

**Homes &
Communities**

U.S. Department of Housing
and Urban Development

Multifamiliar



**Quarterly Newsletter of the Los Angeles
Multifamily Hub**

Volume 2, Issue 3, July 2004

Questions/Comments

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Because of the current constraints within our Los Angeles Multifamily Hub, we are discontinuing production of Multifamiliar. Consequently, this will be our last edition. Your past readership of it over the last twelve months has been appreciated.



Richard Rainey, Regional Director of HUD's Region IX, and William Christiansen, Acting Director of the Los Angeles Multifamily Hub

Los Angeles Multifamily Hub Proclamation

**Presented to
RICHARD K. RAINEY
June 2, 2004**

Whereas, **Richard K. Rainey** who has honored us today in the Los Angeles Multifamily Hub

by generously scheduling his time to visit the office for our opportunity to interact with him and to hear firsthand his views on different matters.

Whereas, **Richard K. Rainey** who serves the U. S. Department of Housing and Urban Development in the position of Regional Director for Region IX with experience and background as follows:

- Sworn in as a Departmental Regional Director on March 11, 2003.
- Served in the U.S. Navy.
- Began a law enforcement career as a City of Compton Police Officer.
- Graduated from the California State University in Sacramento and the FBI National Executive Institute. Additionally, he holds a Masters of Public Administration degree from Golden Gate University.
- Held the elected position of Sheriff-Coroner for Contra Costa County overseeing 700 sworn and 200 non-sworn personnel.
- Elected as a California State Senator for the counties of Contra Costa and Alameda serving from 1996 to 2000.
- Had served as President of the California State Sheriffs Association, President of the California Peace Officers Association, and on the Board of Directors of Goodwill Industries and the Summit Foundation.
- Married to former Mayor of Walnut Creek Susan McNulty-Rainey. They have a combined family of seven children and eleven grandchildren.

Now, therefore, all of the valued employees who carry out the important multifamily mission of the U. S. Department of Housing and Urban Development in Los Angeles and San Diego, do hereby proclaim June 2, 2004, as the **Richard K. Rainey** day at the Los Angeles Multifamily Hub with all rights and honors conveyed.

William Christiansen

William Christiansen
Acting Director

New Employees at the Los Angeles Multifamily Hub and an Update on Performance Based Contract Administration (PBCA) in Los Angeles

by *William Christiansen*, Acting Director

I don't recall a time during my career when the Los Angeles Multifamily HUB was ever fully staffed, or even close to being fully staffed, to handle our enormous, growing, and complex workload. But, as a result of former Hub Director Joe Hirsch's personal initiative and with the commitment of Deputy Assistant Secretary Stillman Knight as well as Reba Cook and Ken Pinckney in Washington, we filled all of our vacancies with a remarkably well-trained and experienced group of people, chosen from many applicants. And the feedback from veteran Hub Staff, supervisors, and managers has been enthusiastic and warmly welcoming of each new person. In fact, today it seems that the new folks have already been here for a long time.



William Christiansen, Acting Director,
Los Angeles Multifamily Hub



Group photograph of all New Los Angeles Multifamily Hub Employees With Acting Director.

Left to right: Arlene Combs, Program Assistant; Wanda Bates, Program Assistant; Rebecca Saucedo, Appraiser; William "Bill" Christiansen, Acting Director; Tracey Lo, Architect; Rosemary Torres, Program Assistant; Luis Gama, Program Assistant; Tom McMillian, Senior Project Manager; Eleanor Uy, Architect; Rick Lombardi, Project Manager; Bonita Hovey, Project Manager, and Ed Richardson, Program Assistant; not shown are the following: Elsa Wong, Supervisory Project Manager for Multifamily Accelerated Processing Team 1; Charron Alfonso, Senior Project Manager/Contract Administration Oversight Monitor (CAOM); and Kenneth Pugh, Architect.

Abbreviated biographical information about each new employee is as follows:

Arlene Combs, Program Assistant:

- Formerly a Loan Servicing Assistant with the Small Business Administration.
- A freelance Interior Designer before immigrating to the U. S. in 1987.
- Graduated with a BS degree in Architecture and Fine Arts from the University of Santo Tomos, Manila, Philippines in 1978.

Wanda Bates, Program Assistant:

- Born and raised in Los Angeles with employment for over a decade before beginning HUD career with the City of Commerce.
- Served in the Army from 1980 to 1987.
- Past civilian service with Intelligence and Security Command in Arlington, Virginia and with the Fort Belvoir Finance and Accounting Division in Fort Belvoir, Virginia.

Rebecca "Becky" Saucedo, Appraiser:

- Former owner of Gold Coast Appraisals, Inc. in Santa Fe Springs.
- Graduate of California State University in Fullerton with a major in Speech Communications.
- Served in the past as Chapter President of the Society of Real Estate Appraisers in Long Beach and held the position of Western Regional Representative of Ethics and Counseling at the Appraisal Institute.

Tracy Lo, Architect:

- Prior work with the Los Angeles Air Force Base in the Civil Engineering Division as a Civil Engineering Designer for a contractor.
- Graduate of the University of California at Berkeley with a BS degree in Architecture.
- Majority of her past experience has been with facilities maintenance.

Rosemary Torres, Program Assistant:

- Past work experience as a Rehab Program Director with Tierra Del Sol Housing

Corporation in New Mexico.

- A graduate with a BS degree from New Mexico State University.
- Active member of Zeta Tau Alpha Sorority while attending New Mexico State University in various community service campaigns sponsored by the sorority.

Luis Gama, Program Assistant:

- Served four years with the U. S. Marine Corps following graduation.
- Currently lives in Colton with a lengthy commute back and forth to the HUD office in downtown Los Angeles.
- Past work experience with a large mortgage company in the area of customer service and tax research.

Thomas McMillian, Senior Project Manager:

- Immediate past work experience for five years was with the Office of Multifamily Housing Assistance Restructuring in San Francisco as a Debt Restructuring Specialist/Relationship Manager.
- Has a Ph. D. degree in southeast Asian Studies
- Taught for a year at the University of Arizona before going over to the business world as a multifamily construction lender for the former First National Bank of Chicago.

Eleanor Uy, Architect:

- Born and raised in the Philippines.
- Earned a BS degree in Architecture followed by her first job with Luckman Partnership as an Intermediate Draftsperson.
- One of her major work related projects in the past was the Journey Into Imagination at Disneyland in Florida.

Rick Lombardi, Project Manager:

- Past work experience has been in commercial real estate development for ten years in Senior Project Manager and Acquisition Analyst roles.
- He holds an MBA degree and an MS degree from the New Hampshire College Graduate School of Business.
- Graduate of the Harvard University Graduate School of Design Program for Developing Affordable Housing and continues to serve as a community volunteer in various activities.

Bonita Hovey, Project Manager:

- Native of Cape Cod, Massachusetts, who joined HUD in 1983 at our Phoenix State Office working in progressively more responsible jobs with the Department over the years in both the Single Family and Multifamily Housing divisions.
- Subsequently, transferred to our Sacramento Field Office and occupied the position of Occupancy Specialist before joining us in Los Angeles recently.
- Prior work experience was with the Veterans Administration, Department of the Air Force, and the Department of the Interior in various positions with after-hours membership in the Soroptimist Club raising funds for charity.

Ed Richardson, Program Assistant:

- Worked for Warner Brothers Records for 28 years as a Sales Representative and Sales Manager in their Distribution Center and following a corporate merger took an early retirement package.
- Subsequently worked for Pacific Clinics in Pasadena prior to joining HUD recently where he worked in providing housing assistance to the homeless, mentally ill, and substance abusers.
- His spare time is spent restoring old Volkswagen buses with his son.

Elsa Wong, Supervisory Project Manager for Multifamily Accelerated Processing Team 1:

- She comes to HUD from the General Services Administration in Los Angeles where she served as Acting Branch Chief in the Construction Services Branch.
- Has a BS degree in Architecture and Urban Design from Wen-Hua University and will graduate later this year from the U. S. Department of Agriculture Graduate School's Executive Leadership Program.
- She has held positions in the past with A. C. Martin & Associates and Skidmore, Owings, & Merrill in Los Angeles.

Charron Alfonso, Senior Project Manager/Contract Administration Oversight Monitor:

- Prior to joining HUD in Los Angeles, she worked as a Relationship Manager with HUD's Office of Multifamily Housing Assistance Restructuring in San Francisco.
- Possesses a BS degree and an MS degree.
- Experiences in the past have included serving as a Vice President in banking and tenure with the Federal Deposit Insurance Corporation and the Resolution Trust Corporation in a variety of responsible positions.

