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Dear Community Partner,

Gratefully I will remember 2010 more for its housing and community development achievements than for the ripple effects still lingering from the housing crisis. In a year defined by uncertainty, we have consistently seen our community partners deliver innovative and sustainable solutions that will not only right the course of the housing market, but build a suitable foundation to “Create strong, sustainable, