

CELEBRATING
50 YEARS OF CREATING
Opportunity

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

July 2015 - A Special 50th Anniversary Edition of the Region III HUDLine News

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A MESSAGE FROM THE REGIONAL ADMINISTRATOR

A Year of Progress: Building a Stronger HUD for the Next 50 Years

On July 27, I had the pleasure of joining U.S. Department of Housing and Urban Development Secretary Julián Castro to celebrate HUD's milestone year. Secretary Castro took the opportunity to bring us together to collectively reflect on accomplishments from the past year including the Affirmatively Furthering Fair Housing Rule announcement, the launch of the ConnectHome initiative and the progress that's been made toward ending veteran homelessness.

Deputy Secretary Nani Coloretti opened and emceed the hour-long celebration. She began by stating, "It's an incredible privilege to serve our Department, and to help provide equal opportunity to every American. We've invested in communities that are big and small, urban and rural. We've worked with our federal, local, and community partners to expand access to better schools, higher-paying jobs, and safer streets.

In the words of President Lyndon Johnson—the man who created HUD—we've 'opened the gates of opportunity' for millions of Americans, and we've provided them with the support they needed to walk through those gates. And our work in the last year—during a crucial moment in our nation's history—has honored the legacy of our great Department. At a time when detractors view Washington as a place where nothing gets done, HUD has accomplished some amazing things in the last 365 days. We've taken steps to preserve our public housing, to bolster our affordable rental market, and to make home ownership more affordable for hardworking families. We've helped folks get off the streets and into stable housing, and we've taken steps to provide our children with a fair chance at achieving their greatest dreams."

I couldn't agree with her more. Though I wondered how the Secretary and Deputy Secretary could capture all of the important work that the Department has accomplished this past year in just an hour. That was until I met the morning's special guests. First, there was Porsche Williams, a mother of two and a Navy veteran who served in both Iraq and Afghanistan. Porsche is pictured above at left along with me and Secretary Castro.

She was deployed during the capture of Osama bin Laden and in an operation against Somali pirates. Yet, despite her valor and sacrifice, Porsche had trouble getting a job after she returned to the states. As a result, she became homeless. But, thanks to HUD and the District of Columbia Housing Authority, Porsche and her family have a place to call home, and the



chance for a brighter tomorrow. “You have changed my life so much,” she said. “Now I want to change lives. This is an important day for me because I am opening my new nonprofit to help the effort to get veterans off the street.” Porsche’s story shows why our fight to end veteran homelessness is so important—so important she has chosen to join us.

The next speaker was Nick Heggan. Nick has been a resident of the Jon Bon Jovi Homes in Philadelphia for about eight months now. This new development, which provides formerly homeless and low-income individuals with affordable housing, has received \$1.5 million in funding from HUD. Nick was obviously nervous as he stood behind the podium—he even told us so. But, the many messages he conveyed were so from the heart and so powerful—a true testament to our efforts to end chronic homelessness.

“This speech that I wrote doesn’t do justice to the amount of help that I have received through Project HOME,” he stated. “Having the resources available to make a go at life again is incredibly helpful. And having people like you that actually care about us—it’s not just a job—is beyond measure because I couldn’t make it without you guys.” You’ll find out more about Nick’s story later in HUDLine News.



We had the opportunity to meet Paul and Tomeka Gueory, longtime District of Columbia residents who now live in Northeast DC with their four children. The Gueory’s lost their home more than four years ago during the housing crisis. The two worked diligently to repair their credit and save for a housing down payment to purchase another home. Paul is a plumber by trade, who injured himself on the job and after spinal surgery is uncertain as to whether or not he will be able to return to his career in the trade. So although his injury slowed down their process, they were focused on purchasing a new home to accommodate their growing family.

In 2014, Paul and Tomeka were able to secure a new home using a 203K loan. The Mortgage Insurance Premium (MIP) reduction helped make the monthly mortgage more affordable.

“FHA really made a difference for my family,” said Tomeka. “It was more affordable than I thought it would be. And the 203k loan let us make some repairs. That was a big help. We’re in a much better place now that we own our home. Paul can worry about recovering fully from his injury and our girls have enough space to grow.” In the photo above from left to right, Secretary Castro greets Nick Heggan along with the Tomeka and Paul Gueory.

Our final guest Reba Watkins, works with EveryoneOn, a national nonprofit dedicated to narrowing our nation’s digital divide. EveryoneOn is playing a crucial role in ConnectHome, HUD’s new initiative to accelerate broadband adoption by children and families living in HUD-assisted housing. In her role with EveryoneOn, Reba leads the organizations relationships with schools, nonprofits and corporate partners—and has had the opportunity to work with students, adults and seniors—including assisted housing residents. “We are pleased to be supporting Secretary Castro’s fundamental vision to provide digital opportunity to those who need it most, to the families who are the most vulnerable and to end the cycle of poverty,” she said. Pictured left, Secretary Castro presents Reba with a HUD medallion.

As Secretary Castro took the stage, he thanked all of our honored guests who shared their stories. “They’re proof that our entire nation wins when people have access to opportunity,” he said. “Opportunity shouldn’t be a luxury. Every American deserves a chance to share in and contribute to the nation’s prosperity. Because we invest in people, we invest in our future.”



What made the day even more special for me was that with each individual, with each story, there was a MidAtlantic touch point. Our team members throughout Region III helped to provide the opportunity for each one of these individuals to have a better life—be in a better place. What a great way to celebrate an anniversary!

Jane C.W. Vincent
Region III Regional Administrator

NEWS YOU CAN USE

On July 8, HUD announced a final rule on Affirmatively Furthering Fair Housing to equip communities that receive HUD funding with data and tools to help them meet long-standing fair housing obligations in their use of HUD funds. HUD will also provide additional guidance and technical assistance to facilitate local decision-making on fair housing priorities and goals for affordable housing and community development. For more than forty years, HUD funding recipients have been obligated by law to reduce barriers to fair housing, so everyone can access affordable, quality housing. Established in the Fair Housing Act of 1968, the law directs HUD and its program participants to promote fair housing and equal opportunity. This obligation was intended to ensure that every person in America has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability or familial status. HUD's rule clarifies and simplifies existing fair housing obligations and creates a streamlined Assessment of Fair Housing planning process, which will help communities analyze challenges to fair housing choice and establish their own goals and priorities to address the fair housing barriers in their community. To learn more about the Affirmatively Furthering Fair Housing Final Rule visit [HUD'S website](#).

Building on the Obama Administration's goal to expand high speed broadband to all Americans, on July 15, President Obama and HUD Secretary Julián Castro announced, **[ConnectHome](#), an initiative to extend affordable broadband access to families living in HUD-assisted housing**. Through ConnectHome, Internet Service Providers, non-profits and the private sector will offer broadband access, technical training, digital literacy programs, and devices for residents in assisted housing units in 28 communities across the nation. Since 2009, the private and public sectors have invested over \$260 billion into new broadband infrastructure, and three in four Americans now use broadband at home. Despite this significant progress, one in four American families still don't access the internet at home, particularly lower-income families with children. While nearly two-thirds of America's lowest-income households own a computer, less than half have a home internet subscription. HUD's ConnectHome initiative strives to ensure that students can access the same level of high-speed Internet at home that they possess in their classrooms. Of the twenty-seven cities and one tribal nation participating in ConnectHome—Baltimore, Md.; Philadelphia, Pa. and Washington, D.C. will be representing Region III. For more information and a complete listing of private sector commitments for ConnectHome please visit HUD'S [website](#).

As part of the White House Conference on Aging, **HUD issued guidance to better serve and help avoid discrimination to LGBT Americans seeking HUD-assisted or HUD-insured housing**. The guidance will help clarify the [Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity Rule](#) (Equal Access Rule), which was originally published in 2012. The Equal Access Rule ensures that housing across HUD programs is open to all eligible individuals regardless of actual or perceived sexual orientation, gender identity or marital status, including Section 202 Supportive Housing for the Elderly. HUD's guidance on multifamily and insured housing programs clarifies that a determination of eligibility for housing that is assisted by HUD or subject to a mortgage insured by the Federal Housing Administration (FHA) shall be made in accordance with the eligibility requirements provided for such a program by HUD, and be made available without regard to actual or perceived sexual orientation, gender identity, or marital status. The guidance also clarifies that no owner or administrator of HUD-assisted or HUD-insured housing, approved lender in an FHA mortgage insurance program, nor any recipient or sub-recipient of HUD funds may inquire about the sexual orientation or gender identity of an applicant for, or occupant of, HUD-assisted housing or housing whose financing is insured by HUD, whether renter or owner occupied. For more information on this new guidance, please visit HUD's [website](#).

Grant, Funding & Award Announcements

On July 23, HUD announced that it is making **\$39.2 million available to fight housing discrimination** under HUD's 2015 [Fair Housing Initiatives Program](#) (FHIP) Notice of Funding Availability ([NOFA](#)). This year's funding notice also creates six new types of grants that support fair housing capacity building, education and outreach activities, and testing in rental and sales transactions. Each year, HUD makes funding available to support organizations interested in the enforcement of fair housing laws and policies as well as educating the public, housing providers, and local governments about their rights and responsibilities under the Fair Housing Act. [Read HUD's 2015 funding notice here](#). **The application deadline is Aug. 26, 2015.**

On July 20, HUD and the VA announced a second round funding to help provide permanent homes to an estimated 122 veterans experiencing homelessness in eight states. The rental 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 VA. **In Region III, \$72,681 has been awarded to the Lebanon County Housing Authority to provide permanent homes to 15 veterans experiencing homelessness in Lebanon County, Pa.** For more information, visit [HUD's website](#).

