The Importance of Home
No matter who you are, or where you come from, "home" is sure to play a central role in your story. It’s where we celebrate our wedding anniversaries, where our children take their first steps, where we gather our families and friends to celebrate the holidays. In short, a home is more than bricks and mortar. It’s where people build their lives.

While your home may be whatever place you long to be, for many Americans, that longing is tied closely to homeownership. June is National Homeownership Month, and in celebration, I participated in a Framing Frenzy in Dover, Delaware where about 60 Delaware AmeriCorps volunteers framed what will soon be a local family’s home. In recognition of the occasion, Governor Jack Markell spoke of the importance of homeownership within Delaware, boasting that 74 percent of Delawareans are homeowners, compared to the 64 percent national average. The Governor went on to thank those who volunteered, as well as to present a statement in observance of homeownership month.

It was first-time homeowner Janell Woodton’s sentiments that everyone will remember. “To own my own home means a lot,” Ms. Woodton said, expressing her gratitude to those involved. She explained how she is only the third homeowner in her entire family, and that she wanted to show her kids that homeownership isn’t such an impossible dream. But, before she could finish, the reality of the day set in and she burst into tears of happiness. In this photo, Janell celebrates the occasion with Governor Markell and me. To learn more about this story, check out Delaware’s Around the Region report.

The Importance of Housing Counseling
A few months ago, I participated in an affordable housing summit—and was asked this key question—“Has counseling been effective in fostering sustainable homeownership?” Here’s how I answered:

HUD provides funding for housing counseling for millions of families to prepare for homeownership. Research shows that folks who receive housing counseling build higher credit scores, get better loan modifications, and suffer fewer foreclosures. In fact, studies of families in foreclosure across the nation found that homeowners in mortgage default who received counseling were twice more likely to avoid foreclosure than those who didn’t receive counseling. That’s a powerful statistic.
Housing counseling has been so effective that President Obama has asked for $60 million in his Fiscal Year 2016 budget to expand this work — an increase of 28% that will help even more Americans reach their financial goals. Mid-April, we awarded more than $36 million in grants to hundreds of national, regional and local organizations to help families and individuals with their housing needs and to prevent future foreclosures. And this month, we awarded an additional $6 million nationwide. To see how housing counseling helped Traci Brown keep her home, check out the District of Columbia report.

HUD’s housing counseling grants and the additional funding they help to leverage will assist more than 1.75 million households find housing, make more informed housing choices, or keep their current homes. In Maryland where we held an event with housing counselors, more than $1.25 million in grants will support the work of 11 housing counseling organizations help families and individuals with their housing needs. Nearly 32,000 clients in Maryland were served last fiscal year. Housing counselors helped homebuyers realistically evaluate their readiness for a home purchase, understand their financing and downpayment options, and navigate what can be an extremely confusing and difficult process.

BUT, what stood out most to the summit attendees was this fact housing counseling is for MORE than just Homeownership. Grantees help households find affordable rental housing and offer financial literacy training to individuals and families struggling to repair credit problems that restrict their housing options. These organizations assist homeless persons in finding the transitional housing they need to move toward a permanent place to live. They also provide reverse mortgage counseling to senior citizens who are seeking to convert equity in their homes to income that can pay for home improvements, medical costs and other living expenses.

Housing counseling agencies support fair housing by assisting borrowers in reviewing their loan documentation to avoid potential mortgage scams, unreasonably high interest rates, inflated appraisals, unaffordable repayment terms and other conditions that can result in a loss of equity, increased debt, default and even foreclosure. We have found there is reassurance in knowing that a free HUD-approved housing counseling agency is available to help them. It’s a fact—housing counseling works.

So, as we wrap up National Homeownership Month, I’d like to thank many of you for your good work in making the dream of homeownership a reality for those we serve.

Jane C.W. Vincent
Region III Regional Administrator

June is National Homeownership Month
Region III’s video messages are good reminders of the importance of housing counseling and what homeownership means to American families.

NEWS YOU CAN USE

HUD Secretary Julián Castro Statement on Ruling in Texas Department of Housing and Community Affairs v. The Inclusive Communities Project, Inc.
On June 25, the U.S. Supreme Court reaffirmed an important legal principle in Texas Department of Housing and Community Affairs v. The Inclusive Communities Project, Inc. The Justices found that the Fair Housing Act not only prohibits intentional acts of discrimination, but also housing practices that have an unjustified discriminatory effect. In preserving the discriminatory effects standard—also known as “disparate impact”—the Court today upheld four decades of judicial precedent from 11 appellate courts across the country.
HUD Secretary Julián Castro issued the following statement in response to the Court’s ruling:

“Today is another important step in the long march toward fulfilling one of our nation’s founding ideals: equal opportunity for all Americans. The Supreme Court has made it clear that HUD can continue to use this critical tool to eliminate the unfair barriers that have deferred and derailed too many dreams. Working with our partners on the ground, we will continue to do all we can to build a housing market that treats all Americans with basic dignity and respect.”

In 2013, HUD formalized the discriminatory effects standard through a rule-making process. Since the 1970s, courts have consistently recognized that policies and practices that unnecessarily limit housing opportunities or otherwise perpetuate segregation because of race, color, national origin, religion, sex, disability, or familial status violate the Fair Housing Act.

Grant, Funding & Award Announcements

On June 22, HUD Secretary Julián Castro announced that 40 states and local communities will compete in the second and final phase of HUD's National Disaster Resilience Competition (NDRC). Aligned closely with a companion education and technical assistance effort by the Rockefeller Foundation, HUD's competition is designed to help states and local communities recover from past disasters while improving their ability to withstand future extreme events through strategic community investments. In Region III, the states of Virginia and West Virginia and Dauphin County, Pennsylvania were among the finalists. HUD’s National Disaster Resilience Competition makes $1 billion available to communities that have been struck by natural disasters in recent years. The competition promotes risk assessment, stakeholder engagement, and planning and will fund the implementation of innovative resilience projects to better prepare communities for future storms and other extreme events. The deadline for Phase 2 applications is October 27, 2015.

Other Announcements

HUD published new guidance to help public housing authorities and private landlords of multi-family housing developments seeking to participate in HUD’s Rental Assistance Demonstration (RAD) Program. HUD’s new guidance represents a set of clarifications and changes in response to operating experience since the program launch and stakeholder feedback; and incorporates key changes authorized by Congress, most notably to expand the program’s scope from 60,000 to 185,000 units. In addition to increasing the cap on public housing conversions, the notice expands the program’s eligibility to include Moderate Rehabilitation Single Room Occupancy (Mod Rehab SRO) properties funded under the McKinney-Vento Homeless Assistance Act; strengthens key rights and protections for residents, strengthens the requirement that Public Housing Authorities maintain control of any new entity formed as part of a RAD conversion and more. Read HUD’s notice. This Special Edition of HUD’S RAD Newsletter provides readers with information on the publication of the revision to the RAD Notice PIH 2012-32, Rev-2 as well as questions and answers to address some of the major revisions in the Notice. For questions, please email RAD@hud.gov.