Kenneth Pugh, Architect:

- Raised in Asbury Park, New Jersey.
- Holds a BS degree in Urban Planning from New Jersey Institute of Technology in Newark, a BA degree in Architecture and a Masters of Architecture degree from Tuskegee University in Alabama.
- Past work experiences have been with the National Park Service as an Architect and Construction Manager and with the Department of Army at Fort McPherson in Atlanta as an Architect and the Post Master Planner.

Having been directly involved with the preparation and implementation of the Performance Based Contract Administration (PBCA) Section 8 Contract from its beginnings last calendar year, I'm personally pleased to introduce Charron Alfonso as our new Contract Administration Oversight Monitor (CAOM). Our PBCA is one of the largest in the country and covers all of Southern California. And, we were very fortunate to have convinced Charron to leave her position with the Office of Housing Marketing and Restructuring (OHMAR) in San Francisco to join us. The PBCA workload is one of the most important of our asset management activities, and the CAOM one of the most demanding responsibilities in the Hub. The following is a submission composed by Charron to update all of us on the status of PBCA as of this month of July.

The Los Angeles Multifamily Hub's Performance Based Contract Administrator (PBCA), Los Angeles LOMOD Corporation, has successfully completed their second quarter of performance activity for the period ending May 2004.

Los Angeles LOMOD Corporation is responsible for contract administration services in Southern California for the jurisdictional counties of Los Angeles, Kern, Imperial, Orange, Riverside, San Bernadino, San Diego, San Luis Obispo, Santa Barbara, and Ventura. Their assigned portfolio is currently comprised of 591 projects with 36,087 units.

The PBCA's accumulative accomplishments are as follows:

Completed Management & Occupancy Reviews:	150
Completed Civil Rights Compliance Reports:	150
Completed Rent Adjustments:	83
Owner Opt-out & Termination Notices	1
Opt-out & Termination Resident Data:	1
Review and Pay Vouchers:	1,773
Notice of Corrective Action	4
Income Discrepancies	0
Life Threatening Issue:	2
Non-Life Threatening Issues:	26
Contract Renewals:	36
General Reporting Requirements:	8
Monitor Inspections:	0

The PBCA's daily program performance, including their appointed sub-contractor Quadel Consulting performance, continues to be monitored by the assigned HUD Project Manager. Additionally, the PBCA's Annual Contributions Contract responsibilities are monitored and managed by HUD's Contract Administrator Oversight Monitor.

Collectively, the PBCA Team (MF Hub staff, LA LOMOD, and Quadel Consulting) will continue to operate in a transitional phase until it is determined that the PBCA can be transitioned into full implementation. Once full implementation is determined, HUD's assistance will become limited to monitoring, evaluation, and other actions as required by the Annual Contributions Contract.

It is anticipated that an additional 24 projects with 1,681 units will be assigned to Los Angeles LOMOD effective September 01, 2004.

Financing Hospital Construction Through HUD

As derived from existing material by *Harvey Friedberg*, Senior Project Manager

The **Department of Housing and Urban Development (HUD)** provides mortgage insurance to hospitals so that they can receive guaranteed loans for affordable financing of capital projects. The Federal Housing Administration (FHA) program that serves this purpose is Section 242 of the National Housing Act.

The Section 242 Program was established in 1968. The program's objective is to expedite the affordable financing of hospitals for the care and treatment of people who are acutely ill or who otherwise require medical care and related services of the kind provided



Harvey Friedberg, Senior Project Manager

most effectively by hospitals. HUD has insured over 300 hospital mortgages for more than \$9 billion since the program's beginning. These healthcare facilities range from small rural hospitals to some of the nation's largest and most prestigious urban hospitals. Section 242 Mortgage Insurance guarantees the loans, by the full faith and credit of the United States government, thus getting the mortgagor higher credit ratings and lower mortgage rates. The mortgage insurance can be used for new construction or remodeling/modernization of

existing hospitals as well as for equipment, expansion, etc. It can also be utilized towards the refinancing of hospitals.

Section 242 hospital loans may be originated by any HUD approved multifamily lender. A list of lenders active in the hospital program is available from HUD on request. The mortgagor must grant the FHA-insured lender a first mortgage on the entire hospital, including property, plant, equipment, and receivables. **(Note: Exceptions may include leased equipment, off-site property, capital associated with affiliations, etc.)** The borrower must be willing to make monthly payments into a Mortgage Reserve Fund that will build to a balance equal to two years of debt service after ten years. Over the last three full fiscal years, the hospital's average operating margin must have been equal to or greater than 0.00 and the average debt service coverage ratio equal to or greater than 1.25.

If your hospital meets the minimum eligibility requirements described above, we invite you to discuss your plans with us. We will ask for information such as the past five years' financial statements, operating statistics, business plan, and project description. Based on its analysis of eligibility, risk, and market need, FHA may schedule a pre-application meeting with you and your project team. If the project initially appears to be financially sound, FHA will invite you to submit a full application.

Qualified applicants can be either profit or not-for-profit hospitals licensed or regulated by a state, a municipality, or other political subdivision. At least 50 percent of the care must be for general acute patients. People needing the services of those hospitals will benefit by using the improved facilities sustained by the insured mortgages. Interested parties should contact HUD with information about the proposed project before preparing an application. Prospective applicants should also consult the office or the official designated as the single point of contact in their respective state for more information on the process the state requires to be followed when funds are used for the planning or the construction (reconstruction or rehabilitation) of water or sewer facilities.

The borrower submits a formal application to the Office of Insured Health Care Facilities, Room 9224, Department of Housing and Urban Development, 451 Seventh Street, SW, Washington, DC 20410. The Federal Housing Commissioner makes the final decisions as to whether to approve, hold, or reject individual projects. Processing time depends upon the complexity of the proposal and the degree of preparation by the sponsor. If an application for mortgage insurance is refused, the reasons for the refusal will be stated. The applicant may reapply. The term of a commitment to insure advances is effective for 180 days from the date of issuance and may be extended for good cause.

The maximum mortgage amount may not exceed 90 percent of the estimated replacement cost of the hospital including the installed equipment. The mortgage insurance premium is based on one-half percent of the average monthly-amortized unpaid principal balance for the forthcoming year. The combined HUD application and commitment fees are \$3 per \$1,000 of the mortgage amount. The HUD inspection fee may not exceed \$5 per \$1,000 of the mortgage amount. The maximum mortgage term may extend for 25 years.

- Loan-to-value may not exceed 90%
- Maximum loan term is 25 years
- One-time fees total 0.8% of loan amount
- Fixed annual premium is 0.5% of remaining balance
- FHA insures 99% of the loan amount

Approval by HUD must be processed for any change in mortgagor during the effective period of the mortgage insurance. Defaults in meeting the mortgage terms must be reported. Mortgagors are required to submit annual audited financial statements to HUD or its agent at the Department of Health and Human Services (HHS). Approved mortgagors must furnish copies of their latest financial statements upon request by HUD or HHS. HUD reserves the right to audit the accounts of either the mortgagee or the mortgagor in order to determine their compliance and conformance with our regulations and standards. Mortgagees and mortgagors are required to service and maintain records in accordance with acceptable mortgage practices of prudent lending institutions and FHA regulations. Records must be kept in accordance with State and Federal Regulations during the construction phase.

HUD contributes to the physical health of communities across the nation, through its Section 242 program, providing mortgage insurance for hospital construction projects. The program also contributes to the financial well being of communities by helping to create construction jobs, as well as giving hospitals the support needed to contribute to the local economy. We, at the Los Angeles Multifamily HUB, look forward to hearing from you regarding your interest in this vital program.

For More Information, please contact me at the following:

Harvey Friedberg, Senior Project Manager (Los Angeles Multifamily HUB Public Trust Officer) at (213) 894-8000 ext. 3819 or toll-free at 1-(800)-568-2651.

Headquarters Office:

Office of Insured Health Care Facilities,
Department of Housing and Urban Development,
Washington, DC 20410.
Telephone: (202) 708-0599 or toll-free at 1-(877)-263-0763.

The Division of Facilities Loans, Department of Health and Human Services, Rockville, MD 20857. Telephone: (301) 443- 5317.

Regulations, Guidelines, and Literature:

Code of Federal Regulations (Housing and Urban Development) Part 200; Mortgage Insurance for Hospitals, (HUD Handbooks 4615.1; 4615.2).

Program instructions can be found in the above HUD Handbooks, Notices and Forms on HUDCLIPS at the following HUDWEB site: <http://www.hudclips.org/>.

A Unique Partnership

By *James Sam*, Program Manager



James Sam, Program Manager

A few years ago, the U. S. Department of Housing and Urban Development (HUD) recognized that the FHA Insurance program in Multifamily needed to find a new approach to become more efficient and more competitive. As a result, the Multifamily Accelerated Processing (MAP) was introduced as a new processing procedure.

MAP established a "fast track" process that essentially provides mortgagees a quicker turn around of submitted applications for HUD's Sections 221(d)(3) and 221(d)(4) (apartments), 220 (apartments in urban renewal area), 232 (health care facilities), and 223(f) for refinancing or purchase of exiting apartments or health care facilities.

The Western Mortgagee Advisory Council (WMAC) is an organization created by mortgagees in concert with the origination of MAP. WMAC assesses common issues and presents them to HUD at various forums throughout the year. Several other regional groups have used WMAC as a model for forming their own lender councils. The WMAC advises the Mortgage Bankers Association (MBA) on an ongoing basis relative to issues that affect all those involved in the FHA Mortgage Insurance industry.

This organization partners with the Multifamily Hubs in Los Angeles, San Francisco, Denver, and Seattle to create a more conducive environment for cooperation and discussions. This has been successful in promoting consistency and better lines of communication, not only

between HUD and the mortgages, but also among the above-cited Hubs. One of the highlights of this partnership is the annual conference in Las Vegas where the Hubs and the mortgagees meet for training and presentations. There have been five of these conferences and everyone who has participated agrees to the benefits of these meetings. In addition to the Las Vegas conference, the WMAC sends representatives to each Hub for face-to-face meetings with HUD staff on an annual basis to trade ideas and concerns. This is done with the emphasis that we are indeed partners and it is in our mutual interest to expedite processing and ensure an acceptable level of risk for HUD's multifamily mortgage insurance programs.

Awards Presented for Total Length of Combined Federal Government Service

Left to right: Les Fleming, Senior Architect, 35 years; Bill Christiansen, Acting Director who made the presentations; Michael Franklin, Funding Specialist, 25 years; Denise Bolden, Asset Management Project Manager, 20 years; Helen Haynes, Senior Project Manager, 30 years; Mila Mendoza, Asset Management Project Manager, 15 years; Robert King, Senior Project Manager/Multifamily Accelerated Processing Coordinator, 15 years; Lorna Pope, Development Project Manager, 20 years; and Dorothy Timmons, Supervisory Development Project Manager, 35 years.



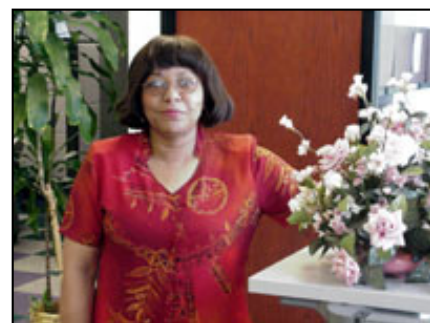
Left to right: Jennifer Ngo, Development Project Manager, 15 years; Bill Christiansen, Acting Director who made the presentations; Reagan (Scott) Reed, Senior Project Manager/National Federation of Federal Employees Local 1450 Principal Office Representative, 30 years; Donald Freeman, Housing Contract Services Specialist, 20 years.

Excellent Training Provided by Co-worker!

By *Glenda Drake*, Project Manager

Darlene Hines has been with the Federal Government for twenty-one years. She began her Federal career at California's Department of Veterans Affairs Medical Center in Long Beach. She later transferred to the Los Angeles Department of HUD-OIG for Investigations in 1999.

In 2001, Darlene was selected for an Upward Mobility position as a Project Manager in the Multifamily Division in the Los Angeles Multifamily Hub. She is a self-achiever who is confident and not afraid to take on any challenge. After hearing of a system entitled



Glenda Drake, Project Manager

Automatic Renewal and Amendment Management Sub-system (ARAMS) that came into existence the first quarter of Fiscal Year 1999, Darlene, because of her drive and tenacity, decided to teach her self and learn this new system.