HUD Senior Leadership Announcements

Richard K. Green has been appointed as Senior Advisor on Housing Finance in the Office of Policy Development and Research (PD&R). Green replaces Edward Golding, who served since March as Principal Deputy Assistant Secretary for the Office of Housing. During the one-year appointment, which began in July, Green will advise on the creation of a sustainable housing system that provides support during market disruptions. Within PD&R, he will help set the agenda for housing finance research and play a key role in a range of housing finance projects. Specifically, Green will help guide HUD's ongoing efforts to ensure continued access to homeownership and multifamily investment opportunities for creditworthy borrowers.

Other Announcements

On July 16, the Federal Housing Administration (FHA) published [a notice providing guidance on the new Small Buildings Risk Sharing \(SBRS\) Initiative](#). SBRS invites new private sector high-capacity lenders to partner with FHA to provide long-term fixed-rate lending products to multifamily property owners with mortgages of \$3 million and up to \$5 million in high-cost areas. SBRS builds on the successful record of affordable housing lending under HUD's existing Risk Sharing programs with state and local housing finance agencies as well as Fannie Mae and Freddie Mac. Small buildings comprise 34 percent of the total 17.5 million multifamily rental units in the U.S., housing nearly 6 million households and, on average, offer lower rents than larger properties. Nearly 60 percent of small rental property owners are individuals, households and estates who face significant constraints accessing financing due to more stringent credit standards than larger property owners and the loss of many local banks after the 2008 recession. SBRS is designed to encourage lenders to enter this market and provide long-term, fixed rate capital to small building owners.

The **FHA is proposing to establish a maximum time period for lenders to file insurance claims and to revise its policy on reimbursement of eligible expenses and debenture interest when foreclosure and claim filing deadlines are missed.** [Read FHA's proposed rule.](#) FHA's proposal would require lenders to submit claims three months from the point at which they obtain marketable title to the property or successfully sell the property to a third party. This new deadline will ensure FHA can effectively manage and process timely claims. FHA's proposed rule will be open for public comment through Sept. 4.

Sales of new single-family houses in June 2015 were at a seasonally adjusted annual rate of 482,000, according to estimates released jointly by HUD and the Census Bureau on July 24. This is 6.8 percent ($\pm 12.5\%$) below the revised May rate of 517,000 and is 18.1 percent ($\pm 18.1\%$) above the June 2014 estimate of 408,000. The median sales price of new houses sold in June 2015 was \$281,800; the average sales price was \$328,700. The seasonally adjusted estimate of new houses for sale at the end of June was 215,000. This represents a supply of 5.4 months at the current sales rate. New Residential Sales data for July 2015 will be released on Tuesday, August 25, 2015, at 10:00 A.M. EST. [Read more about new home sales.](#)

The White House announced the **Energy Department's [National Community Solar Partnership](#) which emphasizes serving low and moderate income households in collaboration with HUD**, the Environmental Protection Agency (EPA), and key representatives from solar companies, non-profit organizations, state and community leaders and financial institutions. The partnership's mission is to leverage the momentum in the public and private sector to expand access to community and shared solar for all communities while utilizing the technical expertise of the Energy Department and its national laboratories. Community and shared solar could eliminate many of the barriers to going solar that currently exist for customers. [Learn more](#) about the partnership and read the [blog post](#).

The Obama Administration **[announced a new set of actions](#) to support low-income and other vulnerable communities in preparing for the impacts of climate change.** Included in this set of actions are new steps to increase the role of community service in helping these communities be well-prepared through the creation of a *Resilience AmeriCorps* pilot program.

Publications, Studies, Training & Resources

Each year, it's estimated that more than 150,000 families experience homelessness and are forced to seek emergency shelter for themselves and their children. **HUD published the short-term results of a study designed to examine how homeless families in emergency shelter responded to various interventions designed to help them exit homelessness.** HUD's [Family Options Study](#) found that 18 months after enrolling into the study and being randomly assigned to one of four interventions, the families offered a housing voucher experienced significantly better outcomes than those families randomly assigned to any of the three other options. HUD discovered that families offered a Housing Choice Voucher were less likely to reenter homelessness or experience housing instability, and experienced reduced school mobility for their children. When compared to families who elected to remain in emergency shelter, families offered a voucher also experienced significant reductions in child separations from parents; adult psychological distress; domestic violence; and food insecurity. HUD also found that the

costs of the voucher were comparable to or substantially less than the other interventions over the course of the follow-up period. Families in Baltimore, Md. were included as one of twelve communities profiled in the study.

On July 25, HUD issued [Notice HUD 2013-21: Implementation and approval of owner-adopted admissions preferences for individuals or families experiencing homelessness](#). This **Notice provides guidance on an optional homeless admission preference for HUD-assisted multifamily properties**. Pioneering communities such as Philadelphia, Massachusetts and Chicago, have leveraged this option over the last year to reduce homelessness locally. HUD is now issuing a [Technical Assistance Request for Interest](#) for communities that wish to capitalize on the homeless preference in 2015. Continuums of Care (CoCs) and their partners in regional HUD Multifamily offices are invited to apply in two person teams for short term technical assistance for fall, 2015 to help connect HUD-assisted Multifamily Housing owners with efforts to end homelessness locally. The one page application is easy to complete and is due on Aug. 7. Please send your questions regarding the Request for Interest to TAapplication@tacinc.org.

In the **July 2015 edition of the Rental Assistance Demonstration RADblast** you'll find an interview with Tom Davis, HUD's new Director of the Office of Recapitalization, the Closing Spotlight on recent transactions and recent program stats. You'll find this [month's edition](#) and other information at hudexchange.org.

HUD's Office of Policy Development and Research has released its [analysis](#) of the national housing market for the first quarter of 2015. The report contains updates on production, marketing, multifamily housing performance, homeownership and affordability statistics for the first quarter, provides comparisons with previous quarters, and places the data in larger historical context. The analysis indicates that during the first quarter of 2015, progress in the housing market recovery slowed. Construction starts for single-family and multifamily dwellings fell. While purchases of new single-family homes continued to rise, sales of existing homes slightly declined. Home values increased at a slower pace in the first quarter, even as annual house price appreciation continued to stabilize. Most measures of delinquency and foreclosures continued to improve. Although housing affordability improved, the national homeownership rate fell from 64 to 63.7 percent, a 20-year low, as the shift toward renting continued.

PD&R has developed a Multidisciplinary Research Team (MDRT) vehicle to manage a team of qualified researchers selected for their expertise to produce an array of high quality, short-turnaround research. MDRT researchers use a variety of HUD and external data sources to answer research questions relating to HUD's priority policies and strategic goals. Four studies from this initiative have been released including: [Effect of Qualified Action Plan Incentives on the Location of Low Income Housing Tax Credit Properties](#), an analysis of whether and how features of state Qualified Allocation Plans shape siting patterns of Low-Income Housing Tax Credit developments; [Accessibility of America's Housing Stock](#), a study of accessibility of the U.S. housing stock by housing market characteristics, as well as resident characteristics, using core American Housing Survey (AHS) data and the 2011 AHS topical module on accessibility; [Picture of Disability and Designated Housing](#), an investigation into the need and availability of designated accessible housing for persons with disabilities in HUD-assisted housing using administrative data, the American Community Survey, and Comprehensive Housing Affordability Strategy (CHAS) data and [Multifamily Preservation Study: Opting In, Opting Out, a Decade Later](#), a study of multifamily housing preservation, rates of prepayment, and opting out of HUD assistance contracts using administrative data. Another MDRT research study currently underway is an analysis of the housing quality in public and assisted housing using HUD tenant identifiers in the American Housing Survey. For future studies, watch PD&R's [Multidisciplinary Research Team Reports](#) web page.

Since Congress amended the Fair Housing Act in 1988 to expand its protections to people with disabilities; complaints of discrimination on the basis of disability have become the most common discrimination claim received by private fair housing organizations and federal and local housing agencies. A [PD&R-sponsored study released in June 2015](#) uses a paired-testing methodology **to estimate the prevalence of discrimination in the private rental market against people who are deaf or hard of hearing and people who use a wheelchair.**

On August 4, HUD's Office of Lead Hazard Control and Healthy Homes (OLHCHH) and HUD's Office of Disaster Management and National Security are co-hosting an informative and interactive webinar **"A Guided Overview of the OLHCHH Disaster Recovery Resource Landscape."** To join, [register](#) for this webinar.

On July 22, HUD's Office of HIV/AIDS Housing, in collaboration with DOL's Office of Disability Employment Policy (ODEP), unveiled a **new training curriculum for HIV/AIDS housing and service providers focused on employment services.** [Getting to Work](#) is a three-part, multi-media curriculum which offers HIV/AIDS service and housing providers information to connect their clients with the jobs they need to stay healthy and move toward self-sufficiency. Getting to Work developed with input

from several HIV/AIDS service providers across the country that has demonstrated leadership in this area, as well as the National Working Positive Coalition, an ODEP Alliance partner. To access the Getting to Work curriculum, visit [HUD's website](#).

In collaboration with HUD's Office of HIV/AIDS Housing and the National AIDS Housing Coalition, Collaborative Solutions, Inc. has been tasked with carrying out a comprehensive Technical Assistance (TA) initiative that will include **a series of regional meetings focused on the connection between stable housing and improved outcomes** along the [HIV Care Continuum](#). Communities are invited to participate in one of four regional meetings, including the North American Housing & HIV/AIDS Research Summit in Washington, D.C. on Sept. 16, to convene representatives from the HOPWA provider network along with local/state surveillance data representatives to complete a planning session to develop goals and strategies to develop a local HIV Housing Care Continuum. Interested participants should complete [this form](#).

HUD has posted [Housing Opportunities for Persons With Aids Performance Profiles](#) for the second quarter of the Federal Fiscal Year 2014-2015. HOPWA performance profiles are generated for all agencies receiving HOPWA formula or competitive grants.

Water Wednesdays Webinar Series continues on Aug. 6 at 2 p.m. with a **webinar demonstrating the functions and features of the EZ Retrofit 2.0 tool**, and how it can be used to reduce energy and water consumption in multifamily properties. It is designed for property owners/managers, sustainability/energy and design professionals, and those who work directly with properties. [Register for this webinar](#).

HUD has published [Guidance for CDBG Grantees: Transition from First-In, First-Out to Grant-Specific Accounting in IDIS](#). This guidance explains how the Integrated Disbursement and Information System (IDIS) funding and drawdowns functions have been modified to implement the transition from first-in-first-out (FIFO) to grant-specific accounting, and identifies the impact that the change in accounting practices will have for Community Development Block Grant (CDBG) grantees. The [Grant Based Accounting page](#) provides resources for grantees on implementing this change.

The **Program Year (PY) 2013 Community Development Block Grants reports are available on HUD Exchange**. To access, select one of the links for the [Accomplishment](#), [Expenditure](#) or [Performance](#) Profile reports. The [CDBG National Accomplishment Reports](#) are also now available. All CDBG reports are accessible from the [CDBG Reports, Program Data, and Income Limits](#) page.

The [White House Conference on Aging](#), held July 13, recognized the **importance of programs that exist to enable people to age with dignity; and highlighted new actions to support Americans as we age**, with a focus on the powerful role that technology can play in the lives of older Americans in the decade ahead.

In a new report, [Better Plans for Better Places](#), the Institute for Sustainable Communities (ISC) presents some of the most compelling achievements of [HUD's Sustainable Communities Initiative \(SCI\)](#). The \$250 million federal investment in SCI, the report asserts, is changing future outcomes for the 145 million people living in grantee communities by enabling communities to define their own visions for the future; supporting community-driven efforts that involve a wide group of residents in decision-making; facilitating cross-agency and cross-jurisdictional solutions that break down old divides; and helping communities collect and analyze data to inform local decision making. ISC, as the coordinator of the SCI's [Sustainable Communities Learning Network](#), drew on its first-hand experience with the inner workings of grantees projects to write this report.

EPA released summary four reports from its [Greening America's Capitals Program](#), an EPA program that helps **state capitals develop environmentally friendly neighborhoods that incorporate green infrastructure strategies** and inspires state leaders to expand this work elsewhere.

The latest in an ongoing series of reports compiled by the Federal Interagency Forum on Child and Family Statistics, [America's Children: Key National Indicators of Well-Being, 2015](#), presents **statistical findings that illustrate how U.S. children and families are currently faring** and examines how these indicators are changing over time. These findings allow advocates and policymakers to better address the needs of families and children.

HUD FEDERAL REGISTER RULES, NOTICES & FUNDING

Rule

[Affirmatively Furthering Fair Housing](#)

Proposed Rule

[Federal Housing Administration \(FHA\): Single Family Mortgage Insurance Maximum Time Period for Filing Insurance Claims, Curtailment of Interest and Disallowance of Operating Expenses Incurred Beyond Certain Established Timeframes](#)

Notices

[Promise Zones Initiative: Proposed Third Round Selection Process Solicitation of Comment](#)

[30-Day Notice of Proposed Information Collection: Service Coordinators in Multifamily Housing](#)

[30-Day Notice of Proposed Information Collection: Certification and Funding of State and Local Fair Housing Enforcement Agencies](#)

[Notice of a Federal Advisory Committee Meeting; Manufactured Housing Consensus Committee](#)

[Federal Property Suitable as Facilities To Assist the Homeless](#)

[60-Day Notice of Proposed Information Collection: Pay for Success Demonstration Application](#)

[Federal Property Suitable as Facilities To Assist the Homeless](#)

[HUD Administrative Fee Formula-Extension of Public Comment](#)

[Federal Housing Administration \(FHA\): Small Building Risk Sharing Initiative Final Notice](#)

[Affirmatively Furthering Fair Housing Assessment Tool: Solicitation of Comment-30-Day Notice Under Paperwork Reduction Act of 1995](#)

[Notice of Single Family Loan Sales \(SFLS 2015-1\)](#)

[60 Day Notice of Proposed Information Collection; Ginnie Mae Mortgage-Backed Securities Guide 5500.3, Revision 1 \(Forms and Electronic Data Submissions\)](#)

[Federal Property Suitable as Facilities To Assist the Homeless](#)

[60-Day Notice of Proposed Information Collection: Evaluation of the Section 811 Project Rental Assistance Program, Phase I](#)

[60-Day Notice of Proposed Information Collection: Neighborhood Stabilization Program 2 \(NSP2\) Reporting](#)

[30-Day Notice of Proposed Information Collection: Certification of Consistency With Sustainable Communities Planning and Implementation](#)

[60-Day Notice of Proposed Information Collection: Insurance Termination Request for Multifamily Mortgage](#)

Funding Awards

[Announcement of Funding Awards, Indian Community Development Block Grant Program, Fiscal Year 2014](#)

[Announcement of Funding Awards Capital Fund Emergency Safety and Security Grants Fiscal Year 2015](#)

[Announcement of Funding Awards for Office of Lead Hazard Control and Healthy Homes \(OLHCHH\) Grant Programs for Fiscal Year \(FY\) 2014](#)

Funding Notices

DUE AUG. 26 – [Fair Housing Initiative Programs](#)

DUE AUG. 27 – [HOPE VI Main Street Grant Program](#)

DUE AUG. 31 – [Resident Opportunity and Self Sufficiency \(ROSS\) Service Coordinators Program](#)

DUE SEPT. 14 – [Rural Capacity Building for Community Development and Affordable Housing Grants](#)

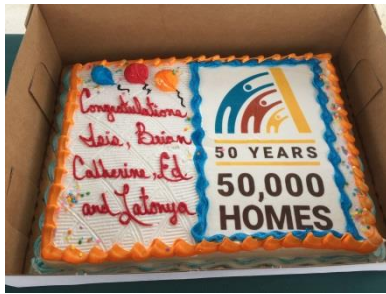
DUE OCT. 27 – [National Disaster Resilience Competition PHASE TWO](#)

AROUND THE REGION, DELAWARE

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Celebrating 50 years and 50,000 Homes

HUD isn't the only one celebrating its 50th Anniversary. The National Self Help Housing Program is also marking 50 years of helping families build 50,000 homes. The Milford Housing Development Corporation (MHDC) celebrated the program's milestone on move in day for five families at Harmony Hill in Dover. Catherine Robinson and her two children were amongst the families who joined together nights and weekends to build each other's homes as a group. Through [MHDC's Self Help Housing Program](#), the families earn equity, and decrease construction costs by performing approximately 65 percent of the construction labor under the direction of qualified supervisors. MHDC's Homeownership Manager David Szumski, pictured at right with new homeowner Catherine Robinson, hosted the neighborhood celebration with a cake. "I'm singularly impressed and inspired by the families that participate in the program," he said. "Because of the sweat equity they put into building



their homes, they are able to own an Energy Star rated home and they all say they do it for their children." Each family received coordinated hand crafted items including a quilt from the Quilts of Love Group to celebrate their accomplishment and to honor the fact that their homes were built with love. Self Help Housing families obtain a 33 to 38 year [USDA 502 Direct loan](#) to build their homes. The program includes no down payment, interest rates as low as 1 percent and a variety of floor plans in various locations. The Robinson family is happy to be in their four-bedroom home in the Harmony Hill neighborhood. For more information about the program, call (302) 422-8255 or email info@milfordhousing.com.

Building One House At A Time

One block of Kirkwood Street in Downtown Dover is undergoing a transformation. Central Delaware Habitat for Humanity is building five new houses for homeownership. These homes deliver on the Restoring Central Dover plan to revitalize the downtown area, by reducing crime and boosting homeownership. Neighbors across the street from the once vacant properties and a community garden welcome the new homes and the families that will live there. Central Delaware Habitat for Humanity is looking for qualified homebuyers before they will start construction on a home. The families' income must be 60 percent below median income so a family of two can



make up to \$31,740; a family of four can make up to \$39,660. In addition, the family must commit

to providing "Sweat Equity" totaling 250 hours per adult volunteer work on the house with the Habitat organization. All of the homes are expected to be completed by the end of the year making homeownership an affordable reality for five families. For more information on building a Habitat for Humanity Home in Dover, contact the Central Delaware Habitat for Humanity office at (302) 526-2366 or stop by 544 Webbs Lane.



On July 28, Delaware Governor Jack Markell joined Delaware State Housing Authority (DSHA) Director Anas Ben Addi to [announce two new homeownership programs](#) that will help make homeownership more affordable. **DSHA-Paid Mortgage Insurance (MI) will give buyers a lower monthly housing payment by removing the requirement that they purchase mortgage insurance** if they do not have a 20 percent downpayment at the time of settlement. The **Home Purchase Rehab program will allow buyers to purchase a home at a low interest rate and make repairs and/or energy improvements in one simple loan**. For more information on these two new programs as well as all of DSHA's homeownership programs and a list of participating lenders, visit: www.destatehousing.com.



First Artist Housing for Homeownership

The historic neighborhood of Quaker Hill in Wilmington will soon encompass the first housing development for artists who want to own their homes. Called Willing Street Artist Village, the Wilmington Renaissance Corporation and Interfaith Community Housing of Delaware unveiled floor plans for the development. Six vacant buildings will be transformed into 10 homes: seven condominiums and three single family homes with artist studios. The one-bedroom condos are expected to be priced from \$60,000 to \$70,000 and the single family homes will range from \$125,000 to \$140,000. Renovations are scheduled to begin in August using \$740,000 from the state's [Strong Neighborhood Housing Fund](#) and \$1.2 million in private investment. Those funds combined with incentives of Wilmington's [Downtown Development District](#) designation will make these homes affordable for artists. Gary Pollio, Executive Director of Interfaith Community Housing of Delaware, said the homes were designed with artists in mind. The Village is part of the [Wilmington Creative District](#) and part of a national initiative to develop urban spaces where creative entrepreneurs—artists, musicians, designers, tech innovators, makers and manufacturers—and neighborhood residents thrive and where locally designed goods and original works are made and consumed. The development is the result of collaboration from a variety of partners from the private and public sectors. For more information on artist housing and studio opportunities, contact Laura@BigIdeasWilmington.com.

Events & Announcements

- **Aug. 13, 9 a.m. to 12 Noon** – The **Sussex County Symposium on Veteran Homelessness** will build awareness about the issue of veteran homelessness, the Mayors Challenge to End Veteran Homelessness and the available resources to house homeless veterans. Georgetown Mayor Bill West and Sussex County officials are hosting the event to make information available to all Sussex County residents about honoring the service of our veterans by making sure all of them have a home to call their own. The event will be held in the William S. Carter Partnership Building Lecture Hall at the Delaware Technical and Community College's Jack F. Owens Campus, 21179 College Drive in Georgetown, DE 19947. For more information, please contact Maria Bynum by calling (302) 573-6300 or email maria.l.bynum@hud.gov. To register, visit [HUD's website](#).
- **Aug. 15, 2:45 to 4 p.m.** – Milford Housing Development Corporation's Self-Help Housing Program Orientation at the Kent County Public Library, 497 South Red Haven Lane, Dover, Del. To register, please contact Brittany at (302) 422-8255 or at brouse@milfordhousing.com.
- **Aug. 18, 9 to 11 a.m. or 1 to 3 p.m.** – Hockessin Community Center's Financial Freedom Workshop, 1304 Old Lancaster Pike, 2nd Floor, Hockessin, Del. For more information, please contact Mary Ann at (302) 239-2363.
- **Aug. 24, 6 p.m. Doors Open, 5 p.m. Auction Begins** – The Shepherd Place Homeless Shelter in Dover will celebrate its 25th Anniversary by holding a **Quarter Auction** at the Magnolia Fire Hall, 2 North Main Street in Magnolia, Del. Many great items, door prizes! Food and drinks may be purchased from the Ladies Auxiliary of the Magnolia Fire Co. For more information, visit shepherdplace.org.
- **Aug. 26, 9 to 11 a.m. or 1 to 3 p.m.** – Hockessin Community Center's Foreclosure Prevention and Intervention Workshop, 1304 Old Lancaster Pike, 2nd Floor, Hockessin, Del. For more information, please contact Mary Ann at (302) 239-2363.
- [Delaware Housing Search.org](http://DelawareHousingSearch.org) is a great resource to find affordable housing as well as list housing in Delaware.

DISTRICT OF COLUMBIA

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Breaking Down Language Barriers through Community Interpretation

On July 10, Director Turner, pictured at right, represented the agency at the Inter-American Development Bank's (IDB) Translators' and Interpreters' Professional Development Workshop in the District of Columbia. The day-long event provided attendees with the most updated information on technology applied to language interpretation and language access issues that impact civic engagement for English language learners and the greater Washington, D.C. community. Nearly 150 community interpreters, distinguished community leaders and industry experts gathered for the innovative training session presented by Multicultural Community Service (MCS) in partnership with the D.C. Mayor's Office on Latino Affairs (OLA) and in collaboration with the IDB. Community Interpretation focuses on ensuring that people with Limited English Proficiency can participate in civics, town hall meetings, and community activities that touch all aspects of life in the nation's capital. As Washington, D.C.'s population continues to become more diverse—with more than 20 languages and dialects spoken by its residents—the need for community interpretation at parent-teacher conferences, community meetings and other grassroots activities, is critical. For more information about the Interpreters' Professional Development Workshop, visit www.dccommunityinterpreters.org.



DC Open Doors Celebrates Funding \$100 Million in Mortgage Loans

On July 9, the DC Open Doors program mark its second anniversary by celebrating the milestone of funding \$100 million in mortgage loans for District homeowners. DC Open Doors was launched in May 2013 by the DC Housing Finance Agency (DCHFA) to create more financing options for prospective homebuyers. The program offers fully forgivable second trust loans to cover a buyer's minimum down payment requirement, in addition to below market interest rates for first trust mortgages on the purchase of homes in the District of Columbia. Since the program's inception, 412 buyers have received assistance to purchase homes in all eight wards of the city. The celebration honored borrowers, lenders and real estate professionals

that have all participated in the program. Pictured at the event left to right is Alex Jaffe, First Home Mortgage; Lauren Hughes, PHH Home Loans; Caridad De La Vega, DC Open Door program recipient; Maria K. Day-Marshall and Lisa Hensley, DCHFA; Harrison Beacher, Keller Williams Capital Properties and Joe Krupsaw, Redfin. For more information, visit dchfa.org.

From Good to Great: Housing Counseling Expands with the Times

When Hyattsville, Md.-based HomeFree-USA started in 1995, its average client was a single mother who earned \$46,000 per year and never knew that she could be paying the same or less for her mortgage. She was steadily employed; a minority; did not go to college; and purchased throughout the DC Metro Area. No one in her family had ever owned a home. Based on that income, HomeFree-USA encouraged her to spend no more than \$115,000 on her mortgage. She typically paid \$101,000. It took her an average of six months to purchase her home, and she has remained a homeowner since that time. Because of what she learned through the HomeFree-USA counseling program, she spent less on her home than she could afford and never fell behind on her mortgage. Some of her children have since come through HomeFree-USA when they decided to buy their homes.

Today, HomeFree-USA's clients are families in which each working adult earns about \$65,000 per year and are keenly aware of the opportunities that come with homeownership. They also typically have college degrees, are married with blended families, minorities (including more Latino families), and have significantly narrower options for neighborhoods in which to buy due to the region's high cost of housing. In short, HomeFree-USA's clients are reflective of America: greater diversity, income and education, but derailed by skyrocketing housing costs and debt. In this changing landscape, not only has HomeFree-USA's clients evolved but so have the needs of the mortgage industry. To learn more, read the complete story in HUD's Office of Housing Counseling newsletter, The Bridge, visit hud.gov.



Carol B. Payne, Field Office Director

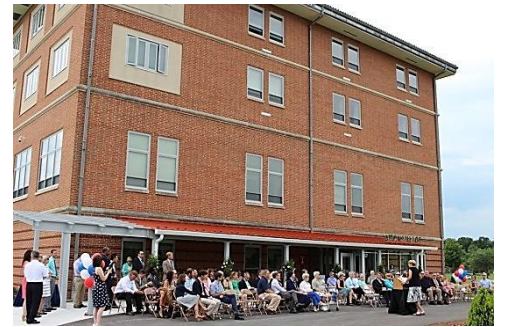
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Grand Opening of Seton Village

On June 25, Baltimore Multifamily Housing Director Bob Iber attended the dedication of Seton Village, a Section 202/LIHTC property in Emmitsburg, Md. Named for Saint Elizabeth Ann Seton, the first native-born American and the only Marylander to be canonized by the Roman Catholic Church, Seton Village is situated among the structures that comprise The National Shrine of Saint Elizabeth Ann Seton—the Basilica, the Altar of Relics and

the Stone House in St. Joseph's Valley. Seton Village Apartments is the conversion of a residential wing of the Daughters of Charity's St. Joseph's Provincial House. Of the 43 affordable apartments for seniors ages 62 and over with incomes between 30 percent and 50 percent Area Median Income ; thirty-one one-bedroom apartments are HUD Section 202 restricted units, along with twelve two-bedroom units. Five of the apartments are handicapped accessible and each apartment includes high efficiency heating and air conditioning, Energy Star appliances and water-conserving fixtures. Resident common areas include a meeting space, a computer room, a library, a resident lounge, laundry facilities and management offices. In addition to a HUD Section 202 capital advance of \$5,100,000, the financing for the redevelopment included tax exempt bonds and loans from the State of Maryland, tax credit equity and grants from the Weinberg Foundation and Community Development Block Grant funding from Frederick County. The ribbon-cutting ceremony included remarks from Secretary of the Maryland Housing and Community Development Kenneth Holt, pictured at right holding the dedication plaque, the developers, Homes for America and the Daughters of Charity, Mayor of the City of Emmitsburg Don Briggs; Frederick County Executive Jan Gardner and HUD's representative Bob Iber.