HUD’s Office of Rural Housing and Economic Development will host a Peer-to-Peer conference call, Creating Sustainable Communities in Rural America: A Discussion of Best Practices on July 7 beginning at 2 p.m. This call will offer participants the opportunity to learn about how U.S. Environmental Protection Agency (EPA) programs and activities can help small towns or rural communities tackle environmental challenges and create opportunities for growth, development and investment. Please RSVP by email to rhed@hud.gov no later than close of business on July 2. Please include your name and organization. For questions, please call 1-877-RURAL-26 (1-877-787-2526).

On the five-year anniversary of the launch of the first comprehensive Federal strategic plan to prevent and end homelessness, the U.S. Interagency Council on Homelessness (USICH) is pleased to release Opening Doors, as amended in 2015. This amendment reflects what has been learned since 2010 when Opening Doors was first launched, and includes new strategies to drive increased progress. The intention remains to ensure that the Plan serves as a living blueprint, containing the latest knowledge and best practices to prevent and end homelessness. USICH recently published a blog that discussed how communities can fully utilize the HUD-Veterans Affairs Supportive Housing (HUD-VASH) program in order to achieve the national goal of ending veteran homelessness. It highlighted a letter to Public Housing Agencies that had recently been
sent by HUD’s Office of Public and Indian Housing highlighting strategies to increase HUD-VASH utilization. While aimed at Public Housing Authorities, it contained useful information for all community partners that are involved in the local efforts to end veteran homelessness.

On June 18, the Federal Housing Administration (FHA) posted its Single Family Loan Quality Assessment Methodology, also known as “Defect Taxonomy,” which explains how FHA intends to categorize loan defects found in Single Family FHA-endorsed loans. The framework, part of the “Blueprint for Access,” centers on three core concepts: identifying a defect, capturing the sources and causes of a defect and assessing the severity of a defect. The taxonomy is part of FHA’s effort to provide greater clarity and transparency to Single Family FHA approved lenders to encourage lending to qualified borrowers across the credit spectrum.

On June 12, the FHA issued a revised policy under its Home Equity Conversion Mortgage (HECM) Program giving FHA-approved lenders expanded options to allow eligible ‘non-borrowing spouses’ the potential to remain in their home following the death of the last surviving borrower. Read FHA’s new mortgagee letter. Last year, FHA amended its HECM policies to allow for the deferral of foreclosure, or ‘due and payable status’ for certain Eligible Non-Borrowing Spouses for case numbers assigned on or after August 4, 2014. This action allows lenders to offer similar treatment for eligible HECMs and Eligible Non-Borrowing Spouses with FHA case numbers issued before August 4, 2014.

On May 6, HUD and the U.S. Dept. of Agriculture published a joint Federal Notice that establishes the 2009 IEC/ASHRAE 90.1-2007 as the minimum standard for new construction of certain HUD- and USDA-assisted, insured or guaranteed housing across the country. The Notice is an important step forward in improving the energy efficiency of HUD’s single-family and multifamily housing portfolios, and helps fulfill the President’s Climate Action Plan goal of cutting energy waste in the residential sector. The majority of states and territories have already adopted some version of these codes, but this determination will ensure that housing built under these programs will meet minimum standards for energy efficiency while preserving affordability.

For Continuums of Care (CoCs) and their Collaborative Applicants who submitted a Fiscal Year 2015 CoC Program Registration to HUD. HUD is completing its review of each CoC’s registration for the FY 2015 CoC Program Competition in e-snaps. Collaborative Applicants must go back into e-snaps to review HUD’s determination. The deadline for review is Wednesday, July 8 by 5 p.m. Collaborative Applicants must log back into e-snaps and go to “CoC Review” step on the “Submission” page to access HUD’s determination. The e-snaps instructional guide, CoC Program Registration Instructional Guide: CoC Registration and CoC Review, includes step-by-step instructions for completing the CoC Review process in e-snaps beginning on page 61. Submit questions to the e-snaps Ask A Question (AAQ) portal.

Publications, Studies & Resources

On July 8, please join HUD for the release of the 18-month outcomes of the Family Options Study, a multi-site random assignment experiment designed to study the impact of various housing and services interventions for homeless families. HUD launched the Family Options Study in 2008 in response to Congressional direction and with the goal of learning more about the effects of different housing and services interventions for homeless families. Between September 2010 and January 2012, a total of 2,282 families (including over 5,000 children) were enrolled into the study from emergency shelters across twelve communities nationwide. Families are being tracked for a minimum of three years, and primary outcomes of interest fall under five domains: housing stability; family preservation; adult well-being; child well-being and self-sufficiency. To register for the briefing event on July 8 from 1 to 2:30 p.m., visit huduser.org.

Well-qualified homeseekers who are deaf or hard of hearing, as well as homeseekers who use wheelchairs, are told about fewer available housing units than comparable homeseekers who can hear and walk, according to a new study released by the U.S. Department of Housing and Urban Development and the Urban Institute. Discrimination in the Rental Housing Market Against People Who Are Deaf and People Who Use Wheelchairs finds that people who are deaf or who use wheelchairs are at a statistically significant disadvantage when it comes to the number of homes they are informed about.

HUD has published the following resources for the National Housing Trust Fund (HTF): Housing Trust Fund FAQs outline the Annual Action Plan, administrative requirements, and cross cutting requirements; an Interim Rule Summary that provides a summary of the program requirements and the HUD Secretary Julián Castro Overview of the National Housing Trust Fund Video featuring HUD Secretary Julián Castro and staff from the Office of Affordable Housing Programs who provide an overview of the HTF. The HTF page provides additional news, guidance, and other resources.
HUD has updated the Income Eligibility Calculator to incorporate the Fiscal Year 2015 Income Limits. How Does This Affect the Income Calculator? All calculations that are currently in a user's dashboard in the CPD Income Eligibility Calculator, as well as all calculations completed going forward will use the FY 2015 income limits for the purposes of determining eligibility. Please direct any comments or questions to info@hudexchange.info.

The 2014 Continuum of Care (CoC) GIS Boundary Data and Maps is posted on the HUD Exchange. These datasets contain the geographic boundaries and funding status information for HUD's FY 2014 Continuums of Care. To find 2014 GIS Boundary Data, please visit the Continuum of Care GIS Tools page. To find a 2014 CoC Map, visit the HUD Exchange About Grantees page.

HUB FEDERAL REGISTER RULES, NOTICES & FUNDING

Proposed Rule
Emergency Solution Grants (ESG) Program, Solicitation of Comment on Specific Issues
Establishing a More Effective Fair Market Rent (FMR) System; Using Small Area Fair Market Rents (SAFMRs) in Housing Choice Voucher Program Instead of the Current 50th Percentile FMRs; Advanced Notice of Proposed Rulemaking
Amendments to the HUD Acquisition Regulation (HUDAR)

Notices
Agency Information Collection Activities; Proposals, Submissions, and Approvals: Home Equity Conversion Mortgage Counseling Standardization and Roster
Rental Assistance Demonstration: Revised Program Notice
HUD Administrative Fee Formula-Solicitation of Comment
Federal Property Suitable as Facilities To Assist the Homeless
30-Day Notice of Proposed Information Collection: Rent Reform Demonstration (Task Order 2)
Notice of Emergency Approval Submission of Proposed Information Collection to OMB; Emergency Comment Request Pay for Success Demonstration Application
Notice of Regulatory Waiver Requests Granted for the First Quarter of Calendar Year 2015
Notice of Emergency Submission of Proposed Information Collection to OMB; Emergency Comment Request Renewable Energy Commitment Form
Notice of Federal Advisory Committee Manufactured Housing Consensus Committee Structure and Design Subcommittee Teleconference
Federal Property Suitable as Facilities To Assist the Homeless
60-Day Notice of Proposed Information Collection: Section 3 Summary Report for Economic Opportunities for Low and Very Low Income Persons (Form HUD 60002) and Section 3 Complaint Register (Form HUD 958)
60-Day Notice of Proposed Information Collection: Manufactured Home Construction and Safety Standards Act Reporting Requirements
Notice of Extension of Time for Completion of Manufacturer Notification and Correction Plan
Federal Property Suitable as Facilities To Assist the Homeless
30-Day Notice of Proposed Information Collection: Single Family Premium Collection Subsystem-Periodic (SFPCS)
60-Day Notice of Submission of Proposed Information Collection for HUD Generic Clearance for Collection of Qualitative Feedback on Proposed New HUD Services or Products
The Third United Nations Conference on Housing and Sustainable Urban Development, Solicitation of Expressions of Interest From Technical Experts and Organizations to Co-Lead Policy Units
30-Day Notice of Proposed Information Collection: Multifamily Financial Management Template
Federal Property Suitable as Facilities To Assist the Homeless
30-Day Notice of Proposed Information Collection: Public Housing Agency Executive Compensation Information

Funding Notices
DUE JULY 16 – Healthy Homes Technical Studies Grant Program Pre Application
DUE JULY 27 – Family Self-Sufficiency Program
DUE OCT. 27 – National Disaster Resilience Competition PHASE TWO
Celebrating Homeownership Month

Federal, state and local officials were swinging hammers on Legislative Mall in Dover earlier this month, banging home the theme of homeownership. HUD Regional Administrator Jane C.W. Vincent joined Governor Jack Markell, Delaware State Housing Authority, Habitat for Humanity, Delaware Association of REALTORS, Home Builders Association of Delaware and Delaware Health and Social Services to celebrate homeownership month. The goal was to frame a home for Janelle Woodton and her family and to build awareness about the importance of homeownership. “Delaware’s commitment to housing is evidenced by our homeownership rate, which is second highest in the nation at 74.3 percent,” said Governor Markell. Delaware Association of REALTORS President Eric Braunstein added, “Homeownership is the firmament of a healthy economic environment. The average sale of a home in Delaware creates over $50,000 worth of economic activity.” After the June 10 event, the frame was moved to its permanent location on Kirkwood Street in Dover where Woodton with other volunteers, including AmeriCorps, are completing it for a July move in date. To help others achieve the American Dream of homeownership, HUD has awarded the First State more than $111,000 for housing counseling. To view more photos of the event, visit HUD’s Flickr page.

Homeownership Opportunities in Dunleith

The historic community of Dunleith is offering affordable housing for those looking for a home and a strong sense of community. It was the first community to be marketed to African Americans and provided first time homeownership opportunities for World War II veterans and teachers. Retiree Frances Cockroft bought her first home in 2008 in Dunleith. “I was looking for something affordable in a good community, close to my church and family with a backyard for my garden and a front yard for my flowers,” said Cockroft. She found it in Dunleith and loves her home and her neighbors. Interfaith Community Housing of Delaware (ICHDE) and New Castle County have been investing in restoring the community since 2007. The Dunleith Civic Association residents have provided feedback and input on the design and execution of the restoration process. “This demonstrates what can be achieved when government, communities and non-profits work together for a common goal,” said ICHDE Executive Director Gary Pollio at a homeownership celebration event on June 8. This year, fourteen homes have been built or rehabilitated in the small community nestled off of Route 9. Currently four houses are under construction on Carver Avenue and two others on Rogers Road. They have three bedrooms and one and a half baths and are available for first time homebuyers.

Restoring Central Dover Plan Awarded $750,000 Grant

The effort to revitalize the downtown area of Dover and surrounding areas got a real shot in the arm thanks to a $750,000 Wells Fargo Regional Foundation Grant. Delaware Governor Jack Markell, Dover Mayor Robin Christiansen and the steering committee of the Restoring Central Dover Plan accepted the check last week. It will fund the implementation of the plan, developed by the steering committee led by NCALL, based on input from the local community. The plan focuses on increasing affordable housing, economic development, youth services and community engagement in addition to improving safety. Wells Fargo awarded the grant to fund the planning process two years ago. The Governor noted that the formula for success for this effort is the people of Dover who live, work and play in the downtown area, who are engaged in making the plan a reality.

Events & Announcements

- July 2-5, 10 a.m. Opening Ceremony; Open 24 hours a day – The Wall That Heals, The Traveling Vietnam Veterans Memorial and Museum, Kent County Veterans Memorial Park, S. Little Creek Road, Dover.
Who Believes in Miracles & Housing Counseling? Traci Brown Does

In 1999, Traci Brown had settled into her new home in Washington, D.C. Everything was going well. Then in Dec. 2013, she delivered triplets—a little early. The only boy, Tristan, weighed two pounds, one ounce; Teagan is the quietest of the bunch and Tierney was 19 ounces at birth. It was touch and go. The miracle babies, as they were named in a 2014 WUSA Channel 9 article, needed round the clock care. Traci had to quit her job to take care of the triplets. It was a difficult time; without work, Ms. Brown struggled to maintain her mortgage payments. She reached out to her servicer to request a modification. But by late April 2015, the servicer denied her most recent application, and notified her of their intent to foreclose. At this point, she heard about housing counseling and contacted HUD’s District of Columbia/National Capital Area Office for assistance. After getting recommendations for three local counseling agencies, Traci settled on Ross Levin, a certified housing counselor with Roots of Mankind. Mr. Levin discovered the mortgage was owned by investors—the most difficult mortgage to receive a modification—but, he succeeded in educating the lender on the Making Home Affordable Modification program for the unemployed. Though Ms. Brown was unemployed, she was receiving various streams of income; income that had not being taken in consideration for a modification. Traci’s “miracle number two” occurred in June 2015 when she was notified that her modification was approved—and that her monthly payment had been reduced significantly. With the reduction, and a new job on the horizon, Traci believes she and her children will be able to remain in the District. “I may believe in miracles,” she noted, “but, I also believe in HUD-approved housing counseling and Mr. Levin. Together, they saved my home.” Pictured left to right with Ross Levin are Tierney, Tristan, Traci and Teagan Brown.

Mixd-Income Community Completed in Maryland’s Montgomery County

Olney Springs is a new construction mixed-income, for-sale development on Bowie Mill Road in Montgomery County. It features 57 detached single-family homes and 57 townhomes on a 32-acre parcel of surplus land that was owned by the county, until the decision was made to sell it to create more affordable and workforce housing. It is one of the first mixed-income communities in the county to feature workforce priced homes in addition to affordable and market rate. Community features included extensive walking paths and biking trails, two playgrounds and tot lots, picnic areas and a basketball court surrounded by a wooded conservation area and stream. Several of the new homeowners, including first-time homebuyer Carmen Amaya, joined officials for the open house and ribbon-cutting celebration on June 24. Co-developed by Elm Street Development and Montgomery Housing Partnership (MHP), Richmond American Homes, Ryan Homes and Craftstar Homes, most of the 144 homes are currently sold. Pictured left to right following the ribbon cutting are: HUD Director Marvin Turner, Carman Amaya, MHP President Robert Goldman and Elm Street Development CEO David Flanagan.

APAH’s Arlington Mill Residences Receives Prestigious National Award

The Arlington Partnership for Affordable Housing’s (APAH) Arlington Mill Residences was named Metropolitan/Urban Housing winner at the at the 21st Annual Charles L. Edson Tax Credit Excellence Awards on June 10 at the U.S. Capitol Visitors Center in Washington, D.C. “APAH is deeply honored to accept this prominent national award for our 122-unit Arlington Mill Residences, Arlington’s first 100% affordable housing built using the innovative concept of Public Land for Public Good,” said APAH President/CEO Nina Janopaul. Hosted by the Affordable Housing Tax Credit Coalition, the event recognized the Low Income Housing Tax Credit as an instrumental way for projects like Arlington...
Mill Residences to lift up the community and provide residents with a safe, stable, affordable place to call home. Arlington Mill was previously awarded the “Excellence in Housing Development,” 2015 Urban Land Institute - Washington Trends Awards, 2014 “Multi Family New Construction Project of the Year” from EarthCraft Virginia and the “Best Housing Development” at the 2014 Virginia Governor’s Housing Conference.

Completed by APAH in February 2014, Arlington Mill Residences is the first new affordable housing development of the Columbia Pike corridor revitalization effort. This four-story, 122-unit complex is 100 percent affordable and includes 98 two- and three-bedroom units to support larger families and 13 units designated for formerly homeless individuals and families. The Community and Senior Center is a state-of-the-art facility that brings the community of all ages together in the full-size gym, fitness room, multi-purpose rooms, classrooms and computer center. Green building features, including a green roof, native landscaping, low-flow fixtures and a rain-harvesting system, have earned the project LEED Gold certification. By co-locating the Community Center and the Residences on public land with a shared underground garage and shared infrastructure costs, the project saved nearly $9 million or about $75,000 per unit. The County provided the land to APAH through a discounted ground lease and APAH purchased a share of the common garage. The unique financing structure enabled APAH to successfully compete for Low Income Housing Tax Credits for the $31 million affordable housing development. The $36 million Community Center was financed by the County with a combination of bonds and carry-over funds from FY 2011 and 2012.

Nonprofit developer CPDC kicks off second phase of renovations for affordable community in Edgewood

It's a new day for Edgewood Commons, the nearly 800-unit affordable complex in Edgewood that for years was known mostly for blight, crime and drugs. The buildings have been on the upswing for years, especially after a renovation of one of the buildings that completed last year, but city officials and nonprofit developer Community Preservation and Development Corporation kicked off the next phase of redevelopment—$50 million of renovations for another of the parcels (292 units) including new flooring and cabinetry, lobby improvements, and major exterior improvements. According to a release from CPDC, part of the renovations will include adding a water feature, community gardens, and a half-mile fitness trail with exercise stations throughout. The units—a mix of studios and one to four bedrooms—were previously affordable, restricted to anyone making 80 percent or less of the area median income, which is $107,500 for a family of four. After the renovation they will be separated into a wider range of affordabilities: 114 units, with Housing and Urban Development vouchers for residents at or below 50 percent of the area median income, 91 units for residents at or below 60 percent AMI, and 87 units for 61-80 percent AMI. This article was originally published in Elevation DC, a weekly online magazine about what makes the city great. Photograph courtesy of District of Columbia Mayor Muriel Bowser’s Twitter feed.

MARYLAND

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Collaborative Releases New Baltimore Regional Plan

On June 8, the Opportunity Collaborative launched the Baltimore Regional Plan for Sustainable Development (RPSD), the first-ever plan that brings together housing, workforce development and transportation for the region to reduce disparities and connect all of area citizens to a prosperous future. More than 250 people attended the launch event held at the Baltimore Museum of Industry. According to the Baltimore Metropolitan Council web posting, the outcomes of the plan will lower transportation costs for families; create cleaner and safer communities and increase educational and employment opportunities throughout the region. HUD’s Principal Deputy Assistant Secretary for Community Planning and Development Harriet Tregoning, pictured at left, provided the keynote address. The RPSD is the culmination of three years of research, analysis and deliberation. The plan’s recommendations and strategies are intended to address the challenges created by regional disparities.
The Opportunity Collaborative’s planning process for the RPSD went beyond traditional research and analysis. It awarded demonstration and workforce investment grants to road-test some of its ideas. The Collaborative also undertook a wide-ranging public engagement process that focused jointly on business and grassroots leadership throughout the region. In addition, the Collaborative created a leadership development program that brought together a diverse group of people from all walks of life together to examine our work. Finally, delegates traveled to five other metropolitan regions to observe other regions’ best practices. All of these grants, engagement sessions, meetings and delegation visits helped to create a plan full of recommendations grounded in real-world experiences.

The Opportunity Collaborative is a consortium of local governments, state agencies, universities and nonprofit organizations in the Baltimore region creating the RPSD. The Baltimore Metropolitan Council, the council of government for the Baltimore region, provides the Opportunity Collaborative with technical and staff support through a $3.5 million HUD Sustainable Communities grant. The co-chairs of the Collaborative are William H. Cole IV, president and CEO of the Baltimore Development Corporation, and Scot T. Spencer, of the Annie E. Casey Foundation. HUD’s Salin Geevarghese, Jane C.W. Vincent and Carol Payne also attended the event.

Maryland Announces New Resources for Baltimore Neighborhoods
Maryland Department of Housing and Community Development’s (DHCD) Maryland Business Recovery program, launched in the aftermath of the recent civil unrest in Baltimore to help small businesses rebuild and grow, has received 25 loan requests to date, totaling $805,000. DHCD has approved 18 of those for a total of $555,000. The program’s quick response to the crisis comes as Governor Larry Hogan announced even more state aid to the city: $3.3 million to provide Baltimore youth with summer job opportunities and work experience and $4.15 million for business recovery loans, homeownership assistance programs and targeted assistance for significant façade improvements. The funding for both initiatives was announced at the ribbon cutting for the Martin Luther King, Jr. Recreation Center in West Baltimore.

Through the Maryland Business Recovery Loan program, businesses can receive zero interest loans up to $35,000 through DHCD’s Micro-Enterprise loan program or up to $500,000 through the Neighborhood BusinessWorks program. Learn more about DHCD’s resources for small businesses through Governor Hogan’s Maryland Unites initiative. The $4.15 million in funds will be distributed in the following manner:
- $1.5 million for business recovery loans;
- $500,000 for business façade grants, which could help an estimated 50 businesses;
- $150,000 for business façade design and implementation (architectural and workforce services); and
- $2 million for settlement expense grants and down payment assistance loans for new homeowners. This attracts an additional $1 million committed by Baltimore City for deferred payment loans that can be forgiven, achieving $3 million in investments for homeownership, an estimated 300 homeowners at $10,000 each.

Governor Hogan said the civil unrest, though tragic, nevertheless brought out the best in people. "I will never forget the numerous acts of kindness that define this city and state," he said. "We will continue to rise to the challenges to change Baltimore for the better."

Events & Announcements
- **July 11, 10 a.m. to 3 p.m.** – Mondawmin Resource Festival, Mondawmin Mall. The City of Baltimore, in partnership with local non-profits and community organizations, will be hosting a resource festival to revitalize Mondawmin Mall and the surrounding communities. The event is designed to bring the community together for a day of music, entertainment and fun-filled activities including information about programs such as job training, and opportunities for youth. The resource fair aims to go beyond merely providing information, by offering on-the-spot services.
Chester County Exceeds Goal, Housing 121 Veterans in 100 Days

Joseph Lewis, an Army veteran, lost his job as a security guard, and then his home, when the osteoporosis in his feet prevented him from standing for long periods. He lived on the streets of Coatesville, his hometown, because he did not want to burden his family. The Coatesville Veterans Affairs Medical Center housed him temporarily and helped him find work at a warehouse. This year, he set a goal to celebrate his birthday in his own home. Lewis turned 50 on Saturday, a week after moving into his new two-bedroom apartment in Coatesville. "I'm so happy I don't know what to do with myself," he said.

Lewis was one of 121 veterans—from young adults to seniors—who found permanent housing in Chester County in its latest campaign to house 100 veterans in 100 days. Wednesday was the 100th day of the campaign. The number is up from 104 housed in last year’s campaign. Chester County has more homeless veterans than other suburban counties because of the VA medical center, according to the Veterans Multi-Service Center in Coatesville. The county’s announcement on Thursday marked a year since Michelle Obama said a coalition of mayors, county officials, and governors had committed to the nationwide goal of ending veteran homelessness by the end of 2015. Philadelphia has pledged to end it by Nov. 11—Veterans Day. The city has housed 900 veterans over the last three years, according to the Department of Housing and Urban Development. It has about 600 to go.

This week, Houston became the largest city to effectively end veteran homelessness. That means cases of homelessness are rare, are brief, and do not recur. Historically, many people have seen homelessness as an insurmountable problem, so setting numerical goals helps local officials measure progress and gain confidence they can reach the 2015 goal, said Kelly Tuturice, a social work executive at the Coatesville VA center. "These 100-day sprints, as we call them, basically hold us accountable," Tuturice said. Other local counties, including Delaware and Montgomery, have had similar housing campaigns. Officials say this year’s figures in Chester County are up in part because the federal government gave the region more housing vouchers for veterans than last year. Last summer, the vouchers ran out. Also, as word of the housing initiative spread, more agencies and landlords offered their help. And, of course, the quickly approaching national deadline adds urgency, said Dale Gravett, executive director of the Housing Authority of Chester County, who led the county's push. "The momentum," he said, "will not let up." The story above was written by Michaelle Bond, Philadelphia Inquirer staff writer, and published on June 5.

Photo caption: In April, HUD Mid-Atlantic Regional Administrator Jane C.W. Vincent announced $530,226 in funding to help Chester, Delaware and Montgomery Counties tackle veteran homelessness.

Housing Authorities Gather for Housing Choice Voucher Program Updates

Leaders of Public Housing Authorities in eastern Pennsylvania and Delaware gathered in large numbers on June 3 to participate in HUD’s Housing Choice Voucher (HCV) Program Roundtable in Philadelphia. HUD’s Philadelphia Office of Public Housing Director Monica Hawkins welcomed the executive directors and their staff members. "I've taken the liberty to use the term partner because it is synonymous with cooperation, collaboration and new beginnings,” said Hawkins. “Indeed, it is a new era in the Philadelphia Office of Public Housing.”

The roundtable was held to bring Authority staff up-to-date on HUD’s program requirements, policies and procedures. Topics included project-based vouchers, HCV utilization, ending veteran homelessness and Office of Inspector General housing quality standards inspections. “I particularly look forward to making the necessary investments in customer service, office efficiencies and partnership building with you to achieve our shared mission of maximizing opportunities for low income families,” said Hawkins.
R3-ICH Meeting Draws Congressional Interest
Staff members from Philadelphia-area congressional offices attended HUD’s quarterly Philadelphia Regional Interagency Council on Homelessness (R-ICH) meeting on June 10. Pictured from left to right are Mallory Menta, Constituent Advocate for Congressman Mike Fitzpatrick (PA-08); Magdalena Jagla, Constituent Advocate for Senator Pat Toomey; Richard Ott, HUD Mid-Atlantic Deputy Regional Administrator, and Imani Johnson, Field Representative for Senator Pat Toomey.

VA2K Walk, Roll and Run Benefits Area Homeless Veterans
Making a difference in the lives of local veterans, more than 200 employees and veterans of the Corporal Michael J. Crescenz VA Medical Center turned out for the fifth annual VA2K event on May 20 to promote general health and wellness, as well as encourage donations to support homeless veterans in the area. This year’s theme was “We must take care of ourselves so that we can take better care of our veterans.”

“Our 2015 VA2K was totally successful,” said Carolyn Harvey, event organizer for the Medical Center. “We had an increase in both employee and veteran participation, and all of the attendees expressed their care and concern for our homeless veterans through the generosity of their donations.” Participants from across the Philadelphia and New Jersey communities walked, ran and rolled through a two kilometer (1.24 mile) course through University City during the event. New this year, participants also had an opportunity to be introduced to line dancing and Zumba exercises. Health information on various services, programs and health-related topics were available to those who came out to support a worthwhile cause and help make a difference in the lives of homeless veterans.

This year, increased participation at VA locations across the country resulted in more than $324,000 in donations, which included much-needed items such as clothing, toiletries, food and water. More than 23,500 VA employees and community members signed up to be a part of an event, which was held at 209 VA locations nationwide, up from more than 170 in 2014. All VA administrations, including VA Central Office, Veterans Health Administration, Veterans Benefit Administration, and National Cemetery Administration, participated in the festivities. Photographs from this year’s event can be found on the VA2K 2015 flickr page. Photo caption: Army Veteran Patrick Watson participates in the 2015 VA2K Walk, Roll and Run, which benefits homeless veterans in the Philadelphia area.

Events/Announcements
- Produced by HUD’s Office of Policy Development and Research, the latest regional summary of economic and housing market conditions in the Mid-Atlantic region is available. Read this report to learn the state of economic conditions in the first quarter of 2015.
- Innovation of the Day Competition Winner – The Enterprise Center Community Development Corporation’s Community Leaders Program in West Philadelphia is one of three local initiatives selected as a top innovator in HUD’s Innovation of the Day Competition. The Community Leaders Program trains residents in Philadelphia’s Walnut Hill neighborhood on valuable life and professional skills while leading community service and outreach projects. Take a look inside the program, and read the announcement.
- Release of Draft Sharswood-Blumberg Transformation Plan – The draft redevelopment plan of the Sharswood/Blumberg neighborhood, located in North Philadelphia, is now available. In November 2013, HUD awarded a Choice Neighborhoods Planning Grant to the Philadelphia Housing Authority (PHA) to help plan for the redevelopment of the blighted Norman Blumberg Apartments, PHA’s most distressed high-rise property. To stay up-to-date on transformation efforts, visit the community’s website.
- July 8 – An in-person dialogue on the Single Family Housing Policy Handbook will be held in HUD’s Philadelphia Regional Office. This forum is one of many being held in cities across the country. Each forum is designed for interaction among mortgage professionals and FHA staff, with the goal of a mutual exchange of information, questions and answers about the Single Family Housing Policy Handbook (SF Handbook/HUD Handbook 4000.1). Additional sessions may be added in the future if interest exceeds capacity. For more information, contact Elizabeth Cahall in HUD’s Philadelphia Homeownership Center at 215-861-7236.
Happy Father’s Day! Bedford Dwellings Community Celebrates the Importance of Fatherhood
The Housing Authority of the City of Pittsburgh (HACP) Resident Self-Sufficiency team and the Bedford Dwellings Tenant Council worked together to recognize the outstanding fathers who reside in the Bedford Dwellings. Tenant Council leaders and staff organized an art project that afforded children from the community to create their own Father’s Day cards while contributing to a larger effort to design a card that would be duplicated and sent to all fathers in the community—a community-wide Father’s Day Card. During the process, children learned basic computer skills and basic desktop publishing and design concepts. The HACP staff supported the youngster’s efforts by helping finalize and reproduce the community card which was mailed to all fathers in Bedford Dwellings. Pictured above left, ten-year-old Michelle Davis proudly shows off the card she designed and made for her father.

Developers Rally to Preserve and Renovate 141 Affordable Apartments for At-Risk Population
Federal, City and County leaders gathered to celebrate the preservation and restoration of the William S. Moorhead Tower on April 28. Located in the Oakland section of Pittsburgh, Moorhead Tower is specifically designed for the visually impaired, the elderly and people with disabilities. It is the first apartment building of its kind in the City of Pittsburgh and contains 142 apartments: 127 one-bedroom and 15 two-bedroom units as well as a Connected Living Computer Center, a Fitness Center, a Wellness Office and a large Community Room with great views of the city. There is also a dog walking area off the 2nd floor.

A Beacon Community, Moorhead Towers, provides supportive services and programming to help residents lead a healthy, social and productive life. Beacon’s comprehensive program, Living Well by Design® represents a holistic approach to providing resident services with a focus on education, wellness, and community building activities. Beacon has demonstrated that providing an integrated and comprehensive service program enables people to remain independent longer. Beacon’s Wellness Program aligns with HUD’s initiative that integrating housing and health services is critical for successful aging in place and helping people with disabilities remain in their home and community. Some of the residents have been in the building for over 30 years and were given the opportunity to directly include their ideas in the renovation work. Pictured at the ribbon-cutting are Pennsylvania Housing Finance Agency’s Brian Hudson; City of Pittsburgh District 6 Councilman Daniel Lavelle; Michael Polite of Ralph A. Falbo, Inc.; Allegheny County Executive Rich Fitzgerald, City of Pittsburgh Mayor William Peduto; HUD Pittsburgh Field Office Director Jane Miller and Beacon Communities’ CEO Pamela Goodman.

Pittsburgh Field Office Learns about Healthy Ride
Pittsburgh Bike Share’s Erin Potts introduced the city’s newest gem, Healthy Ride, to the Pittsburgh Field Office as she joined staffers on June 17 for HUD’s Health Check 2015 event. Armed with healthy snacks, HUD’s team members were enthusiastic and intrigued about the possibilities of the new program in which both commuters and pleasure-seekers alike gain a new way to travel around Pittsburgh. Along with helping to relieve traffic congestion and reduce pollution, Healthy Ride can also improve riders’ health by giving them an active way to commute to work and explore other parts of the city. Once registered, Healthy Ride members can rent bikes in all nextbike cities and countries. Pittsburgh’s Marva Tolbert and Pamela Whitelock organized the session and encouraged attendees to take a “Healthy Ride” this summer and explore the city. Pictured during the “field trip” are Bob Hanna (MFH), Erin Potts (Healthy Ride), Malea Cochran (PIH), Terry Gates (MFH), Jane Miller (FOD) and Michael E. Whitelock (CPD).
A Message of Love and Acceptance

On June 9, Pittsburgh HUD staff joined the Federal Executive Board’s Equal Employment Opportunity/Diversity Committee in commemorating LGBT (Lesbian Gay Bisexual Transgender) Pride Month for 2015 with a lunch and learn session with author Kristin Beck. The overriding message in her presentation, “Transgender Awareness” was one of love, acceptance and honoring each other as human beings. “Give someone a chance,” she implored the audience. As Christopher Beck, Kristin served in the U.S. Navy SEALs and SEAL Team Six for 20 years. She served through 13 deployments and among her medals and honors, received a Purple Heart and Bronze Star. Kristin began her transition after she retired from the military. Her memoir, Warrior Princess: A U.S. Navy SEAL’s Journey to Coming out Transgender, details her experiences.

Events & Announcements

- July 24, 8:30 a.m. to Noon – Annual Meeting Notice: Community Homelessness Assessment Learning Education Networking Group, VA Pittsburgh, Learning Exchange Room, Building 71, First Floor on the H.J. Heinz Campus at 1010 Delafield Road, Pittsburgh, PA 15215. To RSVP, please call Mary Frances at (412) 822-1272.
- Sept. 18, 8:30 a.m. to Noon – Quarterly Homeless Education Network Meeting, Human Services Building, One Smithfield Street, Pittsburgh, PA 15222. For more information, contact Laura at lsaulle@homelessfund.org.
- Sept. 26, 8 a.m. to 3 p.m. – STAND DOWN Pittsburgh 2015 at Stage AE, 400 North Shore Drive, Pittsburgh, PA 15212
- Nov. 13 – SAVE THE DATE! Homeless Education Network Summit VI: "Paving the Way: Real Solutions to Confront Youth Homelessness in Allegheny County" at the Wyndham Grand in Downtown Pittsburgh. For more information, contact Laura at lsaulle@homelessfund.org.

