City and the Fortune Academy and Castle Gardens in West Harlem. In 2014, Fortune served 5,801 clients across the agency.

Castle Gardens

B., a 47-year old, single mother of two, has faced many challenges in her life. She was a teenager when she had her eldest daughter, was diagnosed with depression, and is a survivor of domestic violence. Her experience with domestic violence eventually resulted in her being sent to prison. When B. was released, she lived in her mother’s home until it went into foreclosure. By 2008, B. and her children—including her 4-year old daughter—were living in a homeless shelter.

In 2010, B.’s life change when she moved into Castle Gardens, a $43.5 million, 114-unit, permanent, supportive housing development targeted to low-income families and formerly homeless individuals with histories of incarceration. The development includes a 20,000 square-foot service center that provides residents with on-site services, including counseling and case management, in addition to meeting space for local community groups.

Castle Gardens was developed by Fortune and was financed with $1.5 million in HOME Investment Partnership (HOME) funds as critical gap financing.

Since moving into the Castle Gardens, B. and her youngest daughter are very involved in program activities and make full use of the services offered. B. is currently involved in Fortune’s Family Services program and participates in computer education classes. This summer, she worked with her counselor at Castle Gardens to enroll her daughter in a summer camp event at Columbia University. Her daughter is an honor roll student and, in 2013, she was accepted to Mott Hall, a specialized school for the gifted.
HOME SUCCESS STORY

Nevada

George Gekakis, Inc.

The real estate development firm of George Gekakis, Inc. (GGI) was founded in 1981 in Shreveport, Louisiana and expanded to Las Vegas, Nevada in 1989. In addition to building custom homes and commercial structures, GGI has designed and built affordable senior housing since the mid-1990s.

Along with its nonprofit partner, Silver State Housing, GGI uses HOME Investment Partnership (HOME) funds to bring projects to fruition, serving the needs of seniors and helping to stimulate, revitalize, and diversify neighborhoods in Southern Nevada.

To date, GGI has developed and currently manages nearly 1,000 units of affordable senior housing in Las Vegas, North Las Vegas, and Clark County, Nevada.

McKnight Senior Village I

McKnight Senior Village I (McKnight) has been a successful senior housing community since 1996, with 110, single-story, one-bedroom, cottage-style units located on six acres in Las Vegas, Nevada. As an aging property, however, the development needed significant rehabilitation, not only to keep pace with newer developments, but to adhere to the state’s higher standards of energy efficiency and green building, as well as federal Americans with Disabilities Act requirements.

Between 2012 and 2013, Silver State Housing secured $2.4 million in HOME funds to help rehabilitate and preserve the existing units from becoming obsolete. Overall, the total cost to rehabilitate the property was $17.3 million, including $10.2 million in Low Income Housing Tax Credits. GGI served as the developer on the rehabilitation project.

Thanks to HOME, the McKnight campus can continue to help low-income seniors age in place near family, friends, and familiar surroundings. HOME funds also helped ensure that McKnight can keep rents low enough to serve seniors earning just 35 to 50 percent of the area median income.

McKnight is close to the retail, grocery, banking, medical services, and public transportation that its residents need. It is also located within a safe, gated community. Residents have access to a 7,700-square-foot recreational clubhouse and supportive services, including access to healthy foods, health and wellness services, and computer literacy and English language courses, among others to help them enjoy a lifestyle they would not otherwise have.
HOME SUCCESS STORY

Mississippi

Greater Greenville Housing and Revitalization Association

Established in 1992, the Greater Greenville Housing and Revitalization Association (GGHRA) is an independent, 501(c)(3), nonprofit community development corporation, with over 20 years of experience developing and supporting affordable housing in the greater Greenville, Mississippi community.

GGHRA’s mission is to develop, provide, and promote safe, affordable, and decent housing, in addition to designing, researching, and promoting revitalization activities.

With an impeccable reputation within the industry, GGHRA has successfully administered numerous community-based programs, including the redevelopment of scattered-site, single-family units, homebuyer assistance, and homeowner rehabilitation programs. As a result, GGHRA has helped thousands of families in the region find and maintain adequate housing.

Les-Lane Apartments

Because of lower incomes and high poverty rates, rural Greenville, Mississippi struggles to provide safe, decent, and affordable housing for low-income families. Moreover, Greenville maintains one of the highest concentrations of substandard housing in the state. In fact, the University of Wisconsin Population Health Institute ranked the Greenville/Washington County area as the worst region in the state of Mississippi for its physical environment.

In July 2013, GGHRA was awarded an $847,000 Community Housing Development Organization (CHDO) grant through the HOME Investment Partnerships (HOME) program and $134,000 in capacity-building funds to substantially rehabilitate Les-Lane Apartments, an eight-unit rental housing development in downtown Greenville.

Originally constructed in 1938, Les-Lane Apartments was Greenville’s first multifamily development. At the time, it provided luxury housing to many prominent Delta residents. However, by 2013, the property was vacant and blighted.

GGHRA, along with other community leaders, constituents, funding agencies, and beneficiaries celebrated the grand reopening of Les-Lane Apartments in December 2014. Within three days of issuing the notice of availability for occupancy, GGHRA received 43 applications for tenancy. Today, it boasts a waiting list of 28 prospective tenants.

Once vacant and vandalized, Les-Lane Apartments is now a symbol of the city’s downtown renaissance. It also helped spur local economic activity. In fact, over 90 percent of the construction activities were awarded to regional contractors, providing a much needed economic stimulus to the City of Greenville. Les-Lane Apartments has proven to be a catalyst in the downtown redevelopment movement.
HOME SUCCESS STORY
California

Habitat for Humanity East Bay/Silicon Valley

Habitat for Habitat for Humanity East Bay/Silicon Valley brings people together to build homes, communities, and hope. The organization revitalizes neighborhoods, builds affordable and environmentally sustainable homes, and empowers families through successful homeownership. Since 1986, Habitat for Humanity East Bay/Silicon Valley has partnered with volunteers and the community to serve more than 6,000 people and strengthen communities in Alameda, Contra Costa, and Santa Clara Counties in California.

Under its program, affordable homes are built using a large amount of volunteer labor, donated funds, and materials. Then, the homes are sold at affordable prices to qualifying, low-income families.

HOME Investment Partnerships Program (HOME) funds are a critical part the organization’s funding and allow it to serve families with limited economic means.

Muir Ridge

The demand for affordable housing in the San Francisco Bay Area far outstrips supply, especially for low- and very low-income households. As a result, the need for affordable homeownership opportunities is significant.

In 2013, Habitat for Humanity East Bay/Silicon Valley identified a property for sale in unincorporated Martinez in Contra Costa County, California. The site was already subdivided into finished lots, and much of the site improvements were already completed.

The organization purchased the site and, in 2014, leveraged $1.5 million in HOME funds to construct Muir Ridge, a vibrant, mixed-income, $5 million affordable housing development. Without HOME, Habitat would not have been able to bring the community together to help 12 low- and very low-income families buy their own home in the new development.

While the median home sales price in the Bay Area was $661,000 in July 2015, Habitat buyers at Muir Ridge will purchase their homes for less than $290,000. That's because in part, under Habitat's program, each family contributes at least 500 hours of sweat equity to help reduce construction costs. Moreover, they receive extensive construction, financial management, leadership, first-time homebuyer and home maintenance training. This helps ensure that Habitat homebuyers are empowered for long-term success.

In addition, each home includes many green building features to address passive solar design, energy efficiency, water efficiency, resource conservation, and indoor air quality.

Thanks to HOME, Muir Ridge has not only helped make the dream of homeownership a reality for low-income families in the area, but it helped ensure that the development will be an asset to the surrounding neighborhood for years to come.
HOME SUCCESS STORY

California

Habitat for Humanity Greater San Francisco

Habitat for Humanity Greater San Francisco (Habitat GSF) builds homes and community in partnership with thousands of volunteers and partners each year in Marin, San Francisco, and San Mateo Counties in California, where owning a home is becoming increasingly unaffordable and where financing for affordable housing has become scarce. Habitat GSF also offers free financial literacy and homebuyer readiness classes.

To date, Habitat GSF has built more than 200 affordable homes and has leveraged $2.5 million in HOME Investment Partnerships (HOME) funds. The organization is currently developing Habitat Terrace, a 28-home, single-family development in San Francisco’s Ocean View neighborhood and Mt. Burdell Place, a 10-home, single-family development in Novato, California.

7555 Mission Street

In 2012, Aleli and Gennis Reyes and their three children were living in a tiny, two-bedroom apartment in Pacifica, California. The Reyes family dreamed of becoming homeowners, but did not think that it was possible.

Thanks to Habitat GSF and HOME, their dream became a reality in April 2013 when they moved into the 7555 Mission Street community, a 36-unit, condominium development in Daly City, California. With strong municipal and community support, Habitat GSF secured $1.3 million in HOME funds to complete the $12.9 million project.

The 7555 Mission Street project is GreenPoint-rated by Build It Green and features the largest solar installation of any Habitat for Humanity development in the world. It has received awards from the Grand Boulevard Initiative, Sustainable San Mateo County, and Habitat for Humanity International.

“We no longer need to rent and keep moving around, looking for cheap and nice apartments. It’s an unbelievable experience to be able to live in a house you built with your own hands,” said Elijah, one of the Reyes’ sons.

Having an affordable place to call home has allowed the Reyes family to plan for their future. Elijah graduated from high school and will start Skyline Community College in the fall of 2015. Daughter Erika is focusing on her college studies as well. She is majoring in engineering and appreciates having a quiet space to do homework. In addition, the Reyes family has opened their first retirement account.
HOME SUCCESS STORY

Habitat for Humanity of Greater Los Angeles

Habitat for Humanity of Greater Los Angeles (Habitat LA) brings people together to build homes, communities, and hope throughout 110 cities and the unincorporated areas in Los Angeles County and 81 communities within the City of Los Angeles.

With the support of community partners, donors, and volunteers, Habitat LA provides low- and limited-income families and individuals the opportunity to build and purchase their own homes or renovate existing homes. In addition to a down payment and monthly mortgage payments, homeowners invest sweat equity. Since 1990, Habitat LA has built and repaired more than 600 homes locally.

Habitat LA uses HOME Investment Partnerships (HOME) funds to support construction, as well as to acquire land.

Sweat-Equity Homeownership

With a population of nearly 70,000, Lynwood, California ranks among the most densely populated communities in the state. The median household income in Lynwood is just $41,875, nearly $15,000 less than the statewide average, and 23 percent of the city’s residents live in poverty. As a result, there is an overwhelming need for affordable housing for low- and very low-income residents. That’s why Habitat LA identified Lynwood as one of its Neighborhood Revitalization Initiative focus communities in 2009.

For nine years, Ms. Nikki Payton, a 40-year-old nurse and single mother of three, lived in a dilapidated apartment. The roof caved in, mold became a problem, and there was no hot water. Ms. Payton had to boil water on the stove for baths and showers, and eventually all three children developed asthma. Afterwards, the Paytons moved in with Nikki’s mother in a small, crowded, two-bedroom apartment. The neighborhood was unsafe, and the children were unable to play outside.

The Paytons are thrilled to be moving into a safe, decent, and affordable home on Magnolia Avenue, which they believe will help them live better and healthier lives. HOME funds came together with additional sponsorships, donations, and volunteer contributions to make this project possible.

Not only has the project helped the Paytons, but the City of Lynwood has also been transformed. Since becoming a Neighborhood Revitalization Initiative focus community, Habitat LA has invested $24.3 million to build, rehabilitate, and repair more than 100 homes, as well as renovate key community buildings and the entire block of Magnolia Avenue. As a result, home prices have increased by 16 percent, unemployment has dropped by 38 percent, and crime is down 21 percent.
HOME SUCCESS STORY
Louisiana

Habitat for Humanity of Lafayette

Habitat for Humanity of Lafayette (Lafayette Habitat) is based in Lafayette, Louisiana and is part of a global, nonprofit housing organization, Habitat for Humanity International (HFHI). Both are operated on Christian principles and seek to put God’s love into action by building homes, communities, and hope.

Habitat for Humanity is dedicated to eliminating substandard housing locally and worldwide through the construction, rehabilitation, and preservation of affordable homes, by advocating for fair and just housing policies, and by providing training and access to resources to help families improve their shelter conditions. It was founded on the conviction that every man, woman, and child should have a simple, durable place to live in dignity and safety.

The Alfred Family

Since 2013, Lafayette Habitat has built 13 homes in Lafayette, Louisiana’s McComb-Veazey neighborhood. Six of these homes were constructed using HOME Investment Partnerships (HOME) funds provided by the Lafayette Consolidated Government Department of Community Development. Without HOME, many families—including the Alfreds—would not have been able to become homeowners.

For years, Ms. Fredrika Alfred, her son, Damarko, and her daughter, Da’Lasia, lived in a small apartment in one of Lafayette’s public housing developments. Although mold was a common issue in the home, the Alfreds had to wait days for management to respond to their concerns and requests for status updates.

Ms. Alfred was very concerned about the dangerous neighborhood in which her family lived. Cars and homes were frequently broken into, causing Ms. Alfred to worry about how the neighborhood would influence her 14-year-old son. Unfortunately, because of their financial situation, she could not do much more than hope for the best. However, after the birth of her daughter, Ms. Alfred realized that her growing family was too large for their current apartment and something needed to change. When she heard about Lafayette Habitat, Ms. Alfred immediately applied to become a Habitat partner family. Working with this Habitat affiliate, she realized that the goal of homeownership was within reach.

Lafayette Habitat secured $62,500 in HOME funds and $12,000 in Community Development Block Grants to acquire the land for the Alfreds’ home.

Today, the Alfred family resides in a happier place, inside and out. Ms. Alfred has already noticed positive changes in her son, including his growing self-confidence. With a new home and the promise of a more secure future, the Alfred family believes they can take on any challenge.
HOME SUCCESS STORY

Missouri

Habitat for Humanity Saint Louis

Habitat for Humanity Saint Louis (HFHSL) believes in a world in which everyone has a decent place to live. In 28 years, HFHSL has partnered with more than 355 families to provide simple and affordable housing in St. Louis City and County in Missouri.

By providing safe and affordable housing, HFHSL not only helps low-income families break the cycle of poverty and build financially secure futures, but it helps transform communities, strengthen the local economy, and ensure that future generations have the opportunities they deserve.

HFHSL uses HOME Investment Partnerships (HOME) funds to help reduce the gap between what a family can afford to pay and the cost to build or repair their home. This helps ensure that HFHSL homeowners are successful.

Adam and Habiba

Originally from East Africa, Adam and Habiba moved to St. Louis, Missouri ten years ago and have four children, including their 15-year-old, adopted nephew who goes to the local school district for the deaf. For many years, they lived in an apartment that was too small for their growing family, but they couldn’t afford to move into a larger apartment near good schools.

After hearing about the HFHSL homebuyer program, the family purchased their first home in 2015. Under the program, they invested at least 350 hours of sweat equity into building their home. They also attended educational and skill-building workshops.

HOME played a critical role in helping the Adam and Habiba become homeowners. They received $15,000 in HOME homebuyer assistance funds and the developer received $82,000 in HOME funds to offset costs. In turn, this helped ensure that their mortgage was affordable and sustainable.