Mondawmin Mall Event Brings Resources to the Community

On July 11, HUD Baltimore Field Office's Carol Payne and Teresa Stovall participated in the Mondawmin Mall Resource Fair. Baltimore City Community Action Partnership along with local non-profit and community organizations, connected with hundreds of residents at the resource fair. The aim of the event was to revitalize Mondawmin Mall and the surrounding communities by bring the community together for a day of music, entertainment, and fun-filled activities while offering wealth of resources and information about programs such as job

training and opportunities for youth. This resource fair intended to go beyond merely providing information by encouraging providers to offer as many direct, on-the-spot services as possible. More than 130 service providers and agencies participated in the event—with nearly 14,000 "touches" defined as distinct encounters between providers and attendees. Outside the mall, off-duty police officers played ball with area youth and healthy fresh produce was distributed. Pictured above, members of the City of Baltimore Mayor Stephanie Rawlings-Blake's cabinet joined her onstage with U.S.

Congressman Elijah Cummings as she stopped by to thank everyone for the good work being done on behalf of the community. Mayor Rawlings-Blake is holding the microphone with the Congressman stage right. Residents of the Mondawmin Community join Carol Payne, pictured center immediate right, for a photo. HUD's Teresa Stovall, pictured left, and Carol Payne flank Neighborhood Housing Services Executive Director Dan Ellis at the event.





Baltimore Field Office Meets with Penn North Community Resource Center

In response to the Baltimore riots in late April 2015, the Baltimore Field Office is organizing periodic discussions with local leaders in the West Baltimore community for them to have the opportunity to interact with HUD staff. HUD wants a true two-way dialogue to work towards viable and achievable solutions for the issues surrounding West Baltimore and other neighborhoods in the city. Those involved have all heard about “what’s wrong in Freddie Gray’s neighborhood.” On July 8, leaders from the Penn North Community Resource Center, located near the epicenter of the unrest, joined HUD to discuss the efforts they have made to find solutions for the issues in Freddie Gray’s neighborhood. A 22 year old organization that started out as a recovery

center for addiction, Penn North has branched out into offering many other services for the community, including supportive housing, a kid’s safe zone, nutrition education and more. For more information on the work they are doing in Baltimore, visit penn-north.com. Pictured following their discussion are (left to right) HUD’s Public Housing Program Analyst Edward Epps, Penn North Community Resource Center Program Director and Chief Operating Officer Steve Dixon and Public Relations Director Ericka Alston along with HUD’s Public Housing Revitalization Specialist Tiffany Jackson, Carol Payne and Senior Multifamily Underwriter Stephen Sprecher.

Baltimore County Hosts Community Resource Day

More than 200 people attended the Community Resource Day on June 27 hosted by the Baltimore County Department of Planning Neighborhood Improvement, the Baltimore County African Cultural Festival and Diversified Housing Development, Inc. and in partnership with Baltimore County Office of Budget and Finance Purchasing Division and the Department of Health Office of Housing. The day offered information to County residents and County-based business owners about the home buying process, county services and small business and community resources available within Baltimore County. Vendor exhibits consisted of real estate professionals, lenders, non-profit organizations, government agencies and businesses with information to residents that would assist in making smart, well-informed decisions about improving their housing circumstances. HUD’s Teresa Stovall, pictured helping a resident, attended the event and provided information on homeownership, foreclosure prevention, rental, fair housing and the benefits of smoke-free housing.



Riverwoods at North East Holds Grand Opening in Cecil County

Community leaders and residents celebrated the grand opening of Riverwoods at North East Apartments in Cecil County, capping the evening with a barbecue. The 76-unit, garden-style community, affordable to families and disabled persons earning up to 60 percent of Area Median Income was fully leased up after beginning occupancy in April. Maryland’s Department of Housing and Community Development helped fund the development through the agency’s Rental Housing Production Program and federal Low Income Housing Tax Credits. Riverwoods at North East offers 16 one-bedroom units, 40 two-bedroom units and 20 three-

bedroom units. Each apartment is designed with Energy Star appliances, energy-efficient windows and lighting and water-conserving plumbing fixtures. The community center features a cyber café, fitness room, library and a lounge area for small group gatherings. Developed by Enterprise Housing Corporation and Osprey Property Company and managed by Habitat America, additional funding came from Capital One Bank, Wells Fargo Bank, AGM Financial Services, HUD, Federal Home Loan Bank of Atlanta, Enterprise Community Investment and the Town of North East. Pictured left to right is Robert Iber, HUD; Chickie Grayson, Enterprise Homes; Paul Stark, Town of North East; Ron Wilson, Enterprise Homes; and Christine Caudillo, Habitat America. Photo by Alan Gilbert.

On June 25, **HUD’s Office of Housing Counseling, in conjunction with the Baltimore Field Office, held a listening session with 30 participants from the Baltimore housing counseling community.** Led by Deputy Assistant Secretary Sarah Gerecke, the session involved a dialogue with counselors, affordable housing developers, community leaders, congressional staffers and the Commissioner’s Office. Staffers from Baltimore’s Community Planning and Development and Multifamily Housing were included in the discussion. Individual participants shared various perspectives on issues affecting the community as it pertained to the current needs of Baltimore clients in the housing market. The challenges identified encompassed the broader community and neighborhoods, specific neighborhoods and individuals.

PENNSYLVANIA - EASTERN REGION

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A Journey to Stable Ground

Nick Heggan has had his share of ups and downs. In his teens, drug use led to an addiction to cocaine and heroin. Following several unsuccessful attempts at recovery, his family became overwhelmed with his addiction and kicked him out. “This was when I first became familiar with the deep loneliness and isolation of being homeless, a feeling I never got used to,” Heggan said to an audience of HUD leaders, employees and partners on July 27 at a town hall meeting in Washington, D.C. The special event

marked the progress HUD has made in one year since Secretary Julián Castro was sworn-in as the sixteenth Secretary. Special guests shared their stories of overcoming hard times, candidly discussing homelessness and the loss of homeownership. Admitting his nervousness, Heggan retraced his steps to stability.

“I grew up in Wilmington, Delaware, where I was homeless for about two or three years,” he said. Acting on a friend’s suggestion, he relocated to Philly to seek housing opportunities. “I made my way and ended up in emergency housing. I was grateful to be inside, but in a shelter, you can never fully rest,” he said, recalling his year and a half in the shelter. Eventually, he obtained permanent housing with the help of local service providers. For eight months, he has been a resident at [Jon Bon Jovi Soul Homes](#), a 55-unit affordable housing development for formerly homeless and low-income individuals, including young adults. Project HOME, the local nonprofit that provides the permanent supportive housing, receives funding through HUD’s Continuum of Care (CoC) program. At the time of the 2014 grand opening, HUD had awarded \$1.5 million in CoC funds to support the new development. “Now, I have more than I could have ever imagined,” said Heggan. “To have a key to my own place in this loving community gives me a sense of security and dependability. I feel safe and confident.” His story is just one example of the life-changing power of HUD’s programs. The impact is evident in these stories and in the numbers. Since 2011, chronic homelessness has declined by 21 percent, and veteran homelessness has dropped 33 percent. “When folks like Nick are thriving, our communities are better off and our entire nation is stronger,” said Secretary Castro. Watch a [Year of Progress](#): Building a Stronger HUD for the Next 50 Years. At the One-Year Anniversary Reception on July 27, (pictured from left to right) Nick Heggan poses for a photo with HUD Mid-Atlantic Regional Administrator Jane C.W. Vincent and Project HOME Vice President of Public Affairs and Strategic Initiatives Laura Weinbaum.



Secretary Castro Visits Project HOME

While in Philadelphia to speak at the National Association for the Advancement of Colored People’s Annual Convention on July 12, HUD Secretary Julián Castro took the opportunity to spend some time with staff and residents of Project HOME, the HUD-funded Philadelphia nonprofit dedicated to ending homelessness and poverty. Led by co-founders Sister Mary Scullion and Joan Dawson McConnon, Secretary Castro toured several Project HOME sites along Fairmount Avenue, including the Jon Bon Jovi Soul Homes (JBJ) and HOME Spun Resale Boutique. JBJ is home to 55 residents, many of whom had long prior histories of homelessness, mental illness, and/or addiction, as well as eight homeless young adults. HOME Spun is a key piece of the agency’s burgeoning social enterprises program, which also includes the HOME Page Café in the main branch of the Free Library of Philadelphia and the

HOME Made line of resident-made products. Secretary Castro even took a minute to buy a sheep-shaped soap—created in honor of the upcoming papal visit in September—for his mother. The group discussed preparations for Pope Francis’ visit, including a multifaceted plan to leverage the pontiff’s presence. In addition to a fundraising campaign to support regional nonprofits, a comprehensive advocacy campaign is underway that calls on lawmakers to devise a bipartisan agenda that addresses the basic needs of the poorest Americans: affordable housing, greater access to nutritious food, disparities in wealth and income, and reforms to the criminal justice system. Pictured above left, HUD Secretary Julián Castro speaks with Project HOME Co-Founder and Chief Financial Officer Joan Dawson McConnon while touring the non-profit’s housing sites. Story and photograph courtesy of [Project HOME](#).

