June is Homeownership Month, a time to celebrate something that’s central to this thing we call ‘the American Dream.’ As our nation continues to recover from the housing crisis, we also must reflect on ways to promote responsible and sustainable homeownership.

Perhaps then it’s only right that the theme of this Homeownership Month is Rebuilding the Middle-Class. Today, the housing market is on the rebound with home sales on the increase and foreclosures on the decline. Homebuilders are back to building homes and creating jobs for working Americans and thanks to rising home prices this year, nearly two million more families are no longer under water. The market’s recovery is in large part, due to the swift and bold action taken by the Obama administration. In the past four years, millions of people facing foreclosure are still their homes.

Despite all this progress, our work is not finished. We still have a long way to go to ensure that every distressed homeowner gets help and every qualified buyer is treated fairly. Too many responsible families who want to buy are still being locked out of market and the middle class. While many homeowners can now take advantage of low interest rates and refinance their mortgages (even if they’re under water), many others can’t. Homeowners with a Fannie Mae, Freddie Mac or an FHA-insured mortgage have that option to lower their monthly mortgage costs but there are homeowners with private mortgages who do not have that opportunity. That’s why President Obama is urging the Congress to act on a plan to extend this opportunity to all responsible homeowners, allowing them a chance to save approximately $3,000 a year!

HUD’s Office of Housing Counseling supports hundreds of certified housing counseling agencies across the country that can help struggling homeowners to keep their homes. These counselors also assist first-time homebuyers and even those desperate for affordable rental housing. In this month’s HUDLines, you’ll hear from a few homeowners and their counselors.

As we launched Delaware Homeownership Month with Governor Jack Markell and the Delaware State Housing Authority, I met Dean Hagans, Jr. who told us about how he saw a television commercial about DSHA and decided to give them a call. He said that housing counseling gave him the confidence to become a homeowner. Dean is pictured here with me at the June 4 celebration on The Green in Dover. You’ll see more on the Hagans’ story on the Around the Region, Delaware page.

It didn’t take me long to learn that behind most successful first-time homebuyers, you’ll find a dedicated housing counselor like Regina Pinkney. According to Shane Cochran, Housing Program Division Chief with the City of Alexandria’s Office of Housing, “Regina has a unique dedication to serving lower income households and is always willing to go the extra mile to provide encouragement and support to first time homebuyers.” See the District of Columbia page for more of her story.

Working with these individuals, organizations and other partners on the ground, we can shape a housing market that is stronger and safer housing market than before. In doing so, we’ll continue to restore the dream of homeownership, creating a stronger middle-class and a stronger America—one homeowner at a time.
Each June, we take a time-out to celebrate Father’s Day. And for the third year in a row, the U.S. Department of Housing and Urban Development (HUD) has worked with public housing authorities on a special initiative that aims to strengthen the bond between children and their fathers, who are often absent from the lives of their children who live in assisted housing. The initiative has a second goal of connecting dads to supportive services in their communities including job training, health screenings and education opportunities.

Though these events occur throughout the region and the country, we had a very special celebration in Virginia hosted by the Hampton Redevelopment and Housing Authority (HRHA). “Reconnecting Families with Dads” enabled the Authority to not only partner with HUD, but also the United States Military Academy’s West Point Center for Leadership and Diversity in Science, Technology, Engineering and Mathematics (STEM); West Point Society of Hampton Roads; Hampton City Schools; CCDC Fox Hill; 100 Black Men of Virginia Peninsula; Peninsula Boys and Girls Club and Alpha Phi Alpha to stage the day-long event. Three concurrent morning tracks included a workshop to challenge 50 low-income youth through friendly competition with “robots,” using problem solving, communication, engineering and leadership skills; a panel contemplating how absent dads can reconnect with their children and three focus to gather thoughts from the 50 participants on how to reconnect fathers with their children. In the afternoon, adults and youth came together for a STEM demonstration hosted by the West Point Center.

HUD’s Deputy Secretary Maurice Jones, who served as the keynote speaker for the event, spoke passionately about the importance of a father’s involvement in the lives of his children. He spoke of his own upbringing and the value of education and hard work. In this photo, Deputy Secretary Jones (center-left) was among those who joined West Point Center’s Director Dr. Donald Outing (right) as he addressed the students during the STEM capstone event.

HRHA Director Roxanne Aaron reflected, “We hosted this year’s Father’s Day program because we believe that one of the greatest gifts to a child is the opportunity to have a relationship with his or her father. My own personal experience is that I had a dad who saw the best in me and believed in me. That is all that a child can ask for.” I have to say, I wholeheartedly agree. I hope you enjoyed June as much as I did.

Jane C.W. Vincent, Region III Regional Administrator
U.S. Department of Housing and Urban Development

NEWS YOU CAN USE:

The U.S. Department of Veterans Affairs (VA) has published a Veterans Employment Toolkit containing extensive resources for employers and veterans focused on transitioning from military service, finding employment and supporting veteran employees.

HUD is partnering with the U.S. Department of Health and Human Services to spread the word about the important benefits and provisions under the new Affordable Care Act (ACA). When key parts of this Act go into effect, there will be a new way to buy health insurance for yourself, your family and your small business. To view Regional Administrator Jane Vincent’s video message, click here. To stay abreast of rapidly changing developments related to implementation of ACA and Medicaid reform, subscribe to the ONECPD Affordable Care Act mailing list.