Adam says that the knowledge and skills he gained during the process are invaluable to his family. “If we want to change a room or build part of this home, I know I could do it myself. I had no experience holding a screw gun. I didn’t even know its name. Now, I go to Lowe’s and I know exactly what I am looking for.”

His favorite part of this experience was seeing a community working together for the betterment of each other. “We loved getting to know the dedicated volunteers and we looked forward to seeing them every Saturday. We will always appreciate their time and effort, and we hope to get a chance to serve them one day.”
HOME SUCCESS STORY
Washington

Habitat for Humanity-Spokane

Habitat for Humanity-Spokane was founded in 1987 as an affiliate of Habitat for Humanity International. Since the day Habitat for Humanity-Spokane finished its first home in 1988, its mission and vision has been anchored by its dedication to ending the cycle of poverty housing. Habitat for Humanity-Spokane believes that everyone deserves a safe, decent, and affordable place to live and grow. Together with the help from the Spokane, Washington community and others, the organization builds hope, communities, and homes.

With the assistance of the HOME Investment Partnerships (HOME) program, Habitat for Humanity is able to provide homebuyer assistance to the hardworking and deserving families of Spokane.

Hope Meadows

In 2015, Habitat for Humanity-Spokane completed ten energy-efficient, healthy, affordable homes, nestled in the Hope Meadows community in rural Deer Park, Washington. The organization built these homes to not only provide stability for low-income families earning less than 60 percent of the area median income, but to serve as an asset to eliminate poverty for generations, spur economic growth in communities that need it, and further civic responsibility for the families that live in them.

The Shawvers are one of the ten families now living in the Hope Meadows community after struggling to keep their small carpet cleaning business afloat, while raising a large family. For nearly 20 years, Kevin and Kathy Shawver lived in a once-condemned trailer outside of Deer Park. They used a propane generator to power their home during certain intervals of the day and a wood-burning stove to provide heat. Every morning during the winter months, the Shawvers woke up to ice crystals in their kitchen.

Under Habitat for Humanity-Spokane’s Homeownership program, the Shawvers contributed 500 hours of sweat equity to build their own home. They saved money to pay for closing costs and took first-time homebuyer education and wealth management courses. In partnership with Spokane County Department of Housing and Community Development, the Shawvers and nine other families also received down payment assistance. This assistance was funded with $300,000 in HOME funds and $150,000 from the Self-Help Home Ownership Program (SHOP).

Today, the Shawvers are proud homeowners and are grateful for programs like HOME that help low-income families access safe, decent, and affordable housing.
**HOME SUCCESS STORY**

**New York**

**Harlem Congregations for Community Improvement**

Harlem Congregations for Community Improvement (HCCI) is committed to the holistic revitalization of Harlem in New York City, New York. HCCI provides economic development and empowerment opportunities to help Harlem residents rebuild and sustain their community.

Founded in 1986, HCCI is a coalition of interfaith congregations that has implemented a comprehensive portfolio of programs to provide affordable housing, safe streets, and opportunities for individuals and groups to become economically independent and increase understanding and access to health care. HCCI also provides substantive educational programs for adults and young people.

Since 2004, HOME Investment Partnerships (HOME) funds have enabled HCCI to realize its goal of providing quality, affordable housing for Harlem’s low- to moderate-income residents.

### 149th Street Apartments

With the help of HOME, HCCI and the New York City Department of Housing Preservation and Development (HPD) opened affordable rental complexes at 208, 236, and 252 West 149th Street in Harlem. All three buildings have undergone gut rehabilitations and now offer nearly 80 high-quality housing units to its low-income residents. The $8.7 million project leveraged $5.9 million in HOME funds in 2008.

When the buildings opened, U.S. Representative Charles Rangel celebrated with HCCI. Speaking as a proud Harlem native, Rep. Rangel said, “Years ago, when there were fights over the limited resources that we had for housing, a group of ministers—who later became HCCI—were making demands of me and they were pretty organized. Low and behold, they achieved their goals to revitalize Harlem. This was a very moving experience for me. For a poor kid in Harlem, it means so much to have a decent home where you can live.”

Ms. Stacey Howard has worked for the City of New York for nearly 25 years and has lived in Harlem her entire life. Her apartment building at 252 West 149th Street has housed four generations of her family. “I was born at Flower and Fifth Avenue Hospital and came home to 236, apartment eight, which is now 252 Apt. 2C.” Her mother grew up in the same building, along with her grandparents. And now, thanks to HCCI and HOME, Ms. Howard will raise her daughter on 149th Street.

Through support from HOME, HCCI was able to renovate the 149th Street apartments and maintain quality, affordable housing for this longstanding community. By doing so, HCCI and HOME have helped to preserve the heritage of a historic neighborhood for generations to come.
HOME SUCCESS STORY
Texas

Harris County Community Services Department

The Harris County Community Services Department (HCCSD) exists for the betterment of the citizens of Harris County, Texas. HCCSD preserves and creates affordable housing, repairs and constructs public improvements, generates sustainable economic growth, provides public transportation, and delivers much-needed social services.

HCCSD is comprised of six divisions: Housing and Community Development, Economic Development, Transit Services, Social Services, Administrative Services, and Financial Services.

Through the Office of Housing and Community Development division, HOME Investment Partnerships (HOME) funds are leveraged with public and private resources to provide down payment assistance to homebuyers, home repair and reconstruction for homeowners, and affordable rental housing.

The Colca Family

Colleen and Christopher Colca are full-time students, workers, and parents, raising two children in Katy, Texas. Colleen’s mother, Lynn, lives with the family and helps take care of 11-year old Caitlyn and six-year old Luke.

For years, the Colca’s dreamed of becoming homeowners. The family wanted to own a home in the same Cy-Fair community as their rental home, with enough room for the kids to have their own bedrooms and a yard to accommodate their dream of having a family dog.

The only thing that prevented the Colca family from qualifying for a loan was the down payment. When a coworker told Ms. Colca about the Harris County Down Payment Assistance Program—which is supported by HOME funding—she jumped at the chance to participate. In 2015, the Colca family applied for and received down payment assistance through the Harris County program and moved in their new home.

“Thanks to the HOME program, we received $13,900 in down payment assistance. It made all the difference. Without the down payment assistance, we wouldn’t have qualified for our mortgage,” Ms. Colca said.

Today, the Colcas children love having their own bedrooms and being able to stay in the high-performing Cy-Fair school district with their friends. And Lulu, their new rescued poodle mix, is thrilled too.
HOME SUCCESS STORY

New York

Heart of the City Neighborhoods, Inc.

Heart of the City Neighborhoods, Inc.’s (HOCN) mission is to create, facilitate, and support housing and neighborhood development in the Lower West Side of the City of Buffalo, New York. HOCN partners with private developers, neighborhood leaders, the city, and other not-for-profit organizations to develop sustainable projects to improve Lower West Side neighborhoods.

To date, HOCN has restored and created 120 units of safe, healthy, and affordable housing. The impact of this work is both immediate and long-term. Without the HOME Investment Partnerships (HOME) program, HOCN’s programs to maintain and create homeownership opportunities would not have been as successful.

Home Repair Assistance Programs

Buffalo, New York’s Lower West Side community contains some of the oldest and architecturally richest housing stock in the city. In fact, 61 percent of homes in the area are more than 75 years old. However, because of low median household incomes ($21,594), many homeowners cannot afford to keep their homes in a healthy and safe condition.

To address this need, HOCN launched its Planning to Stay Program in 2011. Under the program, the organization provides senior homeowners with grants to help offset the cost to repair their homes and install energy-efficient upgrades. In its first two years, 19 units of housing were repaired, including the homes of 12 elderly homeowners.

In 2012, HOCN partnered with the Learning Disabilities Association of Western New York to expand the program to homeowners with developmental disabilities. Under the Stable Homes pilot program, HOCN provides homeowners with grants to complete repairs to keep their home in a healthy and sustainable condition. In its first year, the Stable Homes program provided grants to help repair five units of housing, including the homes of four Buffalo homeowners.

Most recently, HOCN expanded its home repair assistance to low-income families in the community. Between 2012 and 2014, HOCN provided grants to help repair 32 units of housing, including the homes of 19 low-income homeowners.

HOME has played a critical role in supporting HOCN’s programs. To date, HOCN has used $429,000 in HOME funds to leverage its $1.7 million home repair programs. Without HOME, HOCN would not have been able to help preserve affordable housing opportunities in the community.
Home Ownership For Personal Empowerment

Home Ownership For Personal Empowerment, Inc. (HOPE) is a nonprofit housing developer with a mission to create stable, affordable housing for people with developmental disabilities throughout Southern California.

HOPE was founded by a group of parents and concerned friends in South Bay, California in partnership with the Harbor Regional Center in Torrance, California. They believed that all people—no matter how severely disabled—have the right to live where and with whom they choose as a valued member of the community.

Today, HOPE owns over 20 affordable rental housing developments, including single-family homes, condominiums, and multifamily duplex or triplex properties in Los Angeles County. Nearly 70 tenants live in HOPE properties and pay no more than 30 percent of their income toward rent.

Maidstone Avenue Home

In early 2015, HOPE met with city housing officials, lenders, and the Harbor Regional Center to celebrate the completed renovation of a three-bedroom home on Maidstone Avenue in Norwalk, California.

HOPE used $237,000 in HOME Investment Partnerships (HOME) funds, provided by the city, to purchase the property and secured most of the financing to renovate the property from the Ahmanson Foundation. The home is exclusively targeted to low- to moderate-income individuals with developmental disabilities and can accommodate three tenants. Moreover, the home includes an updated and wheelchair-accessible kitchen, front and back wheelchair ramps, larger bedrooms, and new electrical wiring, flooring, and appliances.

At 24 years old, Curtis moved into the home in March 2015. Although Curtis has a developmental disability, he has not let it stop him from setting goals and striving to reach them. In 2012, Curtis graduated from Wyotech Technical School with a certificate in heating and air conditioning and worked at Hyundai of Torrance as a car detailer. In 2013, Curtis decided to move out of his parents’ home into his own studio apartment in downtown Long Beach, but after a year, he was having trouble making ends meet.

Today, Curtis currently lives in the Maidstone Avenue home with two roommates. He was recently hired at Allied Refrigeration in Signal Hill, California, working in the field he studied.

Curtis says he feels very fortunate. "I really like the neighborhood. I feel safe and we have shopping centers in walking distance. Best of all, there is a community college nearby where I hope to enroll and continue to enhance my education.”
HOME SUCCESS STORY

Kentucky

Housing Development Alliance

The mission of the Housing Development Alliance (HDA) is to strengthen the community by creating high-quality, long-lasting, and affordable homes. It serves low- and very low-income households in Perry, Knott, Leslie, and Breathitt Counties in the heart of the coalfields of eastern Kentucky. These counties are part of the hard-to-serve central Appalachian core. Despite the War on Poverty, these communities still have some of the highest poverty rates in the nation.

For over 20 years, HDA has provided affordable homeownership, home repair, and rental housing. The HOME Investment Partnerships (HOME) program is the most critical piece of funding HDA has to support these efforts.

The Stamper Family

Mark and Mary Stamper worked hard to provide a good home and future for their eleven children. Unfortunately, health issues forced Mr. Stamper into early retirement, significantly decreasing the family’s household income. The Stampers were only able to afford a dilapidated, two-bedroom, one-bath trailer for their family of 13.

In 2013, they were approved for a new home as part of HDA’s New Home Construction Program. Tragically, Mr. Stamper passed away before the house was completed, but Ms. Stamper decided to continue the process in order to provide a better opportunity for her family.

The Stampers’ home was built in rural Jackson, Kentucky through a “Community House Raising” event, where community volunteers build a house for a family in need. HDA’s full-time carpentry crews built each home to meet or exceed the current code. To further ensure affordability for the Stampers, their home has a Home Energy Rating System (HERS) score of 54. Now, the Stampers’ estimated energy costs are less than $100 per month.

Thanks to HDA and the Jackson community, the Stampers now own a six-bedroom, 2.5-bath home, financed by combining $25,000 in HOME funds, a $84,500 USDA Section 502 Direct Homeownership loan, $9,000 from the HUD Self-Help Homeownership Opportunity Program (SHOP), an $8,000 Appalachian Regional Commission loan, support from the Federal Home Loan Bank, and locally fundraised dollars.

Partnerships that combine federal, state, and local resources—like HOME—have the biggest impact in low-income communities. Without HOME, the Stampers would not have been able to make their dream a reality.
Housing Foundation, Inc.
The Housing Foundation, Inc. (HFI) is a nonprofit organization dedicated to creating, preserving, and protecting affordable housing for low- and moderate-income families, the elderly, and persons with disabilities throughout the entire state of Vermont.

HFI owns 18 mobile home parks with more than 1,000 lots and 225 units of multifamily and senior housing. HFI also serves as the Managing General Partner of developments with nearly 400 additional units.

HFI works with several public and private funders to ensure the long-term affordability of its housing. The HOME Investment Partnerships (HOME) program is a very important partner.

Depot II

The 10-unit Depot II property is one of only two subsidized rental housing developments in rural Bethel, Vermont. The development is owned by Bethel Housing Associates, but HFI serves as the Managing General Partner.

Depot II is exclusively targeted to low-income families, seniors, and people with disabilities. In fact, 70 percent of residents earn less than 30 percent of the area median income. Because the development is within walking distance to a small market, the town hall, library, post office, public transportation, and affordable restaurants, it is a prime location for residents. In addition, the nearby Bethel Recreation Area has fields, a pool, tennis courts, and picnic area.

In 2010, this 30-year-old property was in need of major rehabilitation. HFI secured $2 million for the repairs, which ranged from the installation of new electrical wiring to new kitchen cabinets. To address the health and safety of residents, HFI installed sprinklers in all units, improved dangerous vehicle access, created a safe space for children to play, and ensured that Americans with Disabilities Act requirements were met. To the greatest extent possible, the project also incorporated energy-efficiency measures, including insulation and air sealing, solar hot water, lighting, and proper ventilation.

Today, residents have access to a part-time resident coordinator and a wide range of resources to help improve their financial management, to respond to domestic violence, and to help with child rearing. The property hosts a Toys for Tots program, has a safe yard for play, and is on the Arts Bus route.

The $462,000 in HOME funds secured by HFI was essential to the successful rehabilitation of this community and regional asset. Without HOME, Depot II would have faced significant challenges in providing low-income families access to safe, healthy, and affordable housing.
HOME SUCCESS STORY
Washington

Housing Resources Bainbridge

Housing Resources Bainbridge (HRB) is Bainbridge Island, Washington’s only independent, nonprofit, affordable housing provider and advocate. Because of escalating rents and real estate prices, it is HRB’s mission to develop and maintain affordable housing on the island and to educate the community about this critical need.

Established in 1989, HRB is a community land trust that provides long-term rental housing, rental assistance, rental referrals, and below market rate homeownership opportunities for low-income families. HRB also matches owners and tenants, provides home modifications to enable the elderly and disabled to live independently, and partners with other organizations to offer financial education courses.

HRB’s portfolio includes 89 affordable rental units and 30 owner-occupied homes that will remain affordable forever under the community land trust model.

Ferncliff Village

Ferncliff Village is the culmination of a dream that started at HRB in 2007 with the donation of a six-acre parcel of land near downtown Bainbridge Island in Washington. Connected to Seattle by ferry, housing prices on rural Bainbridge Island have risen quickly over the last 30 years, and many workers are unable to purchase a home in the community.

This generous donation is dedicated to providing housing for teachers, public employees, business owners, and service employees in the area. HRB quickly decided that the community land trust model would be the best way to build and keep this housing affordable in perpetuity.

Working with Kitsap County, HRB was able to secure $680,000 in HOME Investment Partnerships (HOME) funds through the competitive grant process, $101,000 in HOME Community Housing Development Organization (CHDO) funds, a $270,000 Self-Help Home Ownership Program (SHOP) grant, and numerous generous private donations, for a total project cost of $5 million.

In total, 24 single-family homes were built and sold to low- and moderate-income families in Ferncliff Village. Homeowners included public employees, teachers, writers, construction workers, architects, restauranteurs, small business owners, nonprofit employees, and retirees. These owners now have stable homes with affordable, fixed-rate mortgages and are earning equity in their homes that will be realized at the time of sale.

The Ferncliff Village project was completed in 2013, and the homes will remain affordable for the community of Bainbridge Island in perpetuity.
Imagine Housing

Imagine Housing is the largest nonprofit organization in East King County, Washington dedicated solely to developing affordable rental homes for very low-income families and supporting their efforts to lead more successful lives. By offering stable housing, education, guidance, and encouragement to residents, Imagine Housing builds hope, improves economic vitality, and strengthens the community for everyone who lives on the Eastside. Imagine Housing envisions an interconnected and welcoming community where all people can love, learn, work, and play.

Imagine Housing strives to transform the community, making an immediate and long-term impact. It does this by developing innovative solutions based on stability, integrity, and long-term viability, partnering with organizations and individuals to broaden the organization’s effectiveness, and always engaging the public.

Velocity

In 2014, Imagine Housing developed Velocity, a $16.3 million, 58-unit, affordable rental housing project in Kirkland, Washington, that is exclusively targeted to low-income individuals and households earning less than 60 percent of the area median income. Eight of the units are set aside for families transitioning out of homelessness.

In addition to providing residents with a safe, decent, and affordable place to call home, Velocity also provides access to staff who can connect residents to the supportive services, assistance, and resources they need to thrive. The development also operates a Kids Club to help students with their homework two days a week. In doing so, Velocity helps to create a sense of normalcy and belonging, especially for those families transitioning from a homeless shelter.

The development also offers internet access in all of the common areas, a coffee-shop-inspired library space, a rooftop garden with walking paths, and a gas barbeque. A rooftop community room hosts a variety of activities and services designed to enhance the residents’ lives and promote opportunity for movement within the community. Moreover, Velocity meets Evergreen standards for energy efficiency, saving valuable resources and contributing to a clean planet.

With Velocity, Imagine Housing has helped address the critical lack of affordable housing in the area. The development would not have been possible without the support of $1.7 million in HOME Investment Partnerships (HOME) funds as gap financing.
HOME SUCCESS STORY

Kentucky

Kentucky Housing Corporation

Kentucky Housing Corporation (KHC) was created in 1972 by the General Assembly and is a self-supporting, public corporation of the Commonwealth of Kentucky. A portion of KHC's funds are derived from the interest earned through the sale of tax-exempt mortgage revenue bonds. From these proceeds, KHC has made homeownership possible for more than 86,000 Kentucky families.

KHC also operates through the receipt of fees for administering federal programs. This includes U.S. Department of Housing and Urban Development (HUD) rental assistance, which has made quality housing available to more than 27,500 low-income Kentuckians. Other programs offered by KHC include rental housing production financing, homeownership education and counseling, and a variety of rental assistance, housing rehabilitation, and home energy and repair initiatives.

Robertson Apartments

The Robertson Building is a historic property that was built in the 1800s in downtown Springfield, Kentucky. It has found new life as a mixed-use development with commercial space on the first floor and seven affordable, energy-efficient rental housing units aimed at households who cannot afford market-level rents. Three of the units are targeted to families who earn less than 60 percent of the area median income (AMI), and the remaining four units are targeted to households who earn less than 80 percent of AMI.

One of the new residents, Ms. Laura Brady-Peek, has a long history with the Robertson Building. “I worked at the Robertson department store as a clerk in high school. Later, when the building was sold, I took martial arts classes in a space on the same floor where I now live!”

To revitalize the Robertson Apartments, KHC allocated $394,000 in HOME Investment Partnerships (HOME) funds. The project also leveraged $742,000 in Community Development Block Grants (CDBG), $264,000 in federal Historic Tax Credit equity, and additional state resources for a total project cost of $1.6 million.

Moreover, because of the energy-efficient upgrades and appliances, the apartments will remain affordable for residents going forward.

Ms. Brady-Peek says, “When you live on your own at 45 years old, there aren’t a lot of nice, safe, affordable places. I was going to have to find a roommate, whether it be helping to care for an elderly person or living with a younger college student, but that’s just not the life I wanted. I don’t qualify for housing assistance, but don’t make enough to live on my own. This has made a HUGE difference on the quality of my life.”
HOME SUCCESS STORY

New York

Leviticus 25:23 Alternative Fund, Inc.

The Leviticus 25:23 Alternative Fund, Inc. (Leviticus Fund) is a not-for-profit financial intermediary that is motivated by faith and offers investors a socially-responsive means to serve low-income neighborhoods. It provides flexible capital and financial services for the development of affordable housing and community facilities throughout New York, New Jersey, and Connecticut.

Since 1983, the Leviticus Fund has provided over $60 million in cumulative lending in high-need communities in its footprint. In total, this investment has leveraged almost $382 million in public and private capital for community development projects.

Mill at Middletown

In June 2015, the Regional Economic Community Action Program (RECAP) and Mill Street Partners—a joint venture between Melrose Associates and Excelsior Housing—broke ground at the Mill at Middletown, an innovative, infill redevelopment project located in downtown Middletown, New York. When completed, the project will transform a historic old hat and silk manufacturing facility into a mixed-use development with 42 apartments, a community building, and a community service facility that will be used as a culinary arts and job training facility.

The first floor of the development provides commercial space for local businesses. RECAP will operate a Fresh Start Café as both a retail café and a culinary arts training program for long-term welfare recipients.

The project site is an ideal location for an affordable housing project. It is located within half a mile or less of a grocery store, pharmacies, houses of worship, doctors and dentist offices, post office, schools, bus stops, municipal services, and the local library.

The $14.7 million Mill at Middletown project is financed by several public and private resources, including $600,000 from the Orange County HOME Investment Partnerships (HOME) program and $775,000 in predevelopment financing provided by the Leviticus Fund during the critical pre-construction phase. Other partners include the Community Preservation Corporation, New York State Homes and Community Renewal, Raymond James Tax Credit Funds, Inc., the Federal Home Loan Bank, and Urban Initiative.

Thanks to this investment, an old, unused, vacant, and deteriorating building that would have had to be torn down is being turned into an amazing, redeveloped space that will be a major contribution to the revitalization of the neighborhood and surrounding community.
LINC Housing

LINC Housing (LINC) is one of California’s most productive nonprofit developers of affordable housing. To date, the organization has helped create more than 7,500 homes in 73 communities throughout California.

LINC properties are known for their excellent design, outstanding management, and life-enhancing services for residents. With more than 30 years of service to families, seniors, people with special needs, and local governments, LINC has helped create sustainable communities through new construction, acquisition, rehabilitation, and historic preservation.

HOME Investment Partnerships (HOME) funds have been used to finance several affordable communities in LINC’s portfolio. Providing the initial capital investment, HOME is an instrumental part of LINC’s mission to provide families with access to safe, decent, and affordable homes.

Mosaic Gardens at Whittier

Ms. Valerie Hernandez, a single mother of three daughters, lived in an unaffordable apartment in a rough neighborhood. "We heard gunshots and fights all the time." Then, she drove by Mosaic Gardens at Whittier, a new 21-unit affordable housing development that was under construction. The Hernandez family was one of more than 500 families who submitted an application for the 21 apartments.

When the family learned that their application for Mosaic Gardens had been approved, Ms. Hernandez and her children were thrilled. The family moved into their new home in 2012 when construction was completed and quickly got settled into their new lives. "It’s such a relief to have a safe home for my girls while I work to make a better life for us."

The $9.4 million Mosaic Gardens development was financed with a $2.3 million HOME loan from the City of Whittier and $4.3 million in Low Income Housing Tax Credit equity from Bank of America Merrill Lynch. The City of Whittier Redevelopment Agency also provided a $2.8 million loan to support the project.

Recently, Ms. Hernandez earned her real estate license. She works part-time as an administrator for a prominent real estate company, while building her own clientele. "If the rent for my home was higher, I would have to work full-time to make ends meet, and I wouldn’t be able to build my own business or learn from other real estate agents."
Low Income Housing Institute

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 those it serves 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 and/or manages over 1,700 housing units at 50 sites in six counties throughout the Puget Sound region. Eighty percent of LIHI housing is reserved for households earning less than 30 percent of the area median income.

Ernestine Anderson Place

Ernestine Anderson Place (EAP), located in Seattle, Washington, is a five-story, newly constructed affordable housing development, built in the transit-oriented Central Area adjacent to downtown and Capitol Hill. Of the 60 units at EAP, 45 are set aside for formerly homeless seniors under the Housing First model. Eight units are reserved for homeless veterans.

As the developer, owner, and manager of EAP, LIHI has helped address the critical lack of affordable housing for the estimated 1,000 seniors who are homeless in King County.

The EAP development opened on February 8, 2013, a date declared Ernestine Anderson Day by Mayor Mike McGinn. EAP is named in honor of legendary jazz singer Ernestine Anderson, an international star from Seattle’s Central Area and graduate of Garfield High School.

EAP features community space for residents, including a large resident lounge, TV viewing area, exercise room, library with free, internet-enabled computers, classroom, an outside patio garden, and social service offices for Sound Mental Health. The development is “built green” and meets the state’s Environmental Sustainable Design Standard (ESDS) that is modeled on the Enterprise Community Green Communities effort. The building features energy-efficient insulation, Energy Star appliances, dual-flush toilets, reduced-flow faucets, and washable, no-wax floor surfaces.

The City of Seattle contributed $1.3 million in HOME funds to the $13 million project, allowing the development to serve individuals and families with limited incomes. Without HOME, EAP would not have been possible. Without HOME, EAP would not have been possible.

EAP was selected by Affordable Housing Finance (AHF) as a notable senior housing project, and in 2013, it received a Charles L. Edson Tax Credit Excellence Award Honorable Mention.
HOME SUCCESS STORY

**Madison County Community Development**

Madison County Community Development’s mission is to provide a progressive, responsive, and timely development process that focuses on the public interest and results in a balanced, sustainable county. Madison County Community Development receives and administers federal grants and other funds to facilitate the development and preservation of affordable housing, to aid in providing public services and facilities for low- and moderate-income citizens, and to assist in the creation of employment and economic opportunities in Madison County, Illinois.

By partnering with federal, state, and local governments and the private sector, including lending institutions, the Madison County Community Development leverages HOME Investment Partnerships (HOME) funds to facilitate the construction and redevelopment of single- and multi-family housing. HOME empowers low- and moderate-income residents in Madison County by providing suitable and safe housing.

**Emerald Ridge**

During the early years of World War II, the federal government constructed a number of barracks-style units to house individuals working in support of the war effort at the Olin-Winchester munitions plants in East Alton, Illinois. After the war ended, the housing units were taken over by local property owners and turned into affordable rental housing for low-income residents. However, more than 60 years after they were constructed, the units had fallen into a state of disrepair and were blighted and deteriorated to the point where occupancy was unacceptable. Despite being located next to a playground and the East Alton Recreational Center, the buildings negatively impacted surrounding property values.

The Village of East Alton partnered with Madison County Community Development and RISE to develop a plan to renovate the properties. This included razing some of the buildings and constructing new homes. Madison County Community Development was involved in the planning process and provided financial assistance. With the help of $1.7 million in HOME funds—including $600,000 from Madison County Community Development and $1.1 million from the Illinois Housing Development Agency—and nearly $11 million in Low Income Housing Tax Credits, the organizations were able to renovate 46 units as part of the Emerald Ridge development. Today, all of the units are exclusively targeted to low-income residents.

Thanks to this effort, the Emerald Ridge development has had a positive impact. It helped remove slum and blight in the neighborhood, increase the values of surrounding homes, add to the available rental housing stock, and make the area attractive to new and first-time homebuyers.
HOME SUCCESS STORY

California

Mammoth Lakes Housing

Mammoth Lakes Housing (MLH) consists of two staff members and a six-member Board of Directors who actively work to fulfill its mission to support workforce housing for a viable local economy and a sustainable community in Mammoth Lakes, California.

Through collaborative public and private partnerships with local jurisdictions and for-profit resort and housing developers, MLH increases the supply of housing that is affordable to the Eastern Sierra’s workforce and families.

Since 2003, MLH has used the HOME Investment Partnerships (HOME) program to construct 78 new rental housing properties and provide 18 first-time homebuyers with down payment assistance loans in the City of Bishop, Mono County, and the Town of Mammoth Lakes.

Homebuyer Assistance Program

With their first child on the way, Jamie and Natalie McLeod were hoping to make rural Mammoth Lakes, California their long-term home. But because of high housing costs, they never thought that homeownership in Mammoth Lakes was possible. At the time, the average home sales price around $600,000, well above what they could afford.

With the help of MLH’s $4 million homebuyer assistance program—financed in part by with $1.9 million in HOME funds—the McLeods were able to buy their first home in July 2013.

The program was first launched in 2006 as a public-private partnership between MLH and the Town of Mammoth Lakes to address the housing crisis, to stabilize the local economy, and provide the community with opportunities to purchase homes.

While Guild Mortgage had provided a $139,000 primary loan, the McLeods could not afford a conventional loan for the full amount. Under MLH’s program, the McLeods received a $153,000 HOME-financed secondary loan with a zero percent interest rate. The loan was designed for first-time homebuyers. Without HOME, they would have not been able to afford to become homeowners this community.

Not only is HOME a critical tool for prospective buyers, but it also benefits the community of Mammoth Lakes by maintaining and growing the full-time community. HOME has helped prevent Mammoth Lakes from becoming a second-home-only community, where the majority of the workforce would have to drive more than 100 miles a day to work.
Marian House

Marian House is a holistic, healing community for women and children who are in need of housing and support services. It provides a safe, sober, and loving environment that challenges women to respect and love themselves, confront emotional and socioeconomic issues, and transition to stable and independent lives.

Located in Baltimore City, Maryland, Marian House was founded in 1982 as a joint project between the Sisters of Mercy and the School Sisters of Notre Dame. To date, Marian House has served more than 1,200 women. Key services include transitional housing, employment assistance, life-skills training, rehabilitation counseling, financial guidance, and family reunification.

Marian House uses HOME Investment Partnerships (HOME) funds to assist in the development of affordable rental housing.

Serenity Place

Before Ms. Dawn Murphy, a 41-year-old, single mother, came to Marian House in 2011, she was on a destructive path of homelessness and had an 18-year addiction to drugs. After giving birth while on the streets, Ms. Murphy had been sentenced to two years in prison and lost custody of her first and only child, Joshua.

The Marian House transitional program was the first “home” Ms. Murphy had known in a very long time. She took full advantage of the services offered, including attending weekly individual and group counseling, participating in job readiness programs, enrolling in General Education (GED) classes and obtaining her high school diploma, and working to regain full custody of her son.

In 2013, Ms. Murphy received full custody of Joshua and qualified for a two-bedroom apartment in Marian House’s Serenity Place, a 19-unit, affordable, permanent housing development located across the street from Marian House main headquarters in Better Waverly, Baltimore City.

Today, the Murphys call Serenity Place and Marian House “home.” Ms. Murphy continues to receive case management and is able to use the program services available to transitional program residents. She and Joshua are surrounded by the community support of her fellow resident neighbors. This has allowed Ms. Murphy to build a safe, loving, and supporting home for her and her son.

All of this would not be possible without HOME. The $4.9 million Serenity Place development was built using $445,000 in HOME funds, which leveraged $3.5 million in Low Income Housing Tax Credits.
HOME SUCCESS STORY

California

Mental Health Association of San Mateo County

The Mental Health Association of San Mateo County (MHA) began as an information and advocacy organization in 1958, developing self-help programs and support groups, community education programs, and social and recreational programs for individuals in the California community returning from institutional care.

Since 1992, MHA has used HOME Investment Partnerships (HOME) funds to develop permanent, safe, decent, and affordable housing for homeless adults living with mental illness. All of MHA’s housing units have been developed in collaboration with the San Mateo County Department of Housing. MHA also works with the Housing Authority to secure Shelter Plus Care funds in order to keep rents affordable for people living at or below 30 percent of the area median income.

Cedar Street Apartments

Since 2012, Ms. Veronica Stevens has successfully lived in the Cedar Street Apartments, a 15-unit, permanent supportive housing development targeted to previously homeless individuals with serious mental illness and substance abuse issues in Redwood City, California.

Thanks to MHA, her life today is a far cry from where she started. As Ms. Stevens explains, “Sometimes I feel as though homelessness has been my whole journey. I came from a broken home and my mother was addicted to drugs. For much of my childhood, I lived in East Palo Alto, which was the murder capital of the world at the time. It was like living in a war zone. To get away from all the violence, I used to just to sit in the parks where it was quiet. At 17 years old, I was getting sick; the voices in my head got so bad that I started using drugs to make the pain stop. By the time I was 19 years old, I was pregnant, my mother had died, and I was living on the streets. I was totally lost. I eventually had to give up my first and second child. One Christmas, I was so sick I just took off and got into trouble that ended up with me going to prison.”

In 2009, after being released from prison, Ms. Stevens went to shelters and eventually found permanent housing at the Cedar Street Apartments. The $6.1 million development provides residents with shared common areas for group activities and on-site support services. At Cedar Street Apartments, adults with mental illness can find the support and assistance necessary to participate in community activities at the highest level of independence possible.

MHA partnered with the San Mateo County Department of Housing to secure the financing to make this supportive housing development possible, including $1.5 million in HOME funds, $1.8 million from the U.S. Department of Housing and Urban Development (HUD) Section 811 Supportive Housing for Persons with Disabilities program, and $150,000 in Community Development Block Grants (CDBG).

“It’s painful having this illness. It’s really lonely. But, now I have an apartment. I’ve gotten a job, I’ve reunited with my family and my children, and I have people who support me. Now that I am here, I know that whenever my kids need me, they can find me. I’m here.”
HOME SUCCESS STORY

California

Mercy Housing California

Mercy Housing California (MHC) was incorporated in 1988 as the California affiliate of Mercy Housing, Inc. (MHI), a national, nonprofit, affordable housing development, management, and resident services organization headquartered in Denver, Colorado. The mission of MHI and all its subsidiaries, including MHC, is to create stable, vibrant, and healthy communities by developing, financing, and operating affordable, program-enriched housing for families, seniors, and people with special needs who lack the economic resources to access quality, safe, housing opportunities.

HOME Investment Partnership (HOME) funds are a vital source of funding in nearly all MHC communities and is vital to fulfilling the mission of Mercy Housing.

El Monte Veterans Village

El Monte Veterans Village is a newly constructed, 41-unit, permanent, supportive housing development targeted to chronically homeless veterans in the City of El Monte in Los Angeles County, California. Today, Los Angeles County has the highest number of homeless veterans in the nation.

Completed in February 2014, El Monte Veterans Village is the first of its kind in the San Gabriel Valley. By partnering with New Directions for Veterans, a veterans services provider, and the U.S. Department of Veterans Affairs, the development not only provides high-quality, safe homes, but also comprehensive supportive services for its residents.

HOME played a critical role in supporting El Monte Veterans Village. In 2011, the City of El Monte demonstrated its strong support for the development by providing MHC with $400,000 in HOME funds. Because the HOME funds were committed early on in the predevelopment process, MHC was able to leverage other substantial public and private funds, including $8 million in Low Income Housing Tax Credits, to move the development into construction late in 2012. Thanks to HOME, this groundbreaking development was able to move forward.

El Monte Veterans Village has catalyzed the support of the community. Local schoolchildren, nonprofit organizations, and other community members continue to donate goods and their time to help the veteran residents.
HOME SUCCESS STORY

Tennessee

Metropolitan Development and Housing Agency

The Metropolitan Development and Housing Agency’s (MDHA) mission is to create quality, affordable housing opportunities, support neighborhoods, strengthen communities, and help build a greater downtown Nashville, Tennessee.

Established in 1938, MDHA houses more than 13,000 families, primarily through the U.S. Department of Housing and Urban Development’s (HUD) public housing and rental assistance programs. MDHA also manages federally-funded community development and homeless assistance programs on behalf of the Metropolitan Government of Nashville, including the HOME Investment Partnerships (HOME) program.

HOME is one of the few federal resources that can be used to construct new affordable housing. Since 1992, Nashville has been awarded more than $65 million in HOME funds, which have been used to produce or preserve more than 4,400 affordable homes.

Second Avenue South

Ms. Sharon Parsons’ story is one of survival. After being abandoned by her parents, struggling with addiction for 20 years, and serving time in jail, Ms. Parsons decided it was time to take her life back. She reached out to The Next Door, a faith-based nonprofit organization that provides services for women and their families impacted by addiction, mental illness, trauma, and incarceration. When Ms. Parsons graduated from The Next Door’s recovery program in 2014, the organization referred her to New Level Community Development Corporation (New Level CDC).

Thanks to New Level CDC, Ms. Parsons was able to move into one of the organization’s brand-new affordable homes along Second Avenue South in Nashville, Tennessee. The homes were built to provide permanent, affordable housing for chronically homeless individuals and were financed with nearly $600,000 in HOME funds.

Since moving into her new home, Ms. Parsons has received a raise at her job and been offered a manager trainee position. “Without this opportunity, I would have probably wound up back on drugs and back in jail. Having a home has given me my life back.”

According to New Level CDC Executive Director Kay Bowers, HOME funding not only helps people like Ms. Parsons, it’s also a smart financial decision. “In Tennessee, it costs about $30,000 a year to keep someone incarcerated or to let a homeless individual cycle in and out of government and health care systems. HOME funding actually saves our city and state money, and allows us to provide the stability of a home to individuals in our community working to get back on their feet. It’s a win for all.”
HOME SUCCESS STORY

California

MidPen Housing

MidPen Housing’s mission is to provide safe, affordable, high-quality housing to those in need, to establish stability and opportunity in the lives of its residents, and to foster diverse communities that allow people from all ethnic, social, and economic backgrounds to live in dignity, harmony, and mutual respect.

MidPen Housing is one of the nation’s leading nonprofit developers, owners, and managers of high-quality, affordable housing. To date, the organization has built or rehabilitated more than 100 rental housing developments, providing 7,500 units for low-income families, seniors, and individuals with special needs throughout Northern California.

HOME Investment Partnerships (HOME) funds are critical to MidPen’s development process, providing the low-cost financing necessary to bring projects to fruition.

Aptos Blue

On her own since she was 18 years old, Ms. Laura Contreras has worked hard to make ends meet despite challenges she’s faced. Although she always planned to attend college, Ms. Contreras was forced to put her education plans on hold when she unexpectedly became pregnant at age 20 and her living expenses rose. Because Ms. Contreras wanted to make a better life for her daughter, she temporarily moved back to her mother’s house in Aptos, California and enrolled in Human Services Certification classes at Cabrillo College.

As part of her certification, Ms. Contreras pursued an internship at Housing Choices, a nonprofit organization that helps individuals with developmental disabilities find affordable housing. The internship was perfect for Ms. Contreras, and she accepted permanent employment with the organization after it was over. With a meaningful job and her college plan on track, Ms. Contreras needed to complete just one more piece of the puzzle—a home to call her own.

Thanks to MidPen Housing and a partnership with the County of Santa Cruz, Ms. Contreras was able to find a home in Aptos Blue, a $20.8 million, 40-unit, affordable rental housing development, surrounded by coastal redwoods and a preserved, historic landmark onsite. Financed with $3 million in HOME funds and $7.2 million in Low Income Housing Tax Credits, Aptos Blue provides much-needed workforce housing in an ideal location near public transit, shopping, and the beach. The development also preserved and rehabilitated the Castro House—one of California’s culturally rich landmarks.

When she found out that she was going to live at Aptos Blue, Ms. Contreras was beyond excited. Crying tears of joy, she finally made a home for herself and her daughter.
PROJECT HIGHLIGHTS
Location: Dover
Project: Rental Housing Development
HOME: $2.3M
Total Cost: $15.3M
Other Federal: $8.8M
Low Income Housing Tax Credits
Units: 66
District: DE-01

HOME SUCCESS STORY
Delaware

Milford Housing Development Corporation

Milford Housing Development Corporation (MHDC) is a value-driven, nonprofit, affordable housing developer, providing services throughout Delaware. Its mission is to provide decent, safe, affordable housing solutions to people of modest means. MHDC was founded in 1977 by a group of local citizens who saw a need for housing in the community and took action to remedy the situation. Their efforts resulted in MHDC proudly becoming Delaware’s leading nonprofit provider of affordable housing.

Utilizing a comprehensive approach, MHDC offers a continuum of affordable housing services. These include transitional housing, rental housing, self-help housing, home repairs and rehabilitation, financial fitness, property management, preservation, single-family new construction, and engineering and site design. It is known for its open-minded approach, commitment to quality, and a caring, sound passion for clients and staff alike.

Village at McKee Branch

MHDC developed the Village at McKee Branch in Dover Delaware, a 66-unit Low Income Housing Tax Credit (Housing Credit) project. The property originally consisted of two different projects, an expired, now-market rate affordable housing complex and an existing Housing Credit project that was 17 years old. The City of Dover had identified this property as an asset to the community, but it also knew that it needed major reinvestment.

The Village at McKee Branch project is a joint effort between MHDC, Green Street Housing, and Fisher Architecture of Salisbury to take what essentially was a marginally acceptable group of apartments and turn them into well-built, well-maintained homes. The project is being financed with $8.8 million in Housing Credits through the Delaware State Housing Authority, $2.3 million in HOME Investment Partnerships (HOME) funds, and support from the Delaware Community Investment Corporation, Discover Bank, and other groups.

The project closed in September of 2015 and is currently under construction. MHDC has been instrumental in moving this project with all of its challenges forward. The improvements and investments being made will ensure that this property will assist the community in its effort to provide quality affordable housing opportunities. Families will feel safe and be able to afford their home.

HOME was vital to bridging the financing gaps to make this project affordable to working families. Without the HOME, the Village at McKee Branch would not have materialized. The community would have a project with significant concerns, and families would be living in marginally acceptable apartments. The Village at McKee Branch will be a great place to live and it is taking shape right now.
HOME SUCCESS STORY

Maryland

Montgomery Housing Partnership

Founded in 1989, Montgomery Housing Partnership (MHP) is a private nonprofit organization with the mission to house people, empower families, and strengthen neighborhoods in Montgomery County, Maryland. Its holistic approach includes providing affordable rents, developing educational programs for residents to harness skills that expand their opportunities and balance their lives, and implementing neighborhood revitalization efforts in troubled communities. MHP serves 1,400 families.

Since inception, MHP has leveraged $14.2 million in HOME Investment Partnerships (HOME) funds to develop 500 affordable homes, including small apartment buildings, sprawling garden-style apartment communities, and three-level townhomes to accommodate larger families.

Halpine Hamlet

Built in the 1960s, Halpine Hamlet is a 67-unit garden-style rental housing development located a few blocks from the Twinbrook Metro Station in Rockville, Maryland. In 2009, MHP acquired and rehabilitated the property in order to ensure its long-term affordability. Total development costs were $13.4 million, including $2.6 million in HOME funds.

After her divorce in the 1990s, Ms. Molly Austin was forced to find a new place for herself and her two young daughters on one income. The only place the Austin family could afford was an apartment in Gaithersburg, Maryland that was unsafe and infested with roaches and rats.

When a friend told her about the townhomes MHP rented to low- and moderate-income residents, Ms. Austin was eager to provide a better life for her children. Within three months, the family moved into an MHP home in Potomac, Maryland and stayed for 12 years.

Later, after her youngest child graduated from college, Ms. Austin wanted to downsize into an apartment that was more manageable. She heard about the renovation at Halpine Hamlet and asked MHP if she could transfer to a smaller space.

In 2013, Ms. Austin moved into a one-bedroom apartment at Halpine Hamlet. Because she lives on a fixed income and cannot afford a car, Ms. Austin is grateful for the opportunity to live in a walkable neighborhood near the metro, a grocery store, and her elderly parents. Today, she is a happy empty-nester, enjoying visits from her grandchildren at the new playground and meeting neighbors at the new community garden.
HOME SUCCESS STORY

Montana

Mountain Plains Equity Group

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.

Sunset Village Apartments

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.
HOME SUCCESS STORY

California

Mutual Housing California

Founded in 1988, Mutual Housing California (Mutual Housing) is a nonprofit housing development corporation that develops, operates, and advocates for sustainable housing that builds strong communities in Sacramento and Yolo Counties in California.

Mutual Housing accomplishes its mission through new construction on vacant infill lots and redevelopment of existing multifamily housing to improve the health and quality of life of residents and neighborhoods. This housing provides the base for its multilingual team of community organizers to build strong and stable communities.

Mutual Housing has developed and currently operates 19 housing developments that are home to more than 3,000 low- and very low-income residents, including more than 1,200 children. Fourteen of these developments were financed using HOME Investment Partnerships (HOME) funds.

New Harmony Mutual Housing Community

In response to an identified affordable housing shortage for low- and very low-income households, the City of Davis, California donated one of its last inclusionary housing sites to Mutual Housing California in 2009 for the development of the New Harmony Mutual Housing Community.

Supported by $2 million in HOME funds, New Harmony is a $20.1 million, affordable, energy-efficient green development that provides sustainable housing for working families in a walkable, bike-able neighborhood near downtown Davis. It is a smart-growth, in-fill development that brings the benefit of the green revolution to low-wage workers and their families, seniors, and the disabled, living on fixed incomes.