Philadelphia Housing Authority Goes Smoke-Free

The Philadelphia Housing Authority (PHA) Board of Commissioners adopted a smoke-free policy on July 16, making it the largest housing authority in the country to implement a smoking ban in public housing developments. “I want to thank the Board, the special Smoke-Free Task Force and all the residents that participated in the process to get us here today. This new policy stems from a high level of engagement with our residents and city partners under the direction of Mayor Nutter,” said PHA President and CEO Kelvin Jeremiah. “PHA is committed to improving the quality life to all our residents. This year alone PHA has designated \$100,000 for cessation programs.” Over the last year, the agency gathered health information, compared the policies of other housing authorities and their effectiveness, and then spent six-months working collaboratively with residents on resolving implementation issues, as well as creating on-site cessation programs and support structures.



“HUD believes our communities should make homes available to families that are affordable and healthy,” said HUD Mid-Atlantic Regional Administrator Jane C.W. Vincent. “Encouraging management practices that enhance the health of housing residents is one way we are going about it.” While the policy prohibits smoking as of Aug. 5, 2015, on all PHA properties (outside of designated smoking areas), it has two enforcement sections—one that applies to residents with leases at existing units and the other applies only to units that are new construction or substantially rehabilitated for residents entering into leases on or after Aug. 5. “Our goal is not to evict and not to impose rules,” Jeremiah said. “It is to work cooperatively to end smoking outside of designated areas on PHA premises.” Pictured far left, Philadelphia Housing Authority President and CEO Kelvin Jeremiah and the Board of Commissioners adopt a smoke-free policy at their weekly meeting. Photograph courtesy of PHA.

Grand Opening Celebration Held for Oakdale Street Apartments

The Philadelphia Housing Authority hosted a grand opening celebration for its latest development, the Oakdale Street Apartments, in the Strawberry Mansion neighborhood. Twelve sustainable units were constructed on a vacant parcel of land. Pictured from left to right are new Oakdale resident Latoya Wright, HUD Mid-Atlantic Regional Administrator Jane Vincent, PHA Commissioner Chair Lynette Brown-Sow, PHA President and CEO Kelvin Jeremiah, Councilwoman Jannie Blackwell, Council President Darrell Clarke, and PHA Commissioner Bonnie Camarda. Photograph courtesy of PHA.



Public Housing Leaders Convene in Philly

Senior leaders from HUD’s Office of Public and Indian Housing (PIH) met in Philadelphia July 20-23 for their annual Office of Field Operations Directors Conference. Regional managers from across the country joined the meeting to discuss office priorities, operations and initiatives. HUD Deputy Secretary Nani Coloretti gave remarks the first day. From left to right: HUD Mid-Atlantic Regional Administrator Jane C.W. Vincent, PIH Principal Deputy Assistant Lourdes Castro Ramírez, Philadelphia PIH Director Monica Hawkins, Field Operations Deputy Assistant Secretary Unabyrd Wadhams, HUD Deputy Secretary Nani Coloretti, and Chief Human Capital Officer Towanda Brooks.

Events/Announcements

- **HUD's Philadelphia Homeownership Center held a forum on July 8 to discuss the newly released Single Family Housing Policy Handbook.** The forum brought together mortgage professionals and Federal Housing Administration (FHA) staff, focusing on a range of topics surrounding the policies and procedures for doing business with FHA.
- **The Centers for Medicare & Medicaid Services (CMS)** is celebrating the 50th anniversary of the Medicare and Medicaid programs on July 30 at the National Constitution Center in Philadelphia. For information on national and local anniversary activities, contact Debbie Feierman, CMS External Affairs, at (215) 861-4297.
- **The Philadelphia office of the Local Initiatives Support Organization (LISC)** has released its [2014 Annual Report](#). Read about the progress that’s being made in communities as a result of Philadelphia’s Promise Zone designation and Choice Neighborhoods grants.

PENNSYLVANIA - WESTERN REGION

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Market Ready! One Zero Two Euclid Avenue All Spruced Up and Ready to Go!

Mercer County Housing Authority (MCHA) and the City of Sharon know how to create a win-win situation for all concerned while making good use of HUD Neighborhood Stabilization Program (NSP) funds. Together they purchased this house in rundown condition after a mortgage foreclosure. Then they hired contractors to fix it up and make it available for sale utilizing NSP income from previous sales and Housing Trust Funds, as well as non-federal dollars. It is the expressed intent of NSP to put affordable housing within the reach of families with low- to moderate-incomes. To that end, 102 Euclid Avenue, pictured at right, is the fourth house being offered for sale under this program over the last few years that has settled buyers into homeownership in both Sharon and nearby Hermitage, Pa.



NSP is a federally funded initiative that puts affordable housing within reach of families with low and moderate incomes. Per Nannette Livadas, MCHA Executive Director, it affords public housing tenants and renters the opportunity to become homeowners. Candidates who apply for such homeownership opportunities must often undergo counseling and credit repair, a process that could take more than a year before they apply for a mortgage through a local lender. It is a process well worth the effort as homeownership can be both life changing and life affirming for the families involved. For the naysayers that criticize the use of “tax money” to promote homeownership, Janet Thomas, Director of the City of Sharon Community Development Department, had this to say. “People complain if a house is vacant and the grass doesn’t get cut and it gets rundown while the taxes don’t get paid. We’ve been working hard to put some of these homes back on the tax rolls and put families into their own homes. The neighbors around this house couldn’t be happier that it has been fixed up and put on the market,” she noted. So, it is off to market we go—as often as we can—to benefit both neighborhoods and the families who live in them. Mercer County Housing Authority and the City of Sharon know this narrative well. With responsible homeownership, communities thrive.



The Transformation of East Liberty Continues!

Althea Sims, the President of the Coalition of Organized Residents of East Liberty Inc. has seen it all. She was a former resident of East Mall and is a current resident of East Liberty Place North. In fact, she was the last tenant to leave the East Mall High Rise. Her neighborhood, East Liberty, has improved dramatically from its crime and drug fueled economy in the 1990’s to its thriving business district that now serves as a destination point for many. East Liberty now boasts several major corporations and a multitude of attractive housing opportunities. East Liberty Place South is yet another part of the redevelopment of affordable housing units in this much sought

after community. East Liberty South, like its matching 56 unit counterpart across the street, replaces a high-rise apartment building that once loomed over Penn Avenue. This new four story building includes 52 one and two bedroom mixed-income apartments priced from \$500 to \$1,300 a month, with more expensive market rate apartments subsidizing the less expensive units. Of the 108 units provided by the two new developments, 95 are considered affordable. As Althea Sims states, “You can’t tell which of us are living there with a voucher and which ones are living there at market rates. You look around and see residents walking a little taller and a little prouder, and they should.”

This \$13.6 million development by The Community Builders, Inc. was financed by an \$8.7 million loan from BNY Mellon, \$3.8 million from HUD—\$651,473 in HOME funds and \$2,080,000 in an upfront grant and \$1.2 million in state and other funding through the Urban Redevelopment Authority Of Pittsburgh (URA). Rob Rubenstein, Acting Director of the Pittsburgh URA, pictured at right, and Althea Sims, pictured second from left, join the Community Builders Development Team as they celebrate the grand opening of East Liberty Place South.





Living Art! Creative Place Making

Kingsley Association, the Larimer community partner in the HUD Choice Neighborhood Implementation Grant, received a \$450,000 ART PLACE grant award! They are one of 38 Art Place America grant recipients nationwide. Their project entitled “The Well: A Civic Water Celebration Park” is highly anticipated by community residents for both its function and purpose. Pittsburgh’s Larimer neighborhood has an antiquated storm water drainage system that frequently causes severe flooding. The Kingsley Association—in partnership with artists, architects, and engineers—will build “The Well,” a water/energy park that also functions as a storm water basin. The park will provide an interactive and playful

community gathering space while offering an innovative solution to storm water management. For more project specifics visit <http://www.artplaceamerica.org/grantee/well-civic-water-celebration-park>. In the photo, Larimer residents map out the innovative water stewardship park.

VIRGINIA



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Norfolk Redevelopment and Housing Authority Proudly Celebrates the Achievements of the 2015 Resident Home Build Graduates

Nineteen hard-working residents celebrated their graduation from the Norfolk Redevelopment and Housing Authority (NRHA) 2015 Resident Home Build (RHB) program. Armed with eight weeks of intensive training and aspiration of achieving self-sufficiency, these residents were flooded with an outpouring of support and pride by NRHA staff and board

members, family and friends, business leaders and government officials including State Senator Kenneth Alexander. Graduates were aglow as they celebrated their accomplishments. The event provided words of wisdom delivered by the keynote speaker, Commissioner Alphonso Albert. Mr. Albert’s speech resonated with everyone; providing sound advice and thought-provoking encouragement.