The National Low Income Housing Coalition’s 2013 “Advocates’ Guide To Housing And Community Development Policy” is now available. The annual guide covers programs and policies and provides advocacy tools. It is free online or can be ordered from Christina Sin, NLIHC, christina@nlihc.org, 202-662-1530, ext. 224.

HUD has published its Annual Adjustment Factors. FY13 AAFs are used to change rents on Section 8 contract anniversaries. Contact Michael S. Dennis, HUD, 202-708-1380.

The Obama Administration is accepting applications for the first phase of the "Investing in Manufacturing Communities" Partnership, a new initiative to help accelerate the resurgence of manufacturing and create jobs. In the first phase, the
Department of Commerce’s Economic Development Administration (EDA), Department of Agriculture (USDA), Small Business Administration and Environmental Protection Agency will award at least 25 grants of up to $200,000 each to help regions develop long-term economic development strategies intended to create a globally competitive environment that will attract, retain and expand investment and spur international trade and exports. These “Implementation Strategies” will encourage collaboration at the local level to identify the region’s comparative advantages and assets and plan investments to expand the area’s appeal to manufacturers.

The latest issue of Rural Voices, “7 Issues Facing Rural America,” is now available from the Housing Assistance Council.

Atlantic Hurricane Season Started June 1 – Are You Ready?
The Federal Government and its partners have released three of the five National Planning Frameworks directed in Presidential Policy Directive 8: National Preparedness. These National Planning Frameworks document the roles and responsibilities of the whole community in all facets of national preparedness and illustrate how we work together to support one another before, during, and after an emergency. The benefit of this unified effort is a more informed, shared understanding of risks, needs, and capabilities across the whole community; and, in the end, a more secure and resilient nation. There is one Framework for each of the five mission areas: Prevention, Protection, Mitigation, Response and Recovery. The National Disaster Recovery Framework was the first to be released (September 2011), and the National Protection Framework is currently under development to ensure it aligns with emerging national protection policy. The National Response Framework is based on the familiar 2008 version. You can download the National Planning Frameworks and view the tutorial at www.fema.gov/national-planning-frameworks.

Three Region III cities received Community Resilience Innovation Challenge grant awards from the U.S. Federal Emergency Management Agency (FEMA) in May including: Community Resilience Following a Nuclear Detonation in Washington DC - Community Emergency Response Network (CERN) – Laurel, MD; Community Resilience through Maximizing Local Supply Chain Capacity - Arlington Office of Emergency Management – Arlington, VA and Dynamic Decision Support for Managing Regional Resources - Center for Disaster Management, University of Pittsburgh – Pittsburgh, PA.

FEMA has released the 2013 National Preparedness Report. Presidential Policy Directive 8: National Preparedness requires an annual National Preparedness Report (NPR) that summarizes national progress in building, sustaining and delivering the 31 core capabilities outlined in the National Preparedness Goal released in September 2011. The newly released 2013 NPR reviews the past year and shares the progress that whole community partners—including all government, private and nonprofit sectors, faith-based organizations, communities and individuals—have made in strengthening national preparedness and to identify where preparedness gaps remain. The findings in the 2013 NPR will provide insight for whole community partners in determining program priorities, resource allocation and a platform to communicate with stakeholders about shared concerns. For more, visit: 2013 National Preparedness Report and 2013 National Preparedness Report Facts Sheet.

The National Flood Insurance Program (NFIP) has announced a lenders’ training webinar schedule. Read more about it here.

HUD FEDERAL REGISTER RULES, NOTICES & FUNDING
Proposed Rules
Homeless Emergency Assistance and Rapid Transition to Housing: Rural Housing Stability Assistance Program and Revisions to the Definition of “Chronically Homeless”
Revision of Freedom of Information Act Regulation

Notices
Federal Property Suitable as Facilities To Assist the Homeless

Rules and Regulations
Streamlining Requirements Governing the Use of Funding for Supportive Housing for the Elderly and Persons With Disabilities Programs

HUD Notices of Funding Availability
DUE July 8 – FY 2012 Transformation Initiative: Rental Assistance Demonstration Small Grant Program NOFA
DUE July 15 – FY 2013 Self-Help Homeownership Opportunity Program NOFA
DUE July 22 – FY 2013 HOPE VI Main Street Grant Program NOFA
DUE Sept 10 – FY 2013 Choice Neighborhood Implementation Grant Program
Delaware Offers Tax Credit for First-Time Homebuyers
First time homebuyers in Delaware will be able to claim a credit on their federal income taxes thanks to a new program unveiled June 4 by Delaware Governor Jack Markell during an event to celebrate Homeownership Month. The Delaware First-Time Homebuyer Tax Credit entitles first-time buyers who purchase a home in the First State as their primary residence to take a federal income tax credit up to $2000 each and every year as long as the homebuyer occupies the home and has the mortgage loan. According to Delaware State Housing Authority (DSHA) Director, Anas Ben Addi, if a person borrows $150,000 at 3.75%, with the Delaware Tax Credit, he reduces his federal income tax liability by $1,968 for the year. “It’s not a deduction. It’s a credit,” said Addi. Utilizing the tax credit may result in increased buyer capacity to qualify for the mortgage loan. “This tax credit will help more families obtain affordable housing, stabilize communities and boost our state’s economy,” said Governor Markell. Homebuyers must apply for the Delaware Tax Credit through a participating lender listed on DSHA’s website. The credit can also be used with DSHA’s down payment assistance program. To view more photos of the event, click here.

Celebrating Homeownership during Homeownership Month
Dean Hagans, Jr. and his wife Sabrina are the proud owners of a townhouse in Tartan Court in Middletown, Delaware. At a June 4 homeownership celebration in Dover hosted by the Delaware State Housing Authority, Dean expressed his gratitude to DSHA for helping him to purchase his first home. Hagan saw a TV commercial about DSHA programs and decided to look into DSHA’s first mortgage products. One of the requirements is to attend First Time Homebuyer classes. Dean says the classes that he took at the YWCA had the most impact on him. “They gave us the education we needed to succeed and maintain that homeownership,” Dean explained. “I feel I was equipped with knowledge that I could be a homeowner. Homeownership helps build communities.” Prior to buying their townhouse, the couple and their two-year-old son were living with Sabrina’s mother. They now live across the street from Dean’s mother-in-law. DSHA Director Anas Ben Addi gave the Hagans a housewarming gift and wished them much happiness in their new home. For more upcoming homeownership events, visit DSHA.

Going Smoke-Free!
There’s a growing trend among federally subsidized apartments to adopt smoke-free policies. That was the topic at a June 6 PennDel AHMA business meeting of multifamily property owners and managers and public housing representatives in Wilmington. HUD’s George McDowell of the Office of Public Housing and Edward Thomas of HUD’s Healthy Homes Office walked the attendees through the process of converting their properties to smoke-free environments and the Healthy Homes Resources available to them. “There is no legal right to smoke in federally subsidized housing,” said Thomas. In fact, going smoke-free is one of the best moves property managers and owners can make. “Besides protecting the health of the residents and the employees, going smoke-free also reduces operating costs significantly,” said McDowell. For toolkits on implementing smoke free policies, visit HUD’s website. WHYY-TV covered the event and aired a story on smoke-free housing during the June 14 edition of first, Delaware’s public media newsmagazine.

Annual Report on Housing Affordability in Delaware Released
The Delaware Housing Coalition has released its 2013 Edition of Who Can Afford to Live in Delaware? The report cites a need for more affordable housing units and a drop in foreclosure filings in 2012 from 2010. Click here for the full report.

Upcoming Events
- **July 1, 15 & 29, 6 to 8 p.m.** – NCALL Research, Inc., Foreclosure Prevention Workshops, 363 Saulsbury Road, Dover, DE or Ogletown Road, Newark, DE or 110 South Bedford Street, Georgetown, DE. For more information about any of the NCALL workshops, please contact Kim Weston 302-678-9400.
- **July 13, 8:30 a.m. to 3:00 p.m.** – YWCA Delaware, Home Buyers Education Seminar (English and Spanish), 153 East Chestnut Hill Road, Suite 102, Newark, DE. To register, call 302-224-4060, ext. 200 or email dfeainfo@ywcade.org.
Dream of Homeownership Becomes a Reality for Alexandria Resident
Years ago as a single mom living with her young daughter, Elice Henderson was happy that public housing protected her from homelessness, but she knew she wanted more. So she took advantage of the free classes offered by Alexandria Redevelopment and Housing Authority and upgraded her computer skills and her credit score. Subsequently, she enrolled in community college where she got her degree and, with it, access to better job opportunities. She transferred out of public housing and into the Housing Choice Voucher (HCV) program where she was able to participate in the Family Self-Sufficiency program. That’s when Henderson met Union Mortgage Group’s Regina Pinkney, pictured here, and her dream of becoming a homeowner began. Regina helps potential homeowners, like Elice, learn about the services, tools and training that are readily available to potential homeowners, but often not well-known. As a member of the Family Self-Sufficiency Project Coordinating Committee Ms. Pinkney has, to date, assisted ten former HCV recipients including Elice, in purchasing their first homes through the HCV Homeownership Program. She also serves on the City of Alexandria’s Neighborhood Stabilization Program (NSP) Project Management Team, helping the city target NSP homes to well-qualified lower income residents. Through her assistance, the city’s NSP initiative has assisted nine homebuyers, six of whom had incomes below 50 percent of the area median incomes. To learn more about their story, click here.

Officials Break Ground for Residences at Thayer Avenue
Capitol District Field Office Director Marvin Turner spoke at the official ground breaking ceremony for the Residences at Thayer Avenue, an affordable housing development in Silver Spring. When completed, the project will have 52 units, including 42 affordable and 10 market rate apartments. Pictured (left to right) are: Montgomery County Executive Isiah Leggett; Edmund Delany, Capitol One Bank; Alex Viorst, Prudential Huntoon Paige; Peter Siegel, Landex Development, LLC; Raymond Skinner, Maryland Department of Housing and Community Development; Marvin W. Turner, U.S. Department of Housing and Community Development; Warren Williams, Warrenton Group; Sara Rosen, Representative Chris Van Hollen’s Office and Rick Nelson, Montgomery County Department of Housing and Community Affairs.