All 69 apartments are designed for livability for all, including those with physical disabilities, and are wheelchair accessible. A 3,500-square-foot community and social services building serves as the central community gathering space for residents and provides a manager’s office, a community organizer’s office, a financial education classroom, common laundry facilities, and an expansive room for resident activities and meetings. Other amenities include community and children’s gardens, art and sculpture by regional artists, a children’s play area, basketball hoop, ample bike parking, and free internet access.

The extensive solar photovoltaic system is designed to produce enough electrical power to offset close to 80 percent of the electric energy used in both the common areas and apartments. The development has been formally certified by Build it Green’s GreenPoint-Rated program. With a rating of 197 points, it earned the highest rating that had been given at that time to a large multifamily development within the region.
HOME SUCCESS STORY
California

Napa Valley Community Housing

For 38 years, Napa Valley Community Housing (NVCH) has developed and managed affordable homes in Napa County, California. Currently, the organization manages 616 affordable housing units across 17 developments.

NVCH serves low-income individuals and families by providing residents with opportunities to improve their quality of life. Its Resident Services Program teaches successful life and leadership skills, and its Family Empowerment program provides access to on-site healthcare, job training, and educational services.

NVCH received the Outstanding Nonprofit of the Year Award from the Napa Chamber of Commerce and Mechanics Bank in 2010, as well as the Citibank Nonprofit Appreciation Award and Union Bank Cornerstone Award.

Arroyo Grande Villas

After losing her home to foreclosure when the housing bubble burst in 2008, Ms. Ana Vallejo and her three young children could only afford a small condominium in a neighborhood plagued with gang activity. Luis, her youngest son, began skipping school, his grades began to plummet, and he started rebelling at home and getting in trouble with the law.

In 2010, the family moved into Arroyo Grande Villas, a new 25-unit affordable housing development in Yountville, California. Ms. Vallejo hoped that it would provide a better future for her children.

The $8.4 million development was built by NVCH using more than $3.1 million in HOME Investment Partnerships (HOME) funds. This investment allows low-income families, like the Vallejos, to move to a community with better opportunities.

Ms. Vallejo largely credits NVCH for helping Luis turn his life around. “Moving to a safe neighborhood enabled us to get away from the gangs and bad influences in our old neighborhood.” The Resident Services staff connected her with resources to help get Luis out of trouble, including parenting classes, counseling services, and help navigating the court system. Luis was referred to the Legacy Youth Project, a program that steers local youth away from gangs and other troubles by offering daily, campus-based mentoring at Vintage High School.

Luis received several As on his report card for the first time since starting high school, and in October 2014, he was named Student of the Month. His inspiring story was featured in “The Mask You Live In,” a documentary that examines masculinity and its impact on society, and he was interviewed by Matt Lauer on the “Today” show in March 2015.

Luis has big hopes for his future. He graduated from high school in June and plans to attend Napa Valley College.
HOME SUCCESS STORY

National Equity Fund

Texas

National Equity Fund is a nonprofit, Chicago-based affiliate of the Local Initiatives Support Corporation and is one of the nation’s leading Low Income Housing Tax Credits syndicators. Since inception, NEF has played an integral role in creating affordable housing options, revitalizing communities, and strengthening local economies.

To date, NEF investments total more than $11.4 billion in 2,300 Low Income Housing Tax Credit developments, which have created 140,000 affordable homes for low-income families and individuals. Nearly 20 percent of NEF funds are dedicated to supportive housing and to housing for individuals with special needs.

HOME Investment Partnership (HOME) funds provide critical debt financing for many of the Low Income Housing Tax Credit transactions that NEF syndicates.

Travis Street Plaza

Houston, Texas and the surrounding five counties are home to nearly 370,000 U.S. veterans, many of whom are homeless or are in critical need of affordable housing.

The Travis Street Plaza Apartments is a 192-unit permanent and supportive housing community located in Houston, Texas. The project was developed by Cantwell-Anderson’s mission-driven subsidiary Cloudbreak Houston as part of its multi-decade vision to end veteran homelessness through a coordinated continuum of care, including transitional and permanent supportive housing.

Travis Street Plaza gives preference to homeless, disabled, and very low-income veterans, many of whom are transitioning from Midtown Terrace, an adjacent 286-unit transitional housing and treatment facility. Both projects were developed by Cantwell-Anderson, and together, they represent one of the city’s few service-enriched permanent housing communities for veterans.

Goodwill Houston and U.S. Vets Initiative provide extensive job training, outreach, and case management services to veteran residents in Midtown’s expansive, 29,000-square-foot community space.

Travis Street Plaza was developed with a $3.8 million HOME loan and more than $11.1 million in Low Income Housing Tax Credit equity, syndicated by NEF. The HOME loan was the first financing source committed to this project in 2011. Because of this investment, the project did not have to take on conventional hard debt, which would have made it far more difficult to serve such a vulnerable population. As a result, Travis Street Plaza can keep rents low enough to be affordable for households earning as little as 30 to 60 percent of the area median income. In turn, this allows the development to provide a broader range of affordability to homeless, disabled, and very low-income veterans.
HOME SUCCESS STORY

New York

Neighborhood Housing Services of New York City

Since 1982, Neighborhood Housing Services of New York City (NHSNYC) has provided low- and moderate-income families with the resources they need to responsibly acquire and preserve homeownership in Bedford-Stuyvesant, East Flatbush, the North Bronx, Northern Queens, and the South Bronx in New York. NHSNYC’s mission is to revitalize underserved neighborhoods by creating and preserving affordable housing and providing homeownership education, financial assistance, and community leadership. Working in partnership with government and business, NHSNYC is led by residents and is guided by local needs. Each year, it serves over 7,000 families.

HOME Investment Partnerships (HOME) funding plays a critical role in helping NHSNYC provide low- and moderate-income families with the opportunity to continue living in New York City.

The Norales Family

Although the Bronx has the lowest median sales prices for single-family homes in all of New York City, it has the lowest homeownership rate. In fact, just 18.5 percent of households in the borough are homeowners. Moreover, the Bronx has the largest share of renters that are severely cost-burdened, with 34.4 percent paying 50 percent or more of their income on housing costs.

Under NHSNYC’s Down Payment Assistance program, HOME funds are used to provide the low-cost financing needed to help families to overcome these challenges.

Ms. Elady Norales was previously a renter, but she grew tired of moving her three children every four to five years when her rent increased. After attending an NHSNYC orientation session for first-time homebuyers, she realized the potential of homeownership. So, Ms. Norales attended an Open House Tour organized by NHSNYC’s Bronx neighborhood offices to help identify properties available for purchase. She also completed the NHSNYC eight-hour homebuyer education class.

In April 2014, Ms. Norales achieved the American dream of homeownership by purchasing a home in the Bronx for $215,000. Notably, NHSNYC helped her obtain $43,000 in forgivable down payment assistance loans provided by NeighborWorks America, the Wells Fargo City LIFT initiative, and the City of New York’s HomeFirst Down Payment Assistance Program. NHSNYC also helped her secure nearly $13,000 in HOME funds. As a result, Ms. Norales, who works as a Nurse Technician, can now afford her mortgage.
HOME SUCCESS STORY

South Dakota

NeighborWorks Dakota Home Resources

NeighborWorks Dakota Home Resources (NeighborWorks) is a nonprofit organization providing assistance to residents of the Black Hills and western South Dakota who need help purchasing, repairing, and retaining their homes. By offering affordable housing and community-focused programs, NeighborWorks strives to improve the quality of life for lower-income families and entire neighborhoods. Thanks to the help and support of volunteers and donors, the organization is able to offer lending, rehabilitation, and education under one roof.

NeighborWorks assists in providing safe, decent, and affordable housing and revitalizing neighborhoods to improve the quality of life in its communities. HOME Investments Partnerships (HOME) program is vital in assisting NeighborWorks fulfill its mission.

The Breeding Family

Like many other rural towns, Belle Fourche, South Dakota’s biggest challenge is substandard housing. In fact, 20 percent of the homes in Belle Fourch do not meet health and safety codes. That’s why Neighborworks has recently hired a part-time employee to help residents bring their homes up to proper safety codes.

Ms. Catherine Breeding is a 60-year-old foster parent and veteran, earning less than $30,000 each year. Ms. Breeding and her family lived in a home with several health and safety issues. The roof leaked, ruining the fascia-eaves and rotting the door. The water damaged some electrical work and bathroom exhaust fans. But, because of her low income, Ms. Breeding did not have the money to renovate her home.

After Ms. Breeding turned to NeighborWorks for assistance, the organization helped her secure a $1,100 Neighborhood Lending Services loan with a four percent interest rate and an $8,400 HOME loan in order to renovate her home. The home renovations were completed July 2015.

Now, Ms. Breeding feels confident she can provide a safe, healthy, and positive environment for her foster children.

HOME is essential in helping rural families—like the Breedings—access safe, decent, and affordable homes in healthy condition. Without HOME, this project would not have been possible and many more South Dakota residents would have no other option but to continue to live in unsafe homes.
HOME SUCCESS STORY

Montana

NeighborWorks Great Falls

NeighborWorks Great Falls’ (NWGF) mission is to build strong neighborhoods, create successful homeowners, and promote quality, affordable housing, primarily for low- and moderate-income families in Montana.

Since 1980, NWGF has revitalized declining neighborhoods and provided affordable housing to low-income families. As a result, NWGF has helped increase property tax revenues by $4.5 million, decrease vacancy rates from 16 to just 2 percent, build 130 new homes, repair or remove more than 400 dilapidated structures, and spur over $100 million in private and public investment.

NeighborWorks Great Falls uses HOME Investment Partnership (HOME) funds to construct and renovate single-family homes and to provide gap financing in the form of deferred mortgages to help families become homeowners.

High School House Project

Since 1997, NWGF has partnered with the local school district to create an innovative program to provide on-the-job training to students as they build homes for low-income families who could not otherwise afford them.

Under the High School House program, students from local high schools’ Advanced Building Trade classes help build the homes from dirt to doorknobs, learning construction and soft job skills. Students from other classes, such as metal working, interior design, and landscaping, also contribute to the home construction. NWGF serves as the general contractor, provides the building lots, and sells the homes when they are completed to low-income families at a price they can afford. The City of Great Falls and local business partners contribute to the program’s success. For example, Falls Construction provides the excavation for all the homes at no charge. And, because the home replaces a former blighted building, the entire neighborhood benefits.

Without HOME, the High School House program would not be able to serve as many low-income families. NWGF uses HOME funds to provide financing for construction, as well as deferred mortgages to fill the gap between what families can afford to pay and the cost to build the home. To date, NWGF has used more than $870,000 in HOME-financed deferred mortgages, $300,000 in Community Development Block Grants (CDBG), and $150,000 in Self-Help Homeownership Opportunities Program (SHOP) funds under the program.

By December 2015, more than 35 low-income families will have become homeowners and approximately 900 students will have gained critical training and work experience through the program. This year alone, two families will become homeowners.
HOME SUCCESS STORY

Nevada Housing Division

Established by the Nevada Legislature in 1975, the Nevada Housing Division (NHD) serves as the state’s housing finance agency. Its mission is to provide affordable housing opportunities and improve the quality of life for Nevada residents. NHD encourages private capital investments and stimulates the production and preservation of affordable housing through the use of public financing in high-population centers, such as Clark and Washoe counties, as well as in Nevada’s rural counties.

Since its inception, HOME Investment Partnership (HOME) funds have been used to develop more than 4,000 units of rental housing, 3,000 homebuyer units, and 2,000 units of homeowner rehabilitation in Nevada. More than $5 million has been provided to residents in the form of tenant-based rental assistance.

Ensemble Senior Apartments

Completed in June 2015, the Ensemble Senior Apartments is a $23.5 million, 188-unit affordable housing development in Las Vegas, Nevada. The development is exclusively targeted to serve low-income seniors and is already fully occupied.

To develop the property, Ensemble Senior Apartments leveraged a variety of federal, state, and local resources, including $1.2 million in HOME funds as gap financing. This investment allowed the development to have deeper income targeting and ensured its long-term affordability and financial feasibility.

Mr. Oscar Rodriguez, a disabled and low-income senior, moved into the Ensemble Senior Apartments in 2015. Because his apartment is fully accessible—with low countertops, a step-in shower, and other modifications—Mr. Rodriguez is able to not only live independently, but to enjoy every aspect of the community. This is something he didn’t have at his last apartment, where he was forced to stay indoors all day.

Mr. Rodriguez makes full use of the 24-hour computer lounge, outdoor courtyard areas, and the main common area, where he often talks to neighbors, while drinking a cup of coffee. “Since I have moved in, I am able to enjoy my new lifestyle in an environment that feels like it was designed specifically for me.”
HOME SUCCESS STORY

California

Northern California Community Loan Fund

Northern California Community Loan Fund (NCCLF) is a nonprofit that partners with socially conscious impact investors and mission-driven organizations to address the need for housing, education, healthcare, food, jobs, and economic opportunity in low-income communities.

For over 25 years, NCCLF has provided loans and working capital, as well as consulting advice, to local organizations working to ensure that California’s communities are financially stable and culturally vibrant. By investing in its loan fund, impact investors achieve their vision of realizing financial returns, while funding social good.

To date NCCLF has supported over 400 organizations, invested $190 million, leveraged $1.4 billion in working capital, and impacted the lives of over 1 million people in low-income communities. Of over 1,000 Community Development Financial Institutions rated by Aeris, an independent, third-party analyst, NCCLF is one of only six organizations to receive the highest possible AAA +1 rating.

As a CDFI, NCCLF partners with nonprofit organizations that use HOME Investment Partnerships (HOME) funds to support the development of affordable housing.

Lorenz Hotel

In 2012, NCCLF partnered with the City of Redding and Christian Church Homes of Northern California (CCH) to rehabilitate the historic, downtown Lorenz Hotel.

Completed in 2014, the $13 million project created 60 units of high-quality, safe, and affordable housing for very low-income and extremely low-income seniors earning less than 50 and 30 percent of the area median income.

To help ensure that the development could serve seniors with the greatest needs, the City of Redding provided $500,000 in HOME funding. Moreover, with partners, NCCLF provided $625,000 in predevelopment financing for the project through the Redding Affordable Housing Loan Fund. The rehabilitation was managed by CCH, the largest nonprofit manager of affordable senior housing in Northern California that provides quality, affordable housing and services to over 6,500 seniors.

The Lorenz Hotel project not only directly addressed the lack of affordable housing in Redding, but it also preserved a historic landmark and contributed to the revitalization of the downtown area.
HOME SUCCESS STORY
Washington

Office of Rural and Farmworker Housing
The Office of Rural and Farmworker Housing (ORFH) is a private, statewide nonprofit corporation that helps develop and preserve affordable housing for farmworkers and other rural residents in Washington State. ORFH’s mission is to improve the lives of farmworkers and low-income individuals in rural communities through affordable housing, advocacy, building financial assets, and other innovative solutions.

ORFH provides direct, comprehensive development services to local nonprofit corporations, housing authorities, growers and employers, and others interested in developing new or preserving existing affordable housing.

To date, ORFH has secured and managed over $150 million to develop more than 1,500 housing units, serving some 7,500 rural residents. An additional 250 housing units are in planning and development and will serve an additional 1,000 residents.

Sor Juana Inés Court
The City of Grandview is located in rural, Yakima County, Washington and has an agriculturally based economy. Unfortunately, many of the families that harvest the Yakima Valley’s fields and orchards struggle to access the community’s housing market.