VIRGINIA

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Governor McAuliffe Announces 743 Homeless Veterans Placed in Housing since October

The 2nd Annual Summit on Ending Veteran Homelessness in Virginia was held June 17 at the State Capitol in Richmond. Federal, state and community stakeholders met to develop strategies for The Next Tactical Mile—the continued push to achieve Governor Terry McAuliffe’s goals of ending veteran homelessness by the end of 2015 and ensuring that systems are in place to respond quickly to those experiencing a housing crisis in the future. “We are more effective at identifying and housing our homeless veterans now, and we are continuing to improve our systems to make sure that any Virginia veteran who experiences housing instability in the future will rapidly return to safe and stable housing as quickly as possible,” said Governor McAuliffe.

State efforts kicked into high gear after Governor McAuliffe signed on to First Lady Michelle Obama’s Mayor’s Challenge to End Veteran Homelessness in June 2014 and committed the Commonwealth to ending veteran homelessness by the end of this year. Eighteen mayors across Virginia have also signed on to this commitment. The Summit built on the success of the inaugural summit, held in June 2014, when stakeholders developed the first State Action Plan to End Veteran Homelessness. The Plan focuses on three key objectives: data driven solutions, focused targeting of resources, and increased coordination among partners. The end goal is to maintain sustainable rapid identification and outreach systems to prevent or respond quickly to new instances of veterans experiencing homelessness, thus making any veteran homelessness a rare, brief, and non-recurring experience.

Combined efforts under the Plan have greatly improved collaboration among the Veterans Affairs Medical Centers serving Virginia veterans, homeless service providers, and public housing authorities to identify all veterans experiencing homelessness and quickly move them into housing with appropriate services. To kick start the new collaborative approach, Virginia’s first 100 Day Challenge was launched in Oct. 2014; 462 homeless veterans were housed by the beginning of Feb. 2015. By June, 743 homeless veterans had been placed in permanent housing. Pictured are Michelle Grant, Newport News Office of Human Affairs, SSVF provider; Marti Chick-Ebey and Doris Cruea, Hampton VAMC; Charlotte Dillow, HELP, Inc. and Marshal Jackson, Office of Human Affairs.
Multifamily Property Owners and Management Agents Learn How to Apply Homeless Preferences

On June 26, Richmond Field Office Director Carrie Schmidt, along with Richmond’s Multifamily Housing, Public Housing, and Community Planning and Development program Directors, participated in a joint workshop with state and Federal partners, local, nonprofit and private partners. More than 100 housing partners attended and participated in the workshop which was designed to help identify opportunities to strategically target mainstream affordable housing for people who are now homeless. One goal of the workshop was to help HUD reach its goal of ending veteran homelessness this year. Workshop discussions included information about developing a Multifamily Housing Preference for Homeless Persons, Continuum of Care Services, Housing Opportunities for Intellectual and Developmental Disability Populations, and Affordable Housing Preservation.

HUD’s Father’s Day Initiatives in Virginia

For the fifth consecutive year, HUD encouraged hundreds of public housing authorities across the country to participate in the HUD National Father’s Day Initiative by hosting events to celebrate fatherhood and family. HUD’s Father’s Day initiative is part of a larger Obama Administration effort to promote responsible fatherhood. The National Conversation on Responsible Fatherhood and Strong Communities focuses on fatherhood and at-risk youth—a priority for the White House Office of Faith-Based and Neighborhood Partnerships.

“While many local housing authorities and multifamily properties will use the day before Father’s Day to celebrate fatherhood and the importance of dads being connected with their children who live in public housing or surrounding communities, others will conduct activities throughout the month of June 2015,” stated Jane C.W. Vincent, Regional Administrator. “The events have a two-fold purpose—offering activities for fathers and their children and connecting these fathers to economic development resources to help families for the long-term. Some housing authorities, like Norfolk Redevelopment and Housing Authority and Richmond Redevelopment and Housing Authority, have linked HUD’s National Father’s Day initiative with their science, technology, engineering and math (STEM) initiative to help low-income children who live in public housing get involved with STEM while spending time with their fathers. We see these events as a win-win for all involved.”

Norfolk Redevelopment and Housing Authority partnered with the U.S. West Point Military Academy at West Point, Army Research Lab and HUD to bring cutting edge science, technology, engineering and math skills via robotics to sixth-eighth graders who reside in assisted-rental housing. A STEMsational Workshop was held on June 6 at the Ray and Joan Kroc Center of the Salvation Army in Norfolk. Under the instruction of a West Point mathematics professor and four cadets, about forty students built VEX IQ robots followed by a competition phase where they were taught to program robots and perform certain tasks. Other STEM scholars observed the workshop. This is part of an overall program to expose cadets to life and residents in assisted-rental communities as well as educational and workforce development programs designed to move residents to economic self-sufficiency.

On June 13, Richmond Redevelopment and Housing Authority (RRHA) celebrated the HUD National Father’s Day Initiative by hosting two events to celebrate fatherhood and family. This year, RRHA partnered with West Point to host a mobile S.T.E.M. Workshop for middle-school youth and their fathers. The workshop provided the opportunity for 40 middle-school students and their dads to build VEX IQ robots. A second event with the Richmond Police Department, the Public Safety 5K Bike Ride, enabled more than 100 children to learn bike safety. Free bikes and safety helmets were available to the first 100 children registered. Photographs courtesy of the Richmond Redevelopment and Housing Authority.
Congratulations!

At the annual Conference of the Virginia Association of Housing and Community Development Officials (VAHCDO), housing authorities celebrated their 75th anniversaries of providing affordable housing in their communities. Pictured front row left to right are: Mike Hawkins, Virginia Housing Development Authority; Connie Staudinger, Alexandria Redevelopment and Housing Authority; Jane C.W. Vincent, HUD Regional Administrator and Deborah Morton, Danville Redevelopment and Housing Authority. Pictured back row left to right are: Michael Wong, VAHCDO President; John Kownack, Norfolk Redevelopment and Housing Authority; David Baldwin, Bristol Redevelopment and Housing Authority; Karen Wilds, Newport News Redevelopment and Housing Authority; T.K. Somanath, Richmond Redevelopment and Housing Authority and Steve Benham, Hopewell Redevelopment and Housing Authority.

Events & Announcements

- **July 11, 8:30 a.m. to 2:30 p.m.** – Virginia Housing Development Authority First-Time Homeownership Class, 2117 General Booth Blvd., Virginia Beach, VA 23454. The class will be given in Spanish and the topics will include personal finance, credit and credit issues, working with lenders, understanding the role of the Real Estate Agent, home inspections and the loan closing. Information about down payment assistant programs will be provided. To register, call (844) 642-5273 (available 24 hours).

- **July 15** – Main Street Essentials Workshop in Lynchburg.

- **July 21** – 2016 Appalachian Regional Commission “How to Apply” workshop.

- **August 7 through 9** – Virginia Hurricane Preparedness Sales Tax Holiday.

- **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, 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.
Habitat’s Ridge and Valley Excursion Fundraiser Attracts Wide Range of Cyclists

Habitat for Humanity of West Virginia hosted the 7th annual WV RAVE (Ridge and Valley Excursion) Bike Tour on June 6. With breathtaking views along the scenic Williams River and astounding climbs through the Monongahela National Forest, five routes offered alternatives for beginners to the most avid cyclist. This year’s event attracted 50 participants to raise funds for the nonprofit to help build safe, decent, affordable homes for hard-working West Virginians. For more information, visit habitatwv.org.