Metro Affordable Housing Event hosted in Arlington
The Housing Association of Nonprofit Developers (HAND) hosted more than 1,000 housing practitioners and community development leaders to address the housing dynamics facing regional low-income families at their annual meeting in Arlington, VA on June 11. Directors from the Maryland, Virginia and the District of Columbia housing agencies led a “State of the Metropolitan Region’s Affordable Housing” panel discussing the current challenges and advances within the Washington metro area’s affordable housing sector. The Bipartisan Policy Center’s Robert Rozen also provided highlights of the Center’s recent report Housing America’s Future. To learn more about HAND’s efforts to build vibrant communities, visit www.HANDHousing.org. Panelists Harry Sewell, Raymond Skinner and Susan Dewey pose with moderator David Bowers of Enterprise Community Partners after their talk. Photo courtesy of Jeehye Kim Pak.

NHT/Enterprise Properties Earn Enterprise Green Communities Certification
Copeland Manor Cooperative in Washington, D.C. received their Enterprise Green Communities Certification. Green Communities Certification offers affordable housing developers a process for certifying projects to meet specific sustainability standards. The standards align proven affordable housing investment strategies with environmentally responsive building practices. Copeland Manor Cooperative is a 61 unit affordable condominium project. With assistance from the National Housing Trust/Enterprise Preservation Corporation, the residents acquired the property and converted to a limited equity cooperative. Of note, the sustainability features include close proximity to public transit, ENERGY STAR qualified lighting, appliances, and windows, and water conserving fixtures.
Kelly Dale Terrill Turns Reservoir Hill Property into a Show Place
When Kelly Dale Terrill accepted a job in Baltimore in 2005; he took advantage of a program offered by Healthy Neighborhoods Inc. to convert a three story brownstone into a show place in Reservoir Hill. Initially settling in Columbia, the Texas transplant began to delve into Baltimore’s past, became fascinated by the city’s history and began to look for a home in the city. In 2010, he purchased the Eutaw Place property for under $100,000 through the Healthy Neighborhoods’ Direct Purchase Program. Because he met the eligibility requirements, the funding included a $25,000 forgivable loan, but also included the stipulation that he had to rehabilitate the property to meet all Baltimore standards. He also received a rehab loan from Healthy Neighborhoods’ Loan Pool. “With National Stabilization Program 2 funds and our Loan Pool, Healthy Neighborhoods has provided a great deal of help to first time homebuyers in the Baltimore area,” said Mark Sissman, CEO of Healthy Neighborhoods. “And, we are continuing to provide these services in an effort to revamp neighborhoods and revitalize communities. The NSP2 money from HUD was a great boon to our work.” In addition to a good heating and plumbing system, Terrill’s home has white marble, original 1896 woodwork and moldings, 12 foot ceilings and over 3,600 square feet of living space. As with most homes, the Texan still has some work to complete, but feels “lucky to own” his townhome. He is a neighborhood activist and founding member of the Mount Royal Community Development Corporation.


Young Couple Scores New Home in the City.
Carla Williams and her husband, Christian Wright, both work in higher education in Baltimore – Carla at Maryland Institute College of Art and Christian at Johns Hopkins University. Committed to urban living and wanting to take advantage of Hopkins’ Live Near Your Work homebuying grants, they searched for a year to find a home that met their needs. The couple was thrilled when they discovered North Calvert Green, a group of renovated row homes in Baltimore’s Barclay neighborhood. Their large, spacious Energy Star home includes three bedrooms, two and a half baths, and a den off the third floor master bedroom. Hardwood floors, granite countertops and stainless steel appliances provide all the modern conveniences. Carla and Christian love their new neighborhood and take full advantage of its amenities. They are in walking distance to their jobs and the city’s vibrant Station North Arts and Entertainment District. With other new homeowners at North Calvert Green, the couple is active in the neighborhood community association. North Calvert Green, a total of 35 homes, is under development using Neighborhood Stabilization Program 2 funds. Telesis Corporation, the developer, acquired and rehabbed these once-grand homes. All were vacant—some for over 30 years—and in a state of extreme disrepair. The North Calvert Green project has had a major impact on the Barclay Neighborhood by attracting new, young homeowners in joining long-time residents to create a vibrant, active community.

Build Your Baltimore Dream Home
In celebration of National Homeownership Month, Baltimore Housing hosted the 3rd Annual Baltimore Builds Expo: Restoring Value to Baltimore’s Vacant Properties on June 8. The Baltimore Builds Expo, an extension of Mayor Stephanie Rawlings-Blake’s Vacants to Value Initiative, featured financial workshops on the Vacants to Value Homeownership Program which offers qualified homebuyers down payment and closing costs toward the purchase and renovation of designated Vacants to Value homes. In addition to learning about financial incentives, expo attendees learned how to choose a contractor, renovate their homes, turn a vacant lot into an attractive and useful space and navigate through the lending process. For more information about how you can create your own opportunity through V2V, click here.
Multifamily Senior Property Breaks Ground in Dundalk
Called the Greens at Logan Field and planned to be constructed on historic ground—Baltimore’s very first airfield—Chickie Grayson, Enterprise Homes CEO and project developer along with representatives of government, local supporter and senior citizens broke ground. The development will be comprised of 102 affordable one and two bedroom apartment homes for seniors that are energy efficient, water conserving, with Energy Star appliances, Green Label carpeting and energy saving light fixtures. The complex includes a fitness center, computer room, laundry, TV Lounge, community room and hospitality suite and is adjacent to Logan Village Shopping Center. The historic World War I airfield site will be managed by Habitat America which will coordinate on-site social services designed to promote independent living. Carol Payne HUD’s Baltimore Field Office Director, pictured here, joined representatives of state and local government, Baltimore County’s Planning Office and Dundalk supporters. Other Enterprise developments include Cove Point in Dundalk, The Greens at Liberty Road in Randallstown and Sierra Woods in Columbia.