According to the State of Washington, the average annual earnings in production agriculture is just $20,974, due largely to the seasonal nature of agricultural work. At that income, the average farmworker household of four can only afford to rent a studio apartment in Grandview.

To address the critical lack of farmworker housing, ORFH partnered with Genesis Housing Services to develop Sor Juana Inés Court, a 41-unit affordable housing development in Grandview. Overall, 30 of the units are set aside for farmworkers and their families, while the remaining units are open to low-income families.

Completed in 2013, the $8.3 million Sor Juana Inés Court development was financed with $781,000 in HOME Investment Partnerships (HOME) funding and nearly $7.5 million in Low Income Housing Tax Credits. The National Equity Fund served as the Housing Credit investor.

Without HOME—and the partnership between ORFH and Genesis Housing Services—the Sor Juana Inés Court development would not have been possible.
HOME SUCCESS STORY

New York

PathStone Corporation

PathStone Corporation (PathStone) is a not-for-profit community development and human service organization that provides services to low-income families and economically depressed communities throughout New York, Pennsylvania, New Jersey, Ohio, Indiana, Virginia, Vermont, and Puerto Rico. PathStone has successfully operated a wide array of programs funded by federal, state, local, faith-based and private sources, including HOME Investment Partnerships (HOME) funds.

PathStone’s mission is to build family and individual self-sufficiency by strengthening farmworker, rural, and urban communities. It is a visionary, diverse organization empowering individuals, families, and communities to attain economic and social resources to build better lives.

The Crittenden Family

In 2012, PathStone was awarded HOME funding from New York State Homes & Community Renewal to replace dilapidated mobile homes in Genesee and Orleans Counties in rural, upstate New York with new, Energy Star-certified manufactured homes on permanent foundations.

Ms. Elizabeth Crittenden, a mother of two young children who is employed as a banquet waitress at a local hotel, was one of the initial applicants for the program. At the time, the only place the Crittendens could afford was an old mobile home in very poor condition. The paneling was disintegrating and pulling away from the framing. She could literally reach inside the walls from the outside. An addition on the south end of the home was uninhabitable, and the only source of heat was a woodstove.

Using $46,000 in HOME funds to help offset the costs, PathStone was able to replace the Crittendens’ old home with a new, Energy Star manufactured home on a permanent foundation in 2015. A first mortgage on the property was obtained from the PathStone Enterprise Center, with additional funding for the project coming from the New York State Affordable Housing Corporation and the Wells Fargo\NeighborWorks America Safe and Sound program.

The difference between the old and new homes is life changing. Central heat means that Ms. Crittenden no longer has to get up on cold nights to keep the fire stoked, and the plumbing no longer freezes in the winter.

The importance of HOME in rural areas cannot be understated. HOME is one of the only resources to help folks stay in their home and make needed repairs or to help first-time homebuyers purchase a home and make the needed improvements prior to moving in.
People’s Self-Help Housing, Inc.

The importance of having a safe, secure, and comfortable place to call home cannot be overstated. Stable housing goes hand in hand with good health, improved job stability and performance, and increased success in school.

Since 1982, People’s Self-Help Housing, Inc. (PSHH), a nonprofit organization, has helped address the housing needs of low- and moderate-income residents in Lewis County, Kentucky. PSHH is dedicated to improving housing conditions day after day—through blistering heat and finger-numbing cold—to make a visible difference in housing in its little corner of the world. More importantly, PSHH makes a difference in the lives of the hundreds of individuals and families it serves each year.

Central Crossings Development

After Ms. Geneva Lewis’ husband died in 1993, she could only afford to rent an old mobile home in poor condition near Vanceburg, Kentucky, an isolated, sparsely populated rural community in the foothills of the Appalachian Mountains. “The windows were bad and there were holes in the walls. I burned up in the summer and froze in the winter, and still, my utilities bills were over $200 a month.” Rent and utilities took more than half of Ms. Lewis’ $753 monthly Social Security Supplemental Security Income check, her only source of income.

In 2015, Ms. Lewis was able to move into a new, affordable apartment at Central Crossings Development, located within walking distance of downtown Vanceburg.

This first phase of the Central Crossings Development, which included four units, was completed in 2015. PSHH designed and constructed the development and now manages the property. PSHH secured a $225,000 deferred, forgivable, 20-year loan financed with HOME Investment Partnerships (HOME) funds and a $225,000, deferred, forgivable, 30-year loan from the Kentucky Affordable Trust Fund to finance the project. The balance of the project was covered by donations of time, materials, and services, and rents are currently subsidized with $694 in HOME Tenant-Based Rental Assistance each month to make them affordable to folks like Ms. Lewis.

The units are exclusively targeted to families earning less than 60 and 30 percent of the area median income. In addition, the development is energy efficient with a HERS rating of 45, meaning that it is 55 percent more energy efficient than standard new construction. As a result, heating and cooling bills have been cut in half, helping tenants save money.

PSHH is in the process of securing financing for a $900,000 second phase of development to add an additional eight units of affordable rental housing at Central Crossings.
HOME SUCCESS STORY

California

Peoples’ Self-Help Housing Corporation

Peoples’ Self-Help Housing Corporation (PShHC) is celebrating its 45th year as a nonprofit developer operating throughout the central coast region of California in San Luis Obispo, Santa Barbara, and Ventura Counties.

PShHC has provided Self-Help Housing homeownership opportunities to more than 1,200 households. In addition, it has built 45 rental housing developments, amounting to more than 1,600 apartment units.

PShHC’s portfolio includes housing for farmworkers, seniors, families, and special needs households. It also provides supportive housing services that are accessible to all tenants, including previously homeless individuals and families. PShHC strives to ensure that its developments are effectively operated, efficiently managed, and are permanently integrated into the community fabric.

Casa de Las Flores and Dahlia Court II

In 2015, PShHC completed Casa de Las Flores, a 43-unit, affordable housing development located in rural Carpinteria, California. The project represents the second new, affordable housing development in Carpinteria in the last three decades. Both Casa de Las Flores and the previous development—the 33-unit Dahlia Court II Apartments, which was completed in 2014—were built by PShHC.

The HOME Investment Partnerships (HOME) program played a critical role in developing both Casa de Las Flores and Dahlia Court II. Together, these $33 million developments leveraged $2.2 million in HOME funds. Without HOME, neither of the two projects would have come to fruition.

In addition to helping PShHC provide safe, decent, and sanitary housing for low-income residents, HOME also helped the organization achieve its community development goals, including eliminating slum and blight, advancing the city’s General Plan Housing Element, and creating approximately 290 local jobs. Because the site was previously home to a dilapidated trailer park that had become wrought with criminal activity, substandard living conditions, and inadequate infrastructure, HOME also helped promote a safer community.

Carpinteria is home to many of the nation’s largest, high-value agricultural producers, including the cut-flowers industry that supports local, regional, state, and international markets. Many residents work in service-oriented industries and earn low wages, resulting in a significant gap between what families earn and what they can afford to pay in rent. HOME gives these households the option of working and living in the community of their choice.

Through partnership, HOME has enabled the transformation of this community. With great care, this housing and economic opportunity will last for generations.
HOME SUCCESS STORY

California

PEP Housing

Celebrating 37 years of service this year, PEP Housing began as a small, all-volunteer organization. Dedicated, local civic leaders and clergy joined forces to form PEP Housing to respond to the urgent needs of local seniors at risk of homelessness and/or living in appalling, substandard conditions in Northern California.

PEP Housing’s original mission is to bring dignity and quality to affordable, senior housing. To date, more than 450 seniors live in 16 communities developed by PEP Housing. These communities are widely recognized for excellence in eco-friendly development and service-enriched programs.

PEP Housing has used HOME Investment Partnerships (HOME) funds as gap financing for several projects. Without HOME, those developments would not have come to fruition.

Casa Grande Senior Community

Having an affordable place to live in the community she has always called home is a dream come true for Ms. Maralyn Neilsen, a 73-year-old, long-time resident of Petaluma, California. Ms. Neilsen has overcome many obstacles in her life, including divorce after an 18-year marriage, the sudden and unexpected loss of her second husband, foreclosure, and the loss of her parents.

This strength helped Ms. Neilsen access a high quality of life at PEP Housing’s Casa Grande Senior Community, a $18 million, 58-unit, affordable rental housing development exclusively targeted to low-income seniors. PEP Housing manages the property and provides services through its Resident Service Coordinators. The development was financed with more than $4 million in HOME funds and $6.1 million in U.S. Department of Housing and Urban Development (HUD) Section 202 Supportive Housing for the Elderly funding.

In 2009, Casa Grande was honored with a prestigious Governor’s Environmental and Economic Leadership Award. It was also an award finalist for the National Association of Home Builders (NAHB) National Green Building Award for Multi-Family Project of the Year. The development received a Met Life Foundation Award for Excellence in Affordable Housing, recognizing best practices in green, service-enriched housing for low-income seniors, and was the county’s first Green Point-rated multifamily project.

Today, Ms. Neilsen continues to thrive at Casa Grande, where she is heavily involved in organizing social events and serves as the coordinator for a weekly card-making class for residents and other members of the community. To Ms. Neilsen, the HOME program means more than affordable housing. It means feeling welcome in a community that she can call home.
HOME SUCCESS STORY

New York

Rochester Housing Development Fund Corporation

The Rochester Housing Development Fund Corporation (RHDFC) is a nonprofit Community Housing Development Organization (CHDO) that works exclusively to develop affordable housing for low-income families in the City of Rochester, New York. Its HOME Rochester program provides families with low and moderate incomes an opportunity to become homeowners. By acquiring, rehabilitating, and selling homes, the program seeks to revitalize the city. Moreover, HOME Rochester uses local contractors and trains community organizations to supervise the projects.

HOME Rochester

RHDFC’s HOME Rochester program offers hope to families aspiring to homeownership, while simultaneously reducing blight and addressing the local foreclosure crisis. Since 2001, the HOME Rochester program has acquired, rehabilitated, and sold 664 homes to low- and moderate-income families in Rochester, New York. Most recently, RHDFC and the Greater Rochester Housing Partnership announced a new $15 million loan to help 70 additional first-time homebuyers.

Under the program, RHDFC uses HOME Investment Partnerships (HOME) funds to develop and rehabilitate vacant properties that are then sold to first-time homebuyers. The organization identifies and purchases properties, maintains a pool of qualified contractors, obtains appropriate construction financing, manages subsidies, provides homebuyer education and income qualification, and sells the properties to eligible buyers.

With the foreclosure crisis still looming throughout the area, HOME Rochester is an effective tool to stabilize neighborhoods. The comprehensive approach provides first-time homebuyers with pre- and post-purchase education, credit counseling, and down payment and closing assistance grants. Despite serving families with limited economic means, HOME Rochester boasts a less than one percent foreclosure rate over the past five years.

The program takes vacant, often dilapidated homes and turns them into community assets, bringing new life to neighborhoods. The program adds charm and character to neighborhoods, preserves Rochester architecture, assists homeowners with building equity, and returns valuable funds to the local tax base. In fact, a 2012 study found that turning a vacant house into a HOME Rochester property increased the value of neighboring houses by over $15,000.

HOME Success Stories

Before

After
HOME SUCCESS STORY

Alaska

Rural Alaska Community Action Program

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 Partnership (HOME) funds to develop affordable rental housing for special needs populations in Anchorage and to provide homeownership opportunities for lower-income homebuyers on the Kenai Peninsula.

Mutual Self-Help Housing

Ms. 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. Ms. Winston’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 Ms. Winston—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, Ms. Winston 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.”
HOME SUCCESS STORY

Vermont

RuralEdge

RuralEdge is a rural, regional nonprofit housing organization that is committed to breaking the cycle of poverty in Vermont by providing caring and quality housing and community development, property management, financial services, and education in order to attain economic, social, and environmental sustainability.

RuralEdge’s Real Estate Development Program serves the affordable housing needs of the Northeast Kingdom through the new construction, rehabilitation, and renovation of residential and commercial space. The organization also provides first-time homebuyer education and financial literacy classes, home repair and rehabilitation, and free mortgage delinquency counseling.

In its portfolio, RuralEdge manages over 600 affordable rental housing units in Caledonia, Essex and Orleans counties. It has also assisted more than 3,500 homebuyers in the Northeast Kingdom.

Lakebridge

Located in the poorest region of the state, rural Newport, Vermont struggles to provide quality, affordable housing for its low-income residents. In Newport, the median income for renters is just $17,697 or 43 percent less than the statewide rate.

To address this need, RuralEdge and Housing Vermont joined forces to purchase three historic and five non-historic multifamily residential buildings. By 2011, many of the structures had become derelict. The organizations worked to design renovations and new construction to reinvigorate the buildings.

In 2012, the Lakebridge development opened, providing 21 newly renovated affordable rental housing units.

By removing neighborhood blight and replacing it with vibrant, quality housing, the Lakebridge development helped improve the neighborhood. In addition, the project added hidden solar panels to increase energy efficiency without detracting from the historic façade, and it used local materials whenever possible.

The HOME Investment Partnerships (HOME) program played a significant role in the renovation of Lakebridge. Because RuralEdge was able to secure $515,000 in HOME funds as initial capital, the project was able to leverage the rest of the funding it needed, including a $1 million U.S. Department of Agriculture (USDA) Section 515 loan and $3.2 million in Low Income Housing Tax Credits.

Today, the Lakebridge development provides families with stable housing near the vital resources they need to not only survive, but to thrive. Without HOME, the Lakebridge project would not have been possible.
HOME SUCCESS STORY

Nevada

Rural Nevada Development Corporation

Rural Nevada Development Corporation (RNDC) is a 501(c)(3) nonprofit organization formed in 1992 to provide economic development assistance, financing opportunities to small businesses, and healthy, safe, and affordable housing to persons in all 15 rural counties, rural Clark and Washoe counties, and the 27 Native American tribes of Nevada.

RNDC has been responsive to the needs of rural communities by providing affordable housing, down payment assistance, homeowner rehabilitation, and small business alternative lending practices. Its housing programs have leveraged more than $20.8 million, while its small business lending program has lent out over $15.8 million.

John Marvel Senior Village

With a population of just 3,600, rural Battle Mountain, Nevada faces significant challenges in providing safe, decent, and affordable housing to low-income seniors. Few developers are willing to secure the additional resources needed to build in such a small community. Moreover, the healthy mining industry has caused rents to increase.

In 2005, RNDC began its plans to design and construct the John Marvel Senior Village, a 16-unit, affordable senior housing development. At the time, there were no other affordable senior housing developments in Battle Mountain.

To help keep costs low, Lander County donated the land for the project and future developments. In addition, RNDC secured $800,000 in HOME Investment Partnerships (HOME) funds and $228,000 in Low Income Housing Tax Credits. Without HOME, John Marvel Senior Village would not have been possible.

The reception to this project in the community was enormous. By the time the first phase of eight units was completed, RNDC had received more than 16 applications.

John Marvel Senior Village is an outstanding example of how nonprofit organizations and federal, state, and local governments can partner to make impossible things possible in small, rural communities.
HOME SUCCESS STORY

California

San Diego Housing Commission

Established in 1979, the San Diego Housing Commission (SDHC) provides a variety of award-winning, affordable housing programs and services that stimulate the local economy and revitalize neighborhoods, impacting the lives of more than 125,000 residents annually in the City of San Diego, California.