Darlene Hines, Project Manager

The ARAMS system was designed to allow a user to create and process a Section 8 contract from start to finish electronically. Many of the HUD offices had implemented this new automated system and it appeared to be working quite smoothly for them.

However, the Los Angeles Multifamily Hub did not implement ARAMS until March of 2004. All Project Managers were still manually preparing Section 8 Contracts rather than using the ARAMS tracking system, one could say that we were in the "Stone Age" up until that time.

The Los Angeles Multifamily Hub staff had not been notified by Washington, D.C. of any future training plans for ARAMS. So guess what? Darlene stepped up to the plate and on her personal time decided to take the ARAMS User's Guide home and review it until she understood clearly its purpose. After feeling confident enough and obtaining a clear understanding, Darlene began to navigate her way through ARAMS with an actual Section 8 Contract. After successfully completing the ARAMS process and using the system for a while with no problems, she prepared training materials for her co-workers. Several training sessions were conducted for staff members here in the Los Angeles Office as well as Hub staff in the San Diego Office. Darlene also prepared step-by-step instructions at a glance guides for all staff to use.

Darlene stays abreast of all changes and updates all of us regarding ARAMS and continues to make herself available for individual one-on-one assistance for all staff. **Kudos** to Darlene who unselfishly volunteered a lot of her personal time and effort to not only learn ARAMS but to present it and for having enough patience to train and introduce staff to this new tracking system for processing the Section 8 Contracts. This new system certainly makes all of our jobs a lot easier and faster.

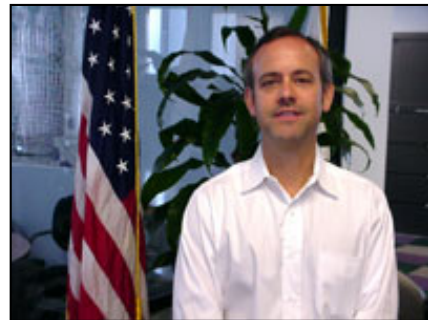
As a matter of fact, the old way of processing Section 8 Contracts now seems so "yesterday".

Congratulations Darlene for a job well done!

Multifamily Accelerated Processing (MAP) Coordinator

Robert S. King, Senior Project Manager

[Click to see MAP Marketing Article \(in Excel\)](#)



Robert S. King, Senior Project Manager/Multifamily Accelerated Processing (MAP) Coordinator

Year 2004 Super Notice of Funding Availability satellite broadcast attracts a large number of attendees to view it at our Los Angeles Field Office on June 10th. Two of those attendees are photographed below along with Acting Director Bill Christiansen of the Los Angeles Multifamily Hub.



Left to right: Bill Christiansen, Acting Director of the Los Angeles Multifamily Hub, and John Sharkey, Regional Operations Manager for Cooperative Services, Inc.



Left to right: Bill Christiansen, Acting Director of the Los Angeles Multifamily Hub, and Susan Phillips-Carr, President of Phipps-Carr & Associates.

Virtual Tour of HUD Assisted Complexes in San Diego



Left to Right: Lourdes Cruz, Program Assistant, Victor Grigorian, Project Manager, and Roger Ibarra, Project Manager

Contributions are provided by Lourdes Cruz, Program Assistant; Victor Grigorian, Project Manager; and Roger Ibarra, Project Manager, who are all outstationed at the San Diego Field Office as well as from Myrna Pascual, Operations Specialist, at that same location. She is not shown in the photograph.

OXFORD TERRACE APARTMENTS

In Chula Vista, California, the Oxford Terrace Residents Association at the 132-unit family complex relies on a partnership with the property's nonprofit owner, property management, residents and community partners to empower residents and preserve affordable housing. Built in 1971 and insured under Section 236 of the National Housing Act, twenty-six of the units at Oxford Terrace Apartments are covered under a Section 8 Loan Management Set Aside Housing Assistance Payment Contract. The property was purchased by Oxford Gardens Community Association (OGCA), a non-profit corporation with a Title VI Preservation Capital Grant in December of 1995. OGCA is a community based and resident supported organization sponsored by The Alpha Project. The Board of OGCA is composed of five directors. Two of who are appointed by the sponsor and two of them are residents elected by the resident organization. The four directors then elect a representative from the community to serve as the fifth director. Tarantino Property Management has managed the property since it was purchased by OGCA. Since the sale, the rents have remained the same. Programs and services provided at the complex by OGCA, management, and the resident association are as follows:



- Food Commodity Distribution Center
- Senior Food Program
- Mobile Medical Program
- Resident Shuttle Service
- Learning Center

The community room also accommodates English As A Second Language Program for the largely Hispanic-American population and CPR as well as first-aid classes. This housing complex has also partnered with local law enforcement in the Crime Free Multi-Housing Program, a coalition to reduce crime in multifamily residential properties.