Maryland Helps Thousands of Homeowners Protect Their Investment
Maryland’s policies have enabled tens of thousands of citizens to find sustainable alternatives to losing their home to foreclosure by enacted far-reaching reforms, outlawing predatory practices that helped trigger the crisis and giving embattled homeowners the time, the counseling and the pro bono legal advice to explore their options. The state was one of the first in the nation to make mediation a part of the process, in the hopes of encouraging lenders to work with homeowners. Maryland has delivered more assistance to troubled homeowners than any state in the region through the federal Home Affordable Refinance Program and Maryland families have received more benefits under the national Attorney General Servicing Settlement than neighboring states combined. This approach has helped stabilize neighborhoods, kept properties on the tax rolls and helped hardworking families preserve equity in their most significant investment—their homes—through one of the most severe national economic downturns since the Great Depression. To learn more, click here.

Maryland Refines Plan to Help Somerset County Recover from Hurricane Sandy
Maryland’s Department of Housing and Community Development (DHCD) submitted its plan for use of $8.6 million in federal funds to help Somerset County residents recover from the effects of Hurricane Sandy. The department’s proposal—discussed in public meetings and detailed in a May 17 blog post—proposed the allocation of $1 million for property purchases on Smith Island. The department also agreed to limit property purchases to Smith Island residents who need to relocate due to medical needs, unsafe housing conditions or other compelling circumstances. The state submitted its plan to the U.S. Department of Housing and Urban Development for use of the funding from HUD’s Community Development Block Grant disaster recovery program. Somerset County is the only county in the state that was eligible for federal assistance. Nearly 1,000 homes in the county were damaged by the October storm.

Maryland Affordable Housing & Redevelopment Association’s Spring Conference Kicks Off with Creative Keynote
Using an Oprah Winfrey inspired interview format, HUD’s Baltimore Field Office Director Carol Payne led an informative keynote discussion about how place matters when considering how people succeed relative to opportunity, equity, education and health during the annual MAHRA gathering in Ocean City on May 22. Joined onstage by Michael Scott of Equity Matters, Inc., a partner in the metropolitan Baltimore housing mobility program offered by Metropolitan Quadel, and Sabrina Oliver, a mobility program participant; Payne’s panel also included Anne Burris and A.J. Brittingham, two Family Self Sufficiency (FSS) program participants with the Washington County Housing Authority, who joined the spellbinding presentation via Skype. Burris, a single mother with one son, and Brittingham, a husband and father of three; talked of their exhilaration about increasing their opportunities by pursuing college degrees while living in public housing. One graduated this past May and the other expects to graduate in May 2016. Sabrina Oliver gave a moving rendition of how her life as well as her children’s lives changed for the better as a result of her move to opportunity from a community of deep poverty and oppression. Not only did Ms. Oliver’s mental health improve and her children’s academic achievement soar, but she became a community activist and advocate for the mobility program. All three participant presenters praised the Public Housing Authorities and HUD and challenged both entities to continue to offer services and provide more areas of opportunity for families. Pictured here are Carol Payne, Sabrina Oliver and Michael Scott.
Supportive Housing Program (HUD-VASH) to homeless veterans. As part of a $60 million award to local public housing agencies, PHA and the VA Medical Center in Philadelphia will provide permanent supportive housing services to veterans. The agency will provide rental assistance and the VA will provide case management and clinical services to homeless vets. The announcement took place at Pathways to Housing PA, a nonprofit group based in the Olney neighborhood of North Philadelphia, which provides front-line support to veterans trying to overcome homelessness and get their lives back on track.

In addition to the announcement, Sec. Donovan (pictured far left), U.S. Rep. Chaka Fattah, Regional Administrator Jane C.W. Vincent, Mayor Michael Nutter, PHA President and CEO Kelvin Jeremiah and other local officials visited with one formerly homeless veteran, a Pathways client, now housed through HUD-VASH vouchers. The officials also met with other former veterans to learn first-hand of the challenges they face and continue to face. Statewide Pennsylvania received $1,032,087 to assists its homeless veterans. For additional details, click here.

City of Philadelphia and Philadelphia Court of Common Pleas Team Up to Save 5,700 Homes from Foreclosure

Richard Cordray, Director of the Consumer Financial Protection Bureau (CFPB), visited Philadelphia to join Mayor Michael A. Nutter and Judge Annette Rizzo in marking the fifth anniversary of the City of Philadelphia’s Mortgage Foreclosure Prevention Program at City Hall on June 12. In April of 2008 as the mortgage and financial crisis was rapidly unfolding, the City of Philadelphia took action. The First Judicial District issued an order that stated no owner-occupied residential property in Philadelphia could be foreclosed upon without the homeowner having the opportunity to meet with the lender as part of a court-supervised conciliation process. The City funded SaveYourHomePhilly hotline provided easy-access for homeowners to obtain housing counseling and legal assistance. Pictured left and right, homeowners Alvin Turner and Fred Brinkley, Sr. joined Judge Annette Rizzo at the event and talked about their personal experiences with the program. To read the complete story, click here.