West Virginia Affordable Housing Celebrates 10th Year

The West Virginia Affordable Housing Hall of Fame inducted Federal Home Loan Bank of Pittsburgh at its tenth anniversary celebration at the Lakeview Resort in Morgantown on May 7. "It's a celebration of affordable housing and housing in the state of West Virginia. We know how important shelter is and especially for those who struggle to make ends meet, to pay the rent, to pay the mortgage. So if there are programs and products and ways that make housing more affordable, that's we all try to do," said John Bendel, Director of Community Investment at FHLBank Pittsburgh.

Housing has been the heart of the Federal Home Loan Bank of Pittsburgh's mission since it was chartered by Congress in 1932 to support homeownership. The inception of the Affordable Housing Program (AHP) in 1990 brought a new focus—helping to make housing affordable for those who could use a little help. Every year, the Bank sets aside a portion of its earnings for AHP grants, which are awarded through competitive funding rounds to FHLBank member financial institutions for qualified projects that create housing for low-income and special needs individuals and families. To date, more than $14 million in AHP funds has been granted to West Virginia projects, leveraging $82.7 million in development dollars to create 1,590 units of affordable housing in the Mountain State. The Bank’s local partners have helped bring success to West Virginia AHP housing projects, including numerous housing rehabilitation projects that allowed homeowners to continue living in their homes while necessary repairs were made and the homes' accessibility and energy efficiency were improved. The Bank has also worked with local Habitat for Humanity partners to build homes for families in need; homeless and recovery advocates to design and create healthy and stabilizing environments; and creative developers to construct, renovate and preserve affordable apartment dwellings.

AHP is one of many community investment products offered through the FHLBank Pittsburgh cooperative to its member institutions in Delaware, Pennsylvania and West Virginia. When a series of floods afflicted 24 West Virginia counties in the summer of 2001, the Bank created an emergency Flood Relief Program, which provided over $600,000 in assistance to help 66 low-income residents with home repairs. Through participating members, the Bank has also awarded over $300,000 to date to help nearly 100 qualified first-time homebuyers with down payment and closing costs through the First Front Door program. The Bank's Community Lending Program has additionally offered $90 million in low-rate loans to support 1,695 units of West Virginia housing.

KVC Homeless Outreach Event

On May 9, the Kanawha Valley Collective held its spring Homeless Outreach Event at Davis Park in downtown Charleston. The event is an effort from the collective to reach persons on the street with special services. Clothing and hygiene kits were given to participants. Of those providing services: West Virginia HealthRight administered blood pressure readings; Manna Meal supplied peanut butter and jelly sandwiches, snack bars and water; Ryan White Clinic offered information on the prevention of the spread of sexually transmitted diseases; Bridge Valley Community and Technical College provided out hygiene packets; ENACT supplied blankets; the Religious Coalition for Community Renewal assisted with sign-ups for services at Smith Street Station; YWCA/Sojourners and Covenant House provided housing information and Covenant House and volunteer Teresa Pate provided clothing. Gift cards for food purchases at Subway and Kroger were raffled. The bi-annual event will be repeated on Sept. 19 from 10 a.m. to 2 p.m.
Are you trouble finding the help you need? Assistance may be available from one or more organizations. A call to 2-1-1 is free and will be answered 24 hours a day, 7 days a week and 365 days a year. Information is available on utility assistance, behavioral health services, housing and shelter, child care or other needs. All calls are confidential. There is no need to identify who you are and any information provided will remain private. The service provides information about organizations and programs that may provide help, but not direct assistance. During business hours, calls will be connected to the local Information and Referral Center where friendly, trained staff assess the callers’ needs and then direct the calls. During off hours, call center operators will search a database of available services. Assistance is available via www.wv211.org online and phone apps are also available at Android or iPhone app stores. Just search for WV211. Calls may be directed for:

- Basic needs such as food, shelter, clothing, rent or utility assistance;
- Physical and mental health resources such as support groups, drug or alcohol intervention and rehabilitation;
- Employment services such as job training, education programs and more;
- Support for older Americans and persons with disabilities such as Meals on Wheels, homemaker services, adaptive aids, etc.
- Support for children and families including after school programs, mentoring and tutoring, child protective services
- Volunteer opportunities and more.

This program receives financial assistance from the West Virginia Department of Health and Human Resources.

Events & Announcements

- **July 14 & 15** – West Virginia Annual Multifamily Rental Housing Conference, Charleston Civic Center. Sponsored by Mid-Atlantic Affordable Housing Management Association in affiliation with HUD’s Charleston Field Office and the West Virginia Development Fund. This year’s event features a back-to-the basics focus on best practices and compliance issues. Mingle with peers, exchange ideas with Fund partners, and learn from local and national experts on topics ranging from bed bugs and crime to Income/Assets/Expenses and Enterprise Income Verification. For more information and to register, visit the Mid-Atlantic AHMA website.

- **Sept. 15, 16 & 17** – SAVE THE DATE! 2015 West Virginia Housing Conference: Housing Builds Strong Communities, Embassy Suites, 300 Court Street, Charleston, W.Va. For more information, contact Mary Skeens at mskeens@communityworkswv.org.

### FUNDING OPPORTUNITIES

**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 JULY 2** – National Oceanic and Atmospheric Administration is making $4 million of funding available to strengthen the resilience of marine and coastal ecosystems to decrease the vulnerability of communities to extreme weather. The Coastal Ecosystem Resiliency Grants Program will promote comprehensive planning efforts that address ecosystem resiliency, seek to minimize risks associated with extreme weather events, and provide for adaptation to known or potential climate change impacts, such as sea level rise. Eligible parties include State, local, and tribal governments and applications are due by July 2.
• **DUE JULY 5** – The MetLife Foundation and LISC Community Safety Initiative (CSI) are making awards to recognize the work of innovative partnerships between community organizations and police to promote neighborhood safety and revitalization. The winning partnerships will receive awards of $15,000 to $20,000 and their work will be promoted to a wide audience of practitioners, policymakers, and academics. The [application](#) deadline is July 5.

• **DUE JULY 10** – The Economic Development Administration (EDA) and Department of Labor announced that up to $35.5 million in funding is available through the [Partnership for Opportunity and Workforce and Economic Revitalization (POWER) initiative](#). POWER is an EDA-led effort among multiple federal agencies using existing resources to provide integrated and coordinated investments in communities and support to workers negatively impacted by changes in the coal industry and power sector. See [here](#) for more information on this opportunity including eligibility.

• **DUE JULY 23** – The National Endowment for the Arts (NEA) is accepting [applications for grants](#) to fund projects that strengthen the community through art and design. Eligible initiatives include neighborhood planning and design activities that promote economic and cultural vitality. Grants will generally range from $10,000 to $100,000.

• **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. 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).

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**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.