SDHC develops and preserves affordable housing, provides financing to developers and first-time homebuyers, administers rental assistance through the federal Housing Choice Voucher (HCV) program, and works to address homelessness through its three-year action plan, HOUSING FIRST—SAN DIEGO.

HOME Investment Partnerships (HOME) funds are used to support SDHC’s efforts by financing affordable housing developments, assisting first-time homebuyers, and providing financial assistance to help homeowners rehabilitate their aging homes.

Victoria at COMM22

When Ray learned that he would be able to live at Victoria at COMM22, a new, 70-unit, affordable housing development for low-income seniors in the San Diego community of Logan Heights, he was overcome by emotion. “I was absolutely flabbergasted and had to ask more than once for the lady to repeat my monthly rent amount.”

In 2008, Ray had become homeless after losing his job as a security guard. He lived for three years at the St. Vincent de Paul Village in Downtown San Diego before living on the streets. When he turned 62, Ray qualified for Social Security and took up residence at the Peachtree, a local hotel. Finding only part-time employment, he recycled cans and bottles to help make ends meet.

Thanks to SDHC and its many partners, Ray now lives in COMM22, an affordable housing partnership development that sets aside 70 units of rental housing for local seniors. SDHC served as a financing partner, and development was built by BRIDGE Housing Corporation and the Metropolitan Area Advisory Committee on Anti-Poverty in partnership with the San Diego Unified School District. Funding for the senior housing included $4.2 million in HOME funds and $4.9 million from the U.S. Department of Housing and Urban Development (HUD) Section 202 Capital Advance Loan program.

In 2015, HUD Secretary Julian Castro toured COMM22 calling it “truly a model of what we like to see in communities across the United States.”
HOME SUCCESS STORY

California

Satellite Affordable Housing Associates

Satellite Affordable Housing Associates (SAHA) provides quality, affordable homes and services that empower people and strengthen neighborhoods in the San Francisco Bay Area in California. SAHA begins from the idea that every person deserves a home. Its work is inspired by a belief that quality homes and empowering services should be in reach for all of the Bay Area’s community members.

With a commitment to high-quality design and thoughtful, ongoing supportive services, SAHA empowers residents to build better lives and create healthier, safer communities.

Currently, SAHA’s innovative properties provide more than 3,000 residents with much-needed affordable housing and services. Over half of the properties in its portfolio used HOME Investment Partnerships (HOME) funds.

Arboleda

Newly opened in 2015, Arboleda is a 48-unit affordable rental housing development in Walnut Creek, California. Ms. Kiara Hedglin, an extremely low-income, 26-year-old resident with Cerebral Palsy, says her new home has given her pride, privacy, and peace of mind.

For years, Ms. Hedglin paid almost 80 percent of her fixed income to rent a single room in a house with many roommates. As a result, she had to put her life and dreams on hold, just to keep a roof over her head.

Arboleda is exclusively targeted to low-income families, with about half of the homes set aside for people with HIV/AIDS and mental or developmental disabilities. In addition to providing safe, decent, and affordable housing, the development includes a community room, courtyard, computer room, free internet in each home, and a children’s play structure.

Arboleda has received LEED for Homes Platinum certification in recognition of its wide range of environmentally sustainable design elements and construction techniques. The development also includes a 44-kilowatt photovoltaic system and a solar water heating system designed to reduce water heating costs by 67 percent.

The $26 million development was financed with a variety of federal, state, and local resources, including nearly $2.5 million in HOME funds provided by Contra Costa County, $11.3 million in Low Income Housing Tax Credits, $1.1 million in Community Development Block Grants (CDBG), and $250,000 in Housing for Persons With AIDS funds. The City of Walnut Creek contributed a $4.1 million loan to the development.

Thanks to this investment, Ms. Hedglin now has a decent, accessible, and affordable place to call home. She says that this has allowed her to “start to live a more normal life, instead of just barely squeaking by.” She has even enrolled in college to finish her degree.
HOME SUCCESS STORY

California

Self-Help Enterprises

Self-Help Enterprises 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. Self-Help Enterprises’ efforts encompass a range of programs, including mutual self-help housing, sewer and water development, housing rehabilitation, multifamily rental housing, and homebuyer programs in the San Joaquin Valley of California.

Over five decades, Self-Help Enterprises’ combined efforts have touched the lives of more than 50,000 low-income families in Kern, Fresno, Kings, Madera, Mariposa, Merced, Stanislaus, and Tulare County, serving as a model for similar organizations around the world.

Self-Help Enterprises uses HOME Investment Partnerships (HOME) funds to expand the supply of decent, safe, and affordable housing in rural communities.

Rancho Lindo

In the rural, unincorporated community of Lamont, California, people who labor in the neighboring agricultural fields now have access to a clean, safe, and sustainable place to call home—the Rancho Lindo rental community, a 44-unit, rental housing project developed by Self-Help Enterprises.

Lamont has a greatly underserved farmworker community that suffers from historic levels of overcrowded, cost-burdened, and substandard housing. Like rural communities across the nation, most farmworkers in Lamont struggle to provide decent, affordable housing for their families.

Rancho Lindo is located within walking distance to schools, grocery stores, and a park. All 44 units are exclusively targeted to low-income farmworker families earning less than 60 percent of the area median income (AMI). Nearly half of these units are limited to families earning less than 50 percent of AMI.

Self-Help Enterprises also provides quality resident service programs at the Rancho Lindo community center. These programs are designed to enhance the everyday lives and futures of the residents, including an after-school program for children, financial fitness classes, computer literacy lessons, a free lunch program, nutrition classes, English as a Second Language (ESL) courses, and even Zumba-style exercise lessons.

Built in 2009, the Rancho Lindo apartments are highly energy efficient. In fact, the development exceeds the rigorous California high-energy standards by 20 percent and received a 119 rating by the Build It Green program.

The $12.9 million development was financed with $2 million in HOME funds. For Self-Help Enterprises and the rural, low-income communities of California’s San Joaquin Valley, HOME is a vital investment in building vibrant and sustainable communities.
HOME SUCCESS STORY

Washington

Share Vancouver

Share Vancouver’s (Share) mission is to lead the hungry and homeless to self-sufficiency by providing food, shelter, housing, education, advocacy, and compassion through the strength of the Vancouver, Washington community.

Share operates three shelters for the homeless, a transitional housing program, a street outreach program, a Housing & Essential Needs (HEN) program, and case management. The organization provides daily meals for the homeless and low-income members of the community, in addition to operating a summer meals program for low-income children. Additionally, Share offers financial education courses and matched savings accounts to help families improve their credit scores and financial management.

The Blanchard Family

Before Ms. Amber Blanchard learned about Share in 2013, she had been in and out of jail and struggled to provide for her young daughter. Now, she credits the organization and its ASPIRE program with helping her break the destructive cycle in her life.

Share’s ASPIRE program provides a coordinated system of case management, housing, and connection to supportive services in Vancouver, Washington for homeless families and individuals. This includes resource education for employment training, family counseling, debt reduction, budgeting, drug and alcohol abuse domestic violence counseling, mental health, parenting, life skills, childcare referral, and transportation.

Under the ASPIRE program, Ms. Blanchard took classes to help her learn how to stay on budget and prioritize spending. “I learned the first thing I always need to do is pay rent.” Over time, she built a rapport with her landlord and learned how to communicate quickly when issues arose. Moreover, she has been committed to maintaining her sobriety and has participated in a Return-To-Work trial period under her social security benefit.

With the help of $15,000 in HOME Investment Partnerships (HOME) funds, Share was able to provide Ms. Blanchard with rental assistance so that she could afford to live in a safe and decent home with her daughter and continue her journey to becoming self-sufficient.

“I can’t thank Share enough. I’m a totally different person today, and I’ll always be grateful for the support, classes, and caring that Share gave to me.”
HOME SUCCESS STORY

Louisiana

Southern United Neighborhoods

Southern United Neighborhoods (SUN) is a 501(c)(3) public charity that was founded in March 2010 by low- and moderate-income people to use research and training to combat the poverty, discrimination, and community deterioration that prevents low-income individuals from taking advantage of their rights and opportunities.

SUN works to create affordable housing programs and provide financial literacy services in order to help families get out of poverty and create citizen wealth in Louisiana, Arkansas, and Texas.

Currently, SUN uses HOME Investment Partnerships (HOME) funds to support its owner-occupied rehabilitation project in the Lower 9th Ward neighborhood in New Orleans, Louisiana. This program helps families bring their homes up to code so that they may live in sustainable, durable housing.

Lower 9th Ward Rehabilitation

Since 2012, SUN has partnered with the City of New Orleans Office of Community Development to rehabilitate owner-occupied housing in the Lower 9th Ward. This partnership uses HOME funds to pay for certified contractors that SUN hires and manages to complete repairs, bring homes up to code, and create sustainable housing for low-income and elderly residents. Without HOME, many residents—including Mr. Johnny Davis—would not have been able to return to his home after Hurricane Katrina.

Born in 1943, Mr. Davis is an African-American veteran and lifetime resident of the Lower 9th Ward. He was just one payment away from paying off his mortgage when Hurricane Katrina devastated his home and his community.

Afterward, a series of unfortunate circumstances kept him from rebuilding. Three weeks after the storm hit, his wife died from cancer. Mr. Davis received insurance money and Road Home money to rehabilitate his property, but fell victim to contractor fraud. Like many other residents in the area, he lost thousands of dollars in the process.

After relocating to Gretna, Louisiana, Mr. Davis began saving what little he could in order to fix his home. The stress and displacement from the storm made things more difficult, but Mr. Davis never lost hope.

In 2013, Mr. Davis reached out to SUN for help, and the organization provided him with $124,000 in HOME funds to renovate his home, including the installation of framing, siding, and a new roof.

Pre-Katrina, the Lower 9th Ward had one of the highest rates of homeownership in New Orleans. Together, SUN, the City of New Orleans, and HOME are helping to restore those rates by helping residents return to their homes.
HOME SUCCESS STORY

California

Step Up

Step Up, based in Santa Monica, California, delivers compassionate support to people experiencing serious mental illness to help them recover, stabilize, and integrate into the community. Through dynamic partnerships, Step Up provides positive social and learning environments, vocational training, permanent supportive housing opportunities, and recovery services to empower individuals to cultivate lives of hope and dignity. Step Up exercises innovative leadership and advocacy to increase public understanding, support, and acceptance of all people living with mental illness.

Step Up uses HOME Investment Partnerships (HOME) funds to develop new, permanent supportive housing communities to house the community’s most vulnerable neighbors who are experiencing chronic homelessness and mental health issues. Step Up acquired the parcel for Step Up on Fifth and then partnered with A Community of Friends (ACOF) to develop the community. Step Up still participates as an active partner in Step Up on Fifth and is the lead service provider.

Step Up On Fifth

For his entire life, Leroy has struggled with depression. After his sister died when he was only 12 years old, Leroy started drinking, and by the time he was 15 years old, Leroy was living on the streets and had attempted suicide. After experiencing homelessness for 16 years, Leroy was in considerably poor health, with borderline diabetes and obesity.

Thanks to $1.3 million in HOME funds granted by the City of Santa Monica, Step Up was able to build the 46-unit, Step Up On Fifth development in 2009 to provide affordable, permanent, supportive housing to those in need.

In 2011, Leroy moved in to the Step Up On Fifth development. “I remember moving into my unit and being given the key and sort of shed a tear…It’s the first place that I’ve ever owned. It’s the only place that I’ve been able to call my home.”

Having permanent, supportive housing helped Leroy turn his life around. His health improved considerably. He lost over 90 pounds and became a personal fitness trainer.

“Having a safe place to live, to no longer live in fear, was a tremendous help to my mental health stability. It’s a gradual process and transformation takes time, but I’ve been able to heal from the inside out. I really believe that I have a purpose. God spared my life for a reason. I’ve been given the opportunity to live a new life, and to share it with others.”

Leroy’s story was featured in the EMMY Award-winning documentary, “Santa Monica Cares.” Leroy is shown in photo to the left holding the EMMY, along with Director Jerri Sher. For more information on Step Up, please visit www.stepuponsecond.org. Recovery is possible!
HOME SUCCESS STORY

Pennsylvania

The Community Builders

The Community Builders, Inc. (TCB) is one of America's leading nonprofit, real estate developers and owners. Its mission is to build and sustain strong communities where people of all incomes can achieve their full potential. TCB realizes its mission by developing, financing, and operating high-quality housing and by implementing neighborhood-based models that drive economic opportunity for residents.

Since 1964, TCB has constructed or preserved hundreds of affordable and mixed-income housing developments and has secured billions of dollars in project financing from public and private sources. Today, TCB owns or manages 11,000 units of housing in 14 states in the Northeast, Midwest, and Mid-Atlantic regions.

East Liberty Place North and South

Once a vibrant retail area, the East Liberty neighborhood of Pittsburgh, Pennsylvania experienced a long period of decline throughout the latter half of the 20th century. Over the past 15 years, TCB has partnered with Pittsburgh’s Urban Redevelopment Authority (URA), community-based organizations, and residents to implement a comprehensive multi-property neighborhood redevelopment plan.

East Liberty Place North and South are positively transforming the neighborhood by providing 106 homes for families and seniors of all incomes, commercial space with community amenities, and jobs for residents. The developments have been a key catalyst for the revitalization of the East Liberty neighborhood, while simultaneously allowing low- and moderate-income families to remain in the community and benefit from the redevelopment.

The $26.6 million East Liberty Place developments represent an innovative solution to a rapidly changing urban neighborhood. The former East Mall high-rise building straddled and restricted the entrance to downtown businesses and was widely seen as a major contributor to the decline of the neighborhood. By replacing the dilapidated housing complex with quality, mixed-income housing, the redevelopment created a new gateway to the downtown business district.

The URA provided $1.03 million in HOME Investment Partnerships (HOME) funds in 2009 to help develop East Liberty Place North and $634,000 in HOME funds in 2013 for East Liberty Place South. In addition, TCB secured $1.5 million from the Neighborhood Stabilization Program 2 (NSP2), $3 million from the Housing and Urban Development (HUD) Upfront Grant, and $14.9 million in private equity generated by Low Income Housing Tax Credits. TCB worked closely with local government and public officials to drive neighborhood change.

HOME was instrumental in not only financing the developments, but in revitalizing the neighborhood, bringing affordable housing and new businesses to the area, and helping the city to reach its housing and economic development goals.
HOME SUCCESS STORY

Kentucky

The Housing Partnership, Inc.

Incorporated as a private nonprofit organization, The Housing Partnership, Inc. (HPI) has provided affordable housing opportunities in Louisville, Kentucky for 25 years. HPI’s mission is to create, sustain, and promote access to affordable housing opportunities. The organization strives to strengthen neighborhoods and improve lives through education and the preservation and development of affordable housing. In pursuit of this mission, HPI provides a wide range of services to the Louisville community, including homeownership counseling, financial literacy training, real estate development, resident services, and property management.

To date, HPI has developed over 6,000 affordable homes and apartments. In addition, 8,233 families have received home foreclosure counseling and $98 million in federal, state, and local revenue have been leveraged. HOME Investment Partnerships (HOME) funds have been instrumental in HPI’s work, specifically in the financing of single- and multi-family developments.