The RHB training has been phenomenal, but now the work



begins. NRHA is committed to helping the graduates secure employment; four of the nineteen have already been placed. Others have interviews scheduled for Section 3 opportunities one with NRHA and two with a capital fund contractor. The Authority is confident the graduates possess the required skills for these jobs and will receive Section 3 preference for hiring. With the immediate success of the program noted, NRHA Client Services will continue to seek funding opportunities that will allow continuous funding of this program. Our goal is to provide training opportunities that promote economic vitality, self-sufficiency and a commitment to lifelong learning. For more information on the training program and Section 3 opportunities, visit nrha.org.

On July 9, the **Richmond Field Office hosted training on Healthy Homes and Lead Hazard Control** for a “packed house” of Central Virginia Housing Authorities’ management and maintenance staff. Presented by Mike McGreevy, HUD Healthy Homes and Bill Schlotzhauer, Richmond Public Housing Engineer, the training covered Lead Hazard Control, “What are the regulations and when are they triggered,” and “How compliance is achieved and documented.” Next steps: onsite technical assistance visits to housing authorities that participated and two more sessions of this much requested training, one in Southwestern Virginia and one in Hampton Roads.



Congratulations

Governor Terry McAuliffe has honored the first recipients of the [V3 \(Virginia Values Veterans\) Veteran Employment Grant](#)—ITA International and Cape Henry Associates. “ITA International is a longtime member and supporter of the V3 Program, and has hired 82 Veterans since 2012. Cape Henry Associates is a brand new V3-certified company which truly understands the value of veterans,” said Andrew Schwartz, V3 Program Manager. More than 10,000 veterans have already been hired through the 300+ participating [V3](#) companies.

Governor Terry McAuliffe [announced](#) that Virginia has been selected to advance to the next round of HUD’s [National Disaster Resilience Competition](#) (NDRC). Virginia has put forth an initiative to help the Hampton Roads region plan for the effects of sea level rise and recurrent flooding and develop plans for recovery from future natural disasters. Virginia’s innovative “living with water” approach is called “thRIVE: Resilience in Virginia.” The goal of the plan is to unite the region, create coastal resilience, build water management solutions, improve economic vitality and strengthen vulnerable neighborhoods. This comprehensive approach is designed to capitalize on the region’s strengths, convert risks and vulnerabilities into economic opportunities and demonstrate best practices for low-lying areas nationwide. Virginia will be competing with 40 other projects nationwide for funding from HUD’s \$1 billion competition to fund the implementation of innovative resilience projects to better prepare communities for future storms and other extreme events, including climate change.

The Commonwealth of Virginia, through the [Virginia Department of Emergency Management \(VDEM\)](#), has received more than \$2.2 million from federal grants to award to requesting localities as part of their pre-disaster mitigations programs. “These funds will protect vulnerable homes by reducing or even eliminating the effects of repeated flooding,” said State Coordinator Dr. Jeff Stern. “We partner with each locality to protect lives and property through these grants.” VDEM received this funding from the [Federal Emergency Management Agency \(FEMA\)](#), under the FY 2014 Flood Mitigation Assistance and Pre-Disaster Mitigation grant programs. Once received, VDEM then awards funds for the eligible projects that were submitted by localities throughout the state as part of the grant process.

Events & Announcements

- **Aug. 7 through 9** – [Virginia Hurricane Preparedness Sales Tax Holiday](#).
- **Aug. 14** – Nominations are due for the [2015 Virginia Housing Awards](#), to be presented at the Governor’s Housing Conference.
- **Aug. 26, 7:45 a.m. to 4 p.m.** – The Department of Veterans Affairs (VA), is presenting a Regional Outreach Event: “Assisting Our Veterans: What Faith-based, Nonprofit, Community, and Neighborhood, Leaders, and Organizations Need to Know,” at the Salem Veterans Affairs Medical Center, 1970 Roanoke Boulevard, Building 5 Auditorium, Salem, VA 24153. Limited parking with shuttle service provided to and from parking lot. To register, open this link: [Roanoke Veterans Resource Event](#).
- **Sept. 30** – Applications are due for Virginia Employment Commission [Competition for Talent Solutions Grant](#).
- **Sept. 30 through Oct. 1** – [2015 Virginia Volunteerism and Service Conference](#) in Roanoke. Registration is now open.
- **SAVE THE DATE!** Registration is now open for the Virginia Governor’s Housing Conference (VGHC), to be held in Hampton November 18 through 20. For more information and to register, visit the [VGHC website](#). In addition, nominations are now being accepted for the 2015 Virginia Housing Awards, which will be presented at the Governor’s Housing Conference.
- **DUE Oct. 1** – The Virginia Department of Housing and Community Development (DHCD) will be conducting three “How-to-Apply” Workshops for the **Industrial Revitalization Fund (IRF) program** during the month of July. Held on three consecutive Tuesdays, in Lynchburg on July 14, Abingdon on July 21 and Norfolk on July 28; during these sessions, DHCD staff will offer a review of the program design, funding availability, the application process and additional information. Applications are due October 1, 2015. For more information, contact Joy Rumley at joy.rumley@dhcd.virginia.gov or (276) 676-5471 ext. 7 or visit www.dhcd.virginia.gov.
- The Virginia Department of Housing and Community Development (DHCD) will be holding several [“How-to-Apply” Workshops](#) throughout the state to cover the application process for the **Homeless Reduction Grant Program and the Competitive Loan Fund through the Housing Trust Fund**. The goals of the Trust Fund are to create and preserve affordable housing and reduce homelessness in the Commonwealth. Applications for the program will be opening in the near future.



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Charleston Field Office's Community Education Resource Working Field Group Conducts Fair Housing Training

On June 24, the Charleston Field Office's Community Education Field Working Group hosted a Fair Housing Training. HUD Pittsburgh Fair Housing and Equal Opportunity Director Mike Jansen, Director provided an in-depth training on the Fair Housing Act. In addition, the Charleston Field Office, Field Policy and Management staff worked closely with the Baltimore Public and Indian Housing

staff and the Charleston Multifamily Program Center to conduct outreach to HUD rental assisted properties within West Virginia. More than 65 people attended the training including agency representatives from the homeless service providers, housing authorities, HUD's multifamily properties, mental health comprehensive hospitals, West Virginia Department of Health and Human Resources, West Virginia Housing Development Fund, United Way, Kanawha Valley Senior Services and others. This training included a federal partnership with the USDA and VA. The training included an overview of rights, duties on what the Fair Housing Act requires, the procedures we go through to perform an investigation, and the remedies available to a successful complainant. The presentation included the requirement to refrain from retaliating against someone who has filed a fair housing complaint. The day-long event included audience participation in analyzing the scenarios. The third presentation focused on the subject of reasonable accommodations in a housing context under both the Fair Housing Act and Section 504.

City of Huntington gets \$400K from EPA

In a July 7 Huntington Herald-Dispatch article, reporter Ben Fields wrote, "For the second time in about four months, officials with the Environmental Protection Agency were at Foundation Hall at Marshall University, this time to announce \$400,000 more in grant money for the city of Huntington to study industrial brownfield sites. The EPA also announced nearly \$200,000 in grant funds for the Coalfield Development Corporation to train workers in environmental remediation. EPA officials were in the same building in March announcing \$200,000 for the city to conduct a feasibility study of the cleanup and return to productive use of the five contiguous brownfield sites that stretch from 5th Avenue to the Ohio River starting at about 24th Street and including the ACF factory and an idle coal dock. The new funding is for the city to assess former industrial properties that have been adversely impacted by petroleum and other hazardous materials. The additional money is providing momentum and hope that something can be accomplished on 78 acres of polluted land where not much has changed in more than two decades. 'This is critically important for Huntington,' Mayor Steve Williams said during Tuesday's announcement. 'I fully expect that what we are able to do with the brownfields here in Huntington will become the poster child for the rest of the nation.'



Shawn Garvin, the EPA's administrator for the Mid-Atlantic Region, and Jane Vincent, regional administrator for the U.S. Department of Housing and Urban Development, toured the brownfields and other areas of the city with Williams before Tuesday's press conference. 'I've been to the city, I've seen parts of it. I've seen aerial maps with colored blocks showing where various things are being proposed,' Garvin said. 'But when you have the opportunity to drive around with the mayor and you're seeing little side streets and all the nooks and crannies and seeing things from the mayor's perspective, who really has a vision of where this is going, you get a better feel for what is going on here.' The EPA has provided grant money totaling \$800,000 to the city since 2008, including money that is being used to transform the former Corbin plant in Westmoreland into a new artisan center. Garvin said it is easier to facilitate grants for a municipality that is showing progress. 'Huntington has a great track record,' he said. 'Huntington has done a lot of visionary things in how they're looking to reshape their city.'" To read the complete story of the tour and event, visit herald-dispatch.com. Story and photograph of HUD's Jane C.W. Vincent by Lori Wolfe reprinted by permission of the Herald-Dispatch.