In collaboration with Mayor Michael Nutter, The HUD Center for Faith-Based and Neighborhood Partnerships hosted a “Grant Writing and Capacity Building Training” workshop in Philadelphia, PA at the Philadelphia Marriott Hotel on May xx. Over 100 faith and community leaders from the Philadelphia-area learned the basics of finding and applying for federal as well relevant state, public, and private sector grant opportunities. Topics covered included organizational development, strategic planning, financial management, performance measurement, and the grant application process.

As part of its continuing effort to assist families and individuals with their housing needs and to prevent future foreclosures, HUD awarded $2,058,293 in housing counseling grants to 15 national, regional and local organizations in Pennsylvania. As a result of these grants and the additional funding they help leverage, individuals will have a greater opportunity to find housing, make more informed housing choices or keep their current homes. For more information, click here.

The Redevelopment Authority of the City of Erie in Pennsylvania received a $3 million grant to protect children and families from the hazards of lead-based paint and from other health and safety hazards. The grant is a part of $98.3 million in funds awarded to 38 projects across the country to clean up lead paint hazards and other health hazards in 6,373 high-risk homes, train workers in lead-safe work practices, and increase public awareness about childhood lead poisoning. Lead is a known toxin that can impair children’s development and have effects lasting into adulthood. For more information about the Lead Hazard Reduction Demonstration grant program, visit HUD’s website.
Sustainable Green Living at its Best

New construction, now leasing! Brix@26, a community of 87 apartments, features a stylish open floor plan and extra features that include an outdoor garden courtyard, roof top terrace, gaming lounge and virtual exercise area embedded in the walkable historic South Side. The edifice itself is a 110 year old historic building that was transformed from a former company store of local steelworkers into the urban apartment living space it offers today. Built in the 1900’s the building was once owned and operated by Jones & Laughlin Steel. After the steel mill closed, the building served as the headquarters of Goodwill of Southwestern Pennsylvania before it was acquired and developed by Burns and Scalo in 2010. With its great locale and sustainable green living space it is easy to see why 67 percent of the 87 units are rented just three months following the initial permission to occupy was approved. The HUD-insured mortgage amount for this property is $17,250,000. Brix@26 represents an investment in urban living alternatives greatly anticipated by Pittsburghers eager to embrace the surrounding neighborhood with its easy commute to downtown.

Haines and Molinaro-Thompson Receive 2013 Excellence in Government Awards

On May 26, the Pittsburgh Federal Executive Board honored Pittsburgh Field Office staffers Cynthia Haines and Jacqueline Molinaro-Thompson for their exemplary service with Excellence in Government Awards. Pittsburgh’s Field Policy and Management Senior Management Analyst Cindy Haines, pictured left, won the Gold Award for Heroic Act. While on government travel aboard an American Airlines flight headed to Chicago, Cindy revived the passenger sitting next to her who had stopped breathing. Cindy administered CPR until the passenger took his first independent breath before emergency personnel came aboard to transfer the passenger to an awaiting ambulance. Incredibly, Ms. Haines had just completed her HUD CPR class several weeks prior to this fateful journey. Ms. Molinaro-Thompson, Pittsburgh Public and Indian Housing Director, won the Bronze Award for Outstanding Professional Employee for her dedication, professionalism and tenacity in addressing the housing aftereffects of Hurricane Sandy in an expedient fashion, while maintaining focus and restorative vision. Jacqueline formally served as Manager of the HUD-PIH Northeast Network in the aftermath of Hurricane Sandy. Congratulations to both award winners.

In Pittsburgh, HUD Community Planning & Development grantees were offered an advanced workshop on Integrated Disbursement and Information System (IDIS) Online on May 30. This real-time, web-based computer application provides financial disbursement, tracking, and reporting activities for CPD formula grant programs. It enables grantees to drawdown program funds and report on the activities and accomplishments outlined in each jurisdiction’s Consolidated Plan. IDIS Online provides timely performance information regarding accomplishments achieved with the use of HOME, ESG, CDBG and HOPWA program funds.

Over 200 veterans attended the VA Pittsburgh’s Healthcare 4 Homeless CHALENG (Community Homelessness Assessment Local Education Networking Groups) event held at the Sharpsburg VFW Post on May 21. Forty service providers, including HUD’s Pittsburgh Field Office, offered assistance to veterans about housing opportunities through HUD-VASH, grant per diem and domiciliary housing programs in addition to vocational services, healthcare information and VA eligibility requirements and registration. Attendees were also treated to a boxed lunch while they listened to several veteran motivational speakers.

On June 4, the Pittsburgh Federal Executive Board, HUD, VA, Army Corps of Engineers and other federal partners participated in a Lesbian Gay Bisexual Transgender Workplace Awareness Panel Discussion to create awareness about sexual minorities in the workplace, while also demonstrating tools and skills to use to create a more inclusive work environment.

Upcoming Events - Conserve Energy Now! Pittsburgh Green House Free Workshops

- June 20, 1:30 to 2:30 p.m. – HVAC Sealing Essentials
- June 29, 10 to 11 a.m. – Sustainable Building materials
- July 18, 10 to 11 a.m. – Backyard Habitat Gardening

To register, please call 412-362-4744 or visit pgh@actionhousing.org

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Richmond Fair Housing and Equal Opportunity Conducts Section 3 Training
On May 30, The American Institute of Architects, Virginia Housing Development Authority and the HUD Richmond Fair Housing and Equal Opportunity Office presented HUD’s Fair Housing Accessibility FIRST training to housing developers and advocates and HUD staff at the Virginia Housing Center. At right, John Ritzu of LCM Architects discusses Fair Housing accessibility design with workshop participants.

Oakmeade Apartment Rehabilitation Completed
Oakmeade Apartments, a 40-year-old subsidized apartment community was experiencing a financial and physical maintenance crisis in 2010. Under the previous ownership, the property did not have the available capital to make the necessary repairs. The Richmond HUD Office met with the Owner and mutually agreed to preserve the property with a new Owner. HUD Richmond approved a Plan of Action for the new owner to obtain a conventional mortgage; tax-exempt bonds issued by the Harrisonburg Redevelopment and Housing Authority; and 4% low income tax credits to provide the capital for the required $3.3 million in substantial rehabilitation (or $33,306 per unit) for plumbing upgrades, new electrical, windows, entry door repairs, new roofs, siding, kitchen cabinets, HVAC systems, flooring, wireless security cameras, etc. With the infusion of new capital and a 20-year extension of Housing Assistance Payment Contract (covering 99 of the 100 units at the site), Oakmeade has been successfully rehabilitated and preserved for persons or families at or below 60% of the area median income. Pictured at the Oakmeade grand re-opening on Tuesday, June 4th, 2013 are Lawrence Salzman (former owner); Mark Strickler (Director, Henrico County Department of Community Revitalization); Christina Ingram (Legislative Assistant to Congressman Bobby Scott); Cody Langeness (Red Stone Tax Exempt Funding, lender); Thomas Dawson (Precision General Commercial Contractors); Kevin Orth (Atlantic American Partners, developer/owner); Tyrone Nelson (Henrico County Supervisor); Uche Oluku, Director – Richmond Multifamily Housing ; Tami Fanelle (Oakmeade resident); Cara Wallo (VHDA).

Housing Virginia has released HOUSING 2020, a new web-based project that provides a comprehensive, multi-media analysis of trends that will determine the future of affordable housing in Virginia. HOUSING 2020 looks at future housing trends through four lenses: Demographics, Economics, Finance, and Green Housing.

Congratulations!
Governor Bob McDonnell has announced the designation of two new Virginia Main Street communities. Adding Ashland and Fredericksburg to the network of downtown revitalization efforts brings the total number of designated Virginia Main Street communities to 26.

Virginia’s Office of Transportation Public-Private Partnerships (OTP3) was recently recognized as an international leader in public-private partnerships, receiving two awards at the 2013 Partnership Awards in London. The Partnership Awards is an annual event that recognizes public-private projects, teams and innovation across the globe. Read the news release here.

Governor Bob McDonnell has announced nine winners of the 2013 Governor’s Volunteerism and Community Service Awards, which recognize individuals and organizations for their extraordinary volunteer efforts that contribute to the life and welfare of citizens throughout the Commonwealth.

Upcoming Events & Applications

- June 26 – The Federal Reserve Bank of Richmond is offering a workshop on Strategic Financial Management for Nonprofit Organizations. To register, click here.
Lewis Inducted into West Virginia Affordable Housing Hall of Fame
On May 2, Virginia Lewis was inducted into the West Virginia Affordable Housing Hall of Fame for her lifetime of service and dedication to affordable housing in West Virginia. Mrs. Lewis helped create the Mingo County Housing Authority in 1977, where she served as executive director for 30 years. "I had been working with a community development agency with the county and the housing authority spun off from that," she was quoted by Kate White in an online article for NCEN.com. "There was a need for housing and still is in southern West Virginia." Lewis continues to champion affordable housing in Charleston as an advocate and through her consulting business writing grants for nonprofits. The West Virginia Affordable Housing Hall of Fame recognizes and honors men and women who have made significant and lasting contributions to affordable housing in West Virginia. Inductees are individuals, groups, or agencies who have demonstrated a lifelong commitment to affordable housing and whose career leadership has achieved important and lasting results in West Virginia communities. Recipients of this award are true leaders in affordable housing and community investment. To maintain a statewide presence, the event is held in the inductee’s home community. The West Virginia Affordable Housing Hall of Fame was created in 2006 by Habitat for Humanity of West Virginia, the statewide support organization for the 17 local Habitat affiliates across West Virginia. Habitat for Humanity is committed to eliminating poverty housing, and making affordable housing a matter of conscience.