St. Denis

In April 2009, HPI partnered with the U.S Department of Housing and Urban Development (HUD), Catholic Charities, Louisville Metro, and Citizens Union Bank to develop St. Denis, a 34-unit, energy-efficient rental housing development exclusively targeted to low-income seniors in southwest Louisville, Kentucky.

The $4.1 million project consisted of both new construction and the adaptive reuse of the former St. Denis Catholic School. Notably, over 956 tons of asphalt, metal, and concrete were recycled during construction. To finance the development, HPI secured $315,000 in HOME funds and $3.5 million in HUD Section 202 Supportive Housing for the Elderly funds.

Southwest Louisville is in desperate need of affordable housing for seniors. Even with rental assistance, low-income seniors struggle to pay for their living expenses and utilities. The average annual income of a senior living in HPI’s senior housing is just $12,047.

St. Denis was Louisville’s first multifamily Energy Star building, and it was one of the first in the state. It was designed to minimize energy costs through an energy-efficient design. For example, a solar hot water heating system saves each resident over $150 annually on energy costs. For this reason, St. Denis has received several awards, including Best Scoring Building at the 2011 Midwest Regional Energy Star Conference.

Given the significant development costs and HPI’s commitment to keep rents affordable, St. Denis would not have been possible without HOME. Today, St. Denis averages 100 percent occupied and provides its residents the opportunity to age in place without financial stress.
Turnstone Development Corporation

Turnstone Development Corporation is a not-for-profit, 501(c)(3) real estate development company specializing in the construction and preservation of affordable housing. Since its inception in 1998, Turnstone Development has developed over 1,300 affordable housing units and has leveraged over $185 million in private and public investment capital, including Low-Income Housing Tax Credits (LIHTC), and financing from the HOME Investment Partnerships (HOME) program, American Reinvestment and Recovery Act (ARRA), the Federal Home Loan Bank (FHLB), state development programs, and traditional bank loans and grants. Turnstone Development routinely leverages HOME funds to support public housing and community development authorities in its effort to create and preserve affordable housing for low-income families and seniors primarily in Illinois and throughout the United States.

Wisdom Village of Northlake

Wisdom Village of Northlake is a $19.4 million, new construction development located in Northlake, Illinois. The 71-unit affordable housing project is exclusively targeted to low-income seniors with incomes less than 60 percent of the Area Median Income (AMI). As the developer, Turnstone Development broke ground on this unique project in October 2015, and units will be available in Fall 2016.

Wisdom Village of Northlake is focused on bringing high-quality affordable housing to seniors and sustainable development. The property has been developed from its inception using Enterprise Green Community Standards (ECG) criteria. This ensures that the physical structure is sustainably built and that sustainability is incorporated into on-going building operations, maintenance, and resident engagement. Wisdom Village of Northlake is on the leading edge of sustainable, affordable housing development.

The Northlake area has long had a shortage of quality affordable housing for seniors and the development is optimized for seniors to age comfortably in place. It is surrounded public transportation options, retail shopping, medical offices, grocery stores, pharmacies, banks, restaurants and designated senior centers.

The Village of Northlake Mayor Jeffrey T. Sherwin and the Northlake Senior Coalition are integral partners in bringing this project to fruition. “Not only is the project bringing much needed, high-quality affordable senior housing, it is bringing sustainable development that will benefit our entire community,” said Mayor Sherwin.

Turnstone Development Corporation received $5 million in HOME funds for Wisdom Village of Northlake in 2015. Without HOME, Turnstone and the Village of Northlake could not bring this innovative development to the community.

Moreover, the construction of Wisdom Village of Northlake will provide skilled construction jobs to approximately 120 people, including carpenters, plumbers, electricians, and laborers.
HOME SUCCESS STORY

Arkansas

Universal Housing Development Corporation

Universal Housing Development Corporation (UHDC) is a private, nonprofit housing development agency that provides adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination. UHDC serves nine rural counties in West Central Arkansas—Conway, Franklin, Johnson, Logan, Perry, Polk, Pope, Scott and Yell. Its programs offer affordable new home construction, repair and renovation to keep existing affordable housing in service, affordable rental housing and rental assistance.

HOME Investment Partnerships (HOME) funds help UHDC fulfill its mission by providing program funding and leveraging that support its efforts in “Helping people, building dreams.”

StoneBrook

Russellville, Arkansas is a rural college town with a growing population. While rents in the area continue to climb, incomes—especially for the working poor—have not kept pace. More than a quarter (26 percent) of Russellville residents live in poverty. With deep cuts to federal housing programs, it has only become harder for these families to access safe, decent, and affordable housing.

In 2013, UHDC, a Community Housing Development Organization (CHDO), worked with a for-profit developer to build StoneBrook, a new, single-family rental housing development. The 40-home, $6.2 million development is built to Energy Star standards and at least 32 of the homes are exclusively targeted to low-income families. Moreover, StoneBrook is located in a beautiful neighborhood that is conveniently located near good schools and amenities.

Residents at StoneBrook also have access to vital services to help them build strong financial futures. UHDC provides residents with housing counseling and empowerment classes to help them become mortgage-ready so that they may become homeowners in the future. By attending classes and paying rent on time, residents can earn credits toward eventual homeownership. These programs essentially help families build and maintain good credit.

To further support affordable homeownership opportunities, UHDC plans to sell the StoneBrook homes at the end of the affordability period. UHDC hopes that some of the current residents will be able to buy the homes at that time.

StoneBrook was developed using $900,000 in HOME funds. Without HOME, UHDC would not have been able to develop this critical source of affordable housing.
HOME SUCCESS STORY

Vermont

Vermont Housing & Conservation Board

Created in 1987 by the Vermont legislature, the Vermont Housing & Conservation Board (VHCB) is a quasi-state funding agency with the dual goals of creating affordable housing and conserving and protecting agricultural land, forestland, historic properties, important natural areas, and recreational lands to enhance the economic vitality and quality of life of the state.

VHCB administers HOME Investment Partnerships (HOME) funds through a contract with the Vermont Agency of Commerce and Community Development. HOME funds are used exclusively for rental housing development, often in tandem with VHCB’s state housing funds. In doing so, HOME creates greater levels of affordability and helps fill funding gaps.

Union Square Apartments

The formerly-named Armory Square Apartments is a historic, 69,000 square-foot brick apartment complex located in rural Windsor, Vermont. In 2007, the town approached a local nonprofit housing developer, Rockingham Area Community Land Trust (RACLT), and Housing Vermont, a statewide affordable housing developer, and asked them to take on redevelopment. At the time, an out-of-state-partnership owned and mismanaged the property, allowing it to fall into disrepair. Drug use and violence were rampant, and the vacancy rate had climbed to 26 percent.

RACLT and Housing Vermont used $750,000 in HOME funds, $6.4 million in Low Income Housing Tax Credits, $1.27 million from VHCB, and an array of other federal, state, municipal, and private sources to complete the $17.7 million Union Square Apartments project.

The redevelopment reduced density from 72 to 58 units, changed the income mix in the building, and created space for an on-site property manager, a full-time service coordinator, a community room, and offices for outside service providers. The redesign incorporated energy conservation measures, new windows and appliances, a new sprinkler system, and added an elevator.

Of the 58 total units, 17 are HOME-designated, 15 have U.S. Department of Housing and Urban Development (HUD) Project-Based Rental Assistance, and 6 are unrestricted. The HOME funding was critical to making 17 of the apartments affordable to households earning less than 60 percent of the area median income. Today the vacancy rate is just three percent.

Union Square Apartments has been recognized with a number of awards, including the Governor's Award for Environmental Excellence, an Honor Award from the American Institute of Architects Vermont, and the John M. Clancy Award for Socially Responsible Housing from the Boston Society of Architects.
HOME SUCCESS STORY
Ohio

Warren-Trumbull HOME Consortium

Established in 1996, the Warren-Trumbull HOME Consortium is a cooperative enterprise between the City of Warren, and Trumbull County in Ohio. The Consortium works together to expand the supply of decent, affordable housing in Warren City and Trumbull County.

HOME Investment Partnership (HOME) funds are allocated to homeowner rehabilitation and down payment assistance program and as gap financing for new construction of multifamily housing. Trumbull County’s HOME allocation is administered by the Trumbull County Planning Commission.

Home Repair and Rehabilitation

In 2007, the Ohio Environmental Protection Agency identified rural Kinsman Township, located in the northeastern portion of Trumbull County, Ohio, as a potential health risk because of nonworking or malfunctioning septic systems. To ensure the health and safety of residents, in 2009, Trumbull County launched the first phase of the Kinsman Sanitary Sewer Project and installed 2,000 feet of sewer lines and a treatment plant. In 2013, the county began the second phase of the project to provide an additional 36,000 feet of pipeline to 343 homes and businesses.

The Warren-Trumbull HOME Consortium saw an opportunity to build on the success of the Kinsman Sanitary Sewer Project by helping low-income homeowners rehabilitate and repair their homes in and around Kinsman’s new sanitary sewer.

The consortium provided $324,000 in HOME funds and a minimum of $100,000 in Community Housing Improvement Program (CHIP) grants to repair or rehabilitate 14 units of housing in the area.

The Pavlic family was one of the 12 families who received help from the Consortium. Under the program, they received nearly $35,000 in HOME funds in the form of a declining, forgivable loan to repair their home. Thanks to this investment, the Pavlics were able to replace their roof and hot water heater, as well as repair their electrical and plumbing systems. The Pavlic family also received funding from Trumbull County’s Community Development Block Grant (CDBG) to connect their home to the new sewer.

When completed in late 2015, the Warren-Trumbull HOME Consortium will have built upon an existing public works project to help provide a comprehensive revitalization of one of Trumbull County’s rural communities.
HOME SUCCESS STORY

Montana

West Mont

West Mont is a nonprofit, charitable organization that has been helping Montanans since 1973 by providing a wide range of services for people with developmental disabilities to help them reach their maximum potential. West Mont currently operates 12 group homes and four vocational centers that provide nursing care, respite, employment opportunities, and social activities.

All West Mont residents earn low or very low incomes, are disabled, and are eligible for Medicaid. Their rent is funded through Supplemental Security Income (SSI).

The HOME Investment Partnerships (HOME) program was the catalyst to complete the second of only two medical group homes designed and built for individuals with developmental disabilities in Montana. Without HOME, the project would not have come to fruition.

Ron’s Place

Over the last several years, the demand for long-term nursing care in Montana has increased significantly. Many residents have intensive medical needs and limited mobility. However, there are few options for medically fragile and terminally ill people with developmental disabilities in Montana. West Mont's Caldwell House is the only other medical group home that has been built in the state. It has been operating at maximum capacity since it opened, making the development of Ron's Place a top priority.

Ron’s Place is a six-bedroom, medical group home, located in Helena, Montana. When completed in fall 2015, Ron’s Place will not only help medically fragile residents remain in the community, but it will help the state save critical resources. Without Ron’s Place, many residents would be forced to move into a state institution in Boulder, where the cost to taxpayers would be considerably higher. On average, community placement at the state institution costs taxpayers $250,000, compared to just $100,000 at Ron’s Place. Other residents would have to live in nursing homes that are typically not suitable to their needs.

To help residents thrive, Ron’s Place provides opportunities for social interaction. Additionally, the staff has been trained to provide the appropriate care necessary to meet each client’s unique needs.

West Mont secured $253,000 in HOME funds and $450,000 in Community Development Block Grants (CDBG) to develop this new project. Because it served as the initial capital investment, HOME helped West Mont attract the total $1.4 million in financing it needed to complete the project.

Thanks to HOME, Ron’s Place will be another step in the continuum of care that West Mont can provide its clients in order to serve them throughout all stages of their adult life.
HOME SUCCESS STORY
West Virginia

West Virginia Housing Development Fund

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, WVHDF 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 for those in need.

The Blankenship Family

Ms. Nancy Jo Blankenship needed a new place to live. “I opened the door and a snake slithered into my living room,” she said during an interview at her new home on Highland Avenue in rural Bluefield, West Virginia. Three weeks later, she came home from church to find dead snakes in her bathtub.

Snakes were just one of many problems Ms. Blankenship faced. The floor was rotting away and persistent mold had become an issue. Ms. Blankenship, who works at Sacred Heart Catholic Church, had to do something, but she never thought that homeownership would be a realistic option. Then, she heard about Community Action of South Eastern West Virginia (CASE), a community action agency that helps low-income individuals find affordable housing. When she contacted CASE, she learned about a new home that they were building that would soon be for sale.

CASE’s homeownership program helped Ms. Blankenship secure the low-cost financing she needed to buy her home. WVHDF provided $103,000 in HOME funds to help offset the cost of construction and provided Ms. Blankenship with a $12,000 deferred mortgage loan. CASE used Community Housing Development Organization (CDHO) proceeds to cover the remaining expenses.

Ms. Blankenship is thankful for the partnership between CASE and WVHDF that provided her a clean, safe, and affordable home.
HOME SUCCESS STORY

Vermont

Windham & Windsor Housing Trust

Windham & Windsor Housing Trust (WWHT) has been creating housing opportunities and fostering vibrant, diverse, and attractive communities since 1987.

WWHT’s mission is to strengthen the communities of southeast Vermont through the development and stewardship of permanently affordable housing and through ongoing support and advocacy for its residents.

A critical resource that enables WWHT to carry out its mission is HOME Investment Partnerships (HOME) funds. HOME helps WWHT provide new construction and rehabilitation of permanently affordable rental housing in southeastern Vermont, creating greater levels of affordability. Since the program’s inception in 1992, WWHT has used HOME funds in 42 rental development projects with 790 housing units.

Upper Story Housing

WWHT partnered with the Brattleboro Food Co-op and Housing Vermont to create Upper Story Housing in rural Brattleboro, Vermont. The project included the demolition of the obsolete Brattleboro Food Co-op building and the construction of a four-story, highly energy-efficient, green building that provides 33,600 square feet of retail and office space for the Co-op and 24 affordable apartments exclusively targeted to low-income families.

Upper Story Housing is located in the downtown area close to public transportation, services, and shopping. The site, previously contaminated by a dry cleaning facility, was environmentally remediated and moved away from the nearby brook to protect the water from possible pollution and the building from flooding. Storm water runoff is treated and filtered by a green roof, permeable surfaces in the parking lot, and a 20-foot buffer strip in the new public park created along the Whetstone Brook. Recycled heat generated by the Co-op’s refrigerators heats the store and the apartments and provides hot water.

Construction materials included locally harvested and milled flooring and slate siding manufactured in Vermont. Green features have cut costs by approximately 50 percent, which helps keep the apartments affordable and saves 21 tons of CO2 emissions a year.

WWHT secured $200,000 in HOME funds, $1.4 million in Low Income Housing Tax Credits, $2.5 million under the U.S. Department of Treasury 1602 Exchange program, and $200,000 from the U.S. Department of Housing and Urban Development’s Economic Development Initiative Special Grants program, for a total project cost of $5.7 million.

Upper Story Housing was one of two projects selected by HUD and the American Institute of Architects in June 2015 for excellence in housing design. Designed by Gossens Bachman Architects, the U.S. Environmental Protection Agency awarded the project a National Award for Smart Growth Achievement in 2012.