HUD Tours Huntington Habitat for Humanity Veterans Housing Initiative

On July 7, HUD staff learned about the Huntington West Virginia Habitat for Humanity's (HAHFH) Veterans Housing Initiative first-hand as they toured a number of newly completed veteran homes as well as those in various stages of construction with Habitat's David Michael and Jennifer Hatten. Since Sept. 11, 2014, HAHFH has focused on helping veterans become homeowners in a collaborative effort with the Huntington VA Medical Center's Community Resource and Referral Center. Veterans, who are selected and approved eligible through the VA Medical Center, have the opportunity to own their own homes by completing a minimum of 100 "sweat equity" hours which include 20 hours of

homeowner education classes. Once they secure their homes, each veteran is responsible for paying a no-profit, no-interest mortgage to the affiliate. Payments are approximately \$270 per month and include the mortgage, insurance, taxes, municipal and refuse fees. The 904 Bruce Street Dedication ceremony is pictured above.

In March 2015, Huntington WV Area Habitat for Humanity received national recognition for its Veterans Housing Initiative when the affiliate received Habitat for Humanity International's Clarence E. Jordan Award, recognizing HAHFH's creativity and innovation in building homes and communities. Before the tour concluded that day, HUD's Jane Vincent, Pete Minter, Brandon Porinchak and Evie Williams had the opportunity to meet several of the veterans who completed the program—and now own their own homes. Each one had his own tale of how becoming a homeowner had changed his life in a positive way.

Events & Announcements

The West Virginia Department of Health and Human Resources- Bureau for Behavioral Health and Health Facilities (BBHFF) is hosting two Mental Health First Aid (MHFA) Instructor courses during the month of August in the Charleston area. Each course will consist of a five day training led by national presenters. Participants successfully completing the week long training will be certified as MHFA instructors, and can conduct the 8 hour course in the community. There is additional information attached. The training is free. Registration is on a first come first serve basis. If you are able to commit to attend one of the trainings, please contact Beverly Campbell by email at Beverly.K.Campbell@wv.gov or by phone at (304) 356-4789. Seating is very limited and registration is limited to 30 candidate slots for each course. Please include the following information when registering for the class: Name, Email, Agency and Phone Number.

- **Aug. 10 through 14, 8:30 a.m. to 5 p.m.** – 2015 Youth Mental Health First Aid, Holiday Inn and Suites, 400 Second Avenue, South Charleston WV 25303
- **Aug, 17 through 21, 8:30 a.m. to 5 p.m.** – 2015 Adult Mental Health First Aid, Charleston Civic Center, 200 Civic Center, Charleston WV 25071. For more information call (304) 546-5440.
- **Sept. 15, 16 & 17 – SAVE THE DATE!** 2015 West Virginia Housing Conference: Housing Builds Strong Communities, Embassy Suites, 300 Court Street, Charleston, W.Va. Agencies, organizations and individuals from across West Virginia and across social and political ideals have come together for 2015 West Virginia Housing Conference about the need for better housing for our people. From sessions on design and maintenance and loan processing to sessions on forming better organizations and social services and needs of the elderly, this conference covers housing issues in the Mountain State. Whether you're a builder, a lender, a manager, a social worker, or just someone who agrees that "Housing Builds Strong Communities", this conference is for you. For questions or more information about the conference, contact: Mary Skeens, mskeens@communityworkswv.org.
- **Sept. 18, 8 a.m. to 4:30 p.m.** – 2015 Strengthening Families in West Virginia Conference, Embassy Suites, 300 Court Street, Charleston, W.Va. For more information contact: KISRA, 131 Perkins Avenue, Dunbar, WV 25064 by calling (304) 768-8924.

FUNDING OPPORTUNITIES & RESOURCES

Ongoing Opportunities

- 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.
- 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](#).
- Kresge Foundation is accepting applications for funding for its [Advancing the Effectiveness and Resilience of Multi-Service Organizations](#) grant program.
- Kresge Foundation is accepting applications for funding for its [Healthy Environments](#) grant program.
- [The Coca Cola Foundation](#) offers grants to support programs that focus on: water stewardship; healthy and active lifestyles that lead to physical activity and nutritional education programs; community recycling; and education.
- The [Macy's Foundation](#) provides grants to organizations that are focused on women's issues.

Upcoming Deadlines

- **DUE AUG. 7** – Bank of America Charitable Foundation is providing funding and the expertise of their employee volunteers to address the immediate challenges of hunger relief and food access and also connect families to supportive services and economic livelihood programs that help increase financial stability. The [application](#) period is July 20 to August 7.
- **DUE AUG. 13** – The U.S. Dept. of Agriculture has made available \$10.4 million [for grants](#) ranging from \$50,000 to \$250,000 to provide training or technical assistance to support rural community economic development in areas such as homeownership education and strategic community planning.
- **DUE SEPT. 4** – [Applications for the Wells Fargo Regional Foundation](#), providing grants ranging from \$25,000 to \$100,000 to support direct expenses associated with neighborhood planning such as planning consultants, outreach activities, community meetings, and advisory group development.
- **DUE SEPT. 18** – The Santander Bank Foundation seeks to enhance the quality of life for individuals and the communities they serve by supporting local non-profit organizations on various quality of life projects such as affordable housing and neighborhood revitalization. For more information and to access the grant application, visit [santanderbank.com](#).
- **DUE SEPT. 21** – The National Endowment for the Arts (NEA) will provide a [limited number of matching grants](#) ranging from \$25,000 to \$100,000 to support local efforts to enhance the quality of life for residents under its 2016 Our Town grant program. Informational [webinars](#) will occur on July 29 and August 5 (registration begins in July).
- **DUE OCT. 30** – State Farm Companies Foundation helps to build safer and stronger communities through their grants focused in two areas, safety and education. Funding requests will be available Sept. 1 through Oct. 30. For more information and the application, visit [statefarm.com](#).
- **DUE NOV. 24** – The 100 Resilient Cities Challenge seeks to find 100 cities that are ready to build resilience to the social, economic, and physical challenges that cities face in an increasingly urbanized world. So far, 67 cities around the world have begun their journey toward a safer and more secure future. Cities in the 100 Resilient Cities network get the financial and strategic support they need to withstand the stresses and shocks that are part of life in an increasingly urban world. Cities are eligible to receive funding to hire a Chief Resilience Officer, assistance in developing a resilience strategy, access to a platform of innovative private and public sector tools to help design and implement that strategy, and membership in the 100 Resilient Cities Network. For more information on how to apply, visit [100resilientcities.org](#).

Additional Resources

The following list published in HUD's Choice Neighborhoods e-newsletter represents various HUD interagency youth initiatives and HUD partnerships with the overall goal of improving outcomes for youth and ensuring at risk youth successfully transition to adulthood. Each listing provides links to more information, tools, and resources.

- [Interagency Working Group on Youth Programs \(IWGYP\)](#) – The IWGYP consist of 12 federal agencies that administer youth programs and seeks to promote achievement of at-risk youth through collaboration, the disseminating of information, developing an overarching strategic plan for federal youth policy, and producing a federal website to promote effective community-based efforts.

- [National Forum on Youth Violence Prevention \(the “Forum”\)](#) –The Forum allows participating localities to share challenges and promising strategies with each other and to explore how federal agencies can better support local efforts to reduce youth violence.
- [Coordinating Council on Juvenile Justice and Delinquency Prevention \(Council\)](#) – The Council coordinates federal juvenile delinquency prevention programs, federal programs and activities that detain or care for unaccompanied juveniles, and federal programs relating to missing and exploited children.
- [Interagency Reentry Workgroup/Juvenile Reentry](#) – The workgroup is comprised of 12 federal agencies with the intent of coordinating and identifying policy and programmatic areas to enhance efforts surrounding reentry.
- [Children of Incarcerated Parents \(COIP\)](#) – Led by the Dept. of Justice’s Reentry Council, COIP agencies are putting strategies in place to ensure that children of incarcerated parents’ are not negatively impacted by their parent’s incarceration.
- [My Brother’s Keeper](#) – The Obama administration joined with philanthropy and the private sector to launch My Brother’s Keeper to address persistent opportunity gaps faced by boys and young men of color using proven tools.
- [Interagency Forum on Disconnected Youth](#) – A federal interagency effort that focuses on coordinating state/local resources to improve outcomes for youth who are not in school, not working, and/or disconnected from society in general.
- [HUD/HHS/Dept. of Labor Youth Summer Employment Effort](#) – A formal interagency partnership to promote hiring young people living in HUD-assisted households and encourages the use of CDBG funding to support summer employment.
- [HUD/USDA Partnership to Promote Summer Meals Program and Year Round Food and Nutritional Programs](#) – Partnership provides school-age children living in HUD-assisted households with access to nutritional meals beyond the school year and school hour.
- [HUD/GreatSchools](#) – A HUD partnership with [GreatSchools](#), a national non-profit to provide parents with the tools and resources they need to choose the right school for their child.
- [HUD/FirstBook](#) – A HUD partnership with FirstBook provides free or low cost brand new books to low income families with school-age children.
- [HUD/ABCmouse.com](#) – A HUD partnership with ABCmouse.com, the leading and most comprehensive online curriculum for young learners, helps children ages 2-7 build a strong foundation for future academic success.

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. 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 HUDLine News](#). We safeguard our lists and do not rent, sell or permit the use of our lists.