HUD Awards more than $240,000 to Fair Housing Organization to Combat Housing Discrimination
The U.S. Department of Housing and Urban Development awarded $240,401 to the Northern West Virginia Center for Independent Living (NWVCIL) to assist people in Morgantown who believe they have been victims of housing discrimination. The grant is funded through HUD’s Fair Housing Initiatives Program (FHIP) and will be used to investigate allegations of housing discrimination, educate the public and the housing industry about their rights and responsibilities under the Fair Housing Act, and work to promote equal housing opportunities. NWVCIL will use its grant to continue to develop its enforcement capabilities in the state and address systemic discrimination in design and construction of multifamily housing. The Fair Housing Partnership of Greater Pittsburgh (FHP) will provide NWVCIL with technical assistance to conduct testing to uncover discrimination, assist individuals who are experiencing discrimination, and allow NWVCIL to document and analyze patterns of discrimination to assist communities to Affirmatively Further Fair Housing. NWVCIL has been working since 2007 to heighten public awareness about housing discrimination and to provide education and outreach to housing professionals and members of protected classes.

HUD & VA Team Up to Provide Permanent Homes to 20 Homeless Veterans in West Virginia
Approximately 20 homeless veterans living on the streets and in shelters in West Virginia will soon find a permanent place to call home. On May 28, HUD Secretary Shaun Donovan and VA Secretary Eric K. Shinseki announced that HUD will provide $60 million to local public housing agencies across the country to provide permanent supportive housing to homeless veterans, many of whom are living with chronic disabling conditions. The Charleston/Kanawha Housing Authority in partnership with the Huntington VA Medical Center, both in Charleston, WV, will receive $96,229 to assists homeless veterans. The supportive housing assistance is provided through the HUD-Veterans Affairs Supportive Housing (HUD-VASH) Program, which combines rental assistance from HUD with case management and clinical services provided by the VA. Since 2008, a total of 48,385 vouchers have been awarded and 42,557 formerly homeless veterans are currently in homes because of HUD-VASH. Find out how much of this assistance will help homeless veterans across the country.

Regional Family Resource Network (RFRN), a 501(c)3 nonprofit organization, coordinates monthly networking meetings among family, provider and community representatives in Boone, Kanawha and Putnam counties, West Virginia. These representatives are encouraged to work together to plan strategies that will fill gaps and improve human services. Boone County meets on the third Thursday of each month at 10 a.m. at the Danville Community Center in Danville. Kanawha County meets on the second Thursday of each month at 12 Noon at the Schoenbaum Family Enrichment Center in Charleston (brown bag lunch), Putnam County meets on the second Friday of each month at 10 a.m. at the Teays Physical Therapy Center in Hurricane. For more information email Michele at executivedirector@regionalfrn.org or call 304-414-4470.
OTHER FUNDING OPPORTUNITIES

- **July 1 & Oct. 1** – Applications are due for 2013 Land O'Lakes Foundation grants for projects that benefit rural communities. For more information and an application, click [here](#).
- **July 3** – Applications are due for the U.S. Department of Labor’s Trade Adjustment Assistance Community College and Career Training Grants Program. Click [here](#) to read the announcement.
- **July 8** – The application round for Federal Home Loan Bank’s Affordable Housing Program (AHP) 2013 funding round will open. In-person workshops will be held in late June to provide detailed coverage of the AHP application process, including the criteria for application scoring and feasibility. For workshop dates and locations, click [here](#).
- **July 13** – Applications are due for the Wells Fargo Homeownership grant program.
- **July 15** – Applications are due for USDA Rural Development’s Rural Business Opportunities Grants.
- **Aug. 1** – Applications are due for the Mr. Holland’s Opus Foundation: Keeping Music Alive in our Schools program.
- **Aug. 13** – The Home Depot Community Impacts grant program is offering grants to nonprofit organizations, public schools and public service agencies in the U.S. that are using the power of volunteers to improve the physical health of their communities. **Priority is given to projects for veterans** that include housing repairs, modifications and weatherization work.
- **Ongoing** – The U.S. Department of Labor is accepting applications for "Stand Down" grants that will provide an estimated 10,000 homeless veterans with opportunities to reintegrate into society. The grants are being awarded under the department's Homeless Veterans' Reintegration Program.
- **Ongoing** – Applications are being accepted for the U.S. Department of Commerce, Economic Development Administration’s (EDA) Planning Program and Local Technical Assistance Program grants to create regional economic development plans designed to stimulate and guide the economic development efforts of a community or region.
- **Ongoing** – Wells Fargo Homeownership grant program to help local nonprofit housing organizations create sustainable homeownership opportunities for low-to-moderate-income people.
- **Ongoing** – The Surdna Foundation offers funding to nonprofit organizations that seek to help communities build wealth in a sustainable manner. Letters of Inquiry are accepted year around. For more information, click [here](#).
- **Ongoing** – Lowe’s Toolbox for Education program is now accepting applications. Only the first 1,500 applications will be considered for this year’s funding round.

REGION III HUDLINE NEWS

We welcome your feedback and invite you to share your news with Lisa A. Wolfe at [lisa.a.wolfe@hud.gov](mailto:lisa.a.wolfe@hud.gov). If you know anyone who would like to receive Region III HUDLine News, please feel free to share. To subscribe to the Region III HUDLine News, visit [REGION-III-NEWS-L@hudlist.hud.gov](mailto:REGION-III-NEWS-L@hudlist.hud.gov). We safeguard our lists and do not rent, sell, or permit the use of our lists by others, at any time or reason.

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