MEADOWBROOK APARTMENTS



This family housing complex of 448 units, insured under Section 221(d)(3), is located in the Paradise Hills area of San Diego. With a park-like setting, its two-bedroom and three-bedroom apartments are very spacious, up to 1018 square feet. It has large play areas, a basketball court, playground, and a spacious community room that has recently accommodated local meetings of the Boys Scouts and Neighborhood Watch as well as homeownership classes. Residents enjoy its close

proximity to Plaza Bonita Mall, the Spring Valley Swap Meet, and National City's culturally diverse food stores and shopping districts. Managed by WGID Enterprises, Inc., project-based Section 8 rental assistance keeps the rents affordable for residents who are predominantly Hispanic, Asian and African-American.

HORTON HOUSE APARTMENTS

The upper apartments of this 150-unit one-bedroom housing complex can view the fireworks from the newly built ballpark in the East Village area of downtown San Diego. Initially subsidized under the Section 221(d)(3) housing program, Interfaith Housing Corporation owns and manages this housing complex tucked next to Horton Plaza Mall, the Gas Lamp District, and nearby Seaport Village. Its rents are kept affordable with project-based Section 8 housing rental assistance and a Title VI Preservation Capital Grant. This housing complex has a significant Chinese population, and its community room accommodates English classes for the residents. The Horton House Residents Association works with management to provide services to the residents, including a food distribution program, daily nutritional lunch, and social activities. Horton House Apartments is a frequent site for the meetings of the San Diego Countywide Alliance of Tenants, when resident leaders from all sections of San Diego County come to share news and to share leadership experiences. The residents also conduct a "Sidewalk Sale" every four months, allowing residents to clean out their apartments and to provide downtown passersby with interesting and unique sale finds.



POWAY VILLAS



Poway Villas in the growing community of Poway, California, has 60-units that are subsidized under Section 236 of the National Housing Act and are "preserved" under Title VI. Owned by Poway Villas Community Housing Association (POVCHA) that has resident leaders on its Board of Directors, this multifamily complex is nearby a shopping/theatre mall and Poway City Hall. It is across the street from an elementary school and Park View Terrace, another affordable low income housing complex. The Poway Villas Resident Association (POVRA) works with John Stewart Company to provide safe apartments and

beautiful grounds. POVRA has a Memorandum of Understanding with Park View Terrace and Community Housing Works to provide an expansive learning communities program that includes after-school tutoring, homework assistance, ESL (English As a Second Language), as well as adult education classes, parent conferences, computer skills classes, and other

educational resources. Poway Villas residents volunteer at least four hours per month to fully utilize the Learning Center. The resident leaders and POVCHA organize at least two community-wide school performance recognition activities each year.

VILLA ALTA APARTMENTS

High atop a hill on Orange Avenue in San Diego, across a community park, you will find this 69-unit, all one-bedroom, Section 202 Elderly housing complex. It is one of the newest elderly housing complexes built in San Diego County. It is four stories and has 84,000 square feet of space. Villa Alta was funded and made possible by approximately \$11 million Section 202 funds and by an \$800,000 loan from the San Diego Housing Commission. The Local Initiatives Support Corporation and the San Diego Foundation provided the seed money for initial architectural and engineering work. Managed by Solari Enterprises and owned by Urban Council



Development, Inc., this housing complex provides a complete array of services. In Home Support Services (IHSS) provides housekeeping services and the County of San Diego Aging and Independent Services provides transportation service with no cost to the senior citizen. There are planned trips to local casinos, theme parks, and tourist areas. The Food Bank Program provides bags of groceries to many residents. Management also assists the residents to obtain HEAP assistance (utilities credit) and other consumer assistance such as vehicle repair.

Content current as of July 23, 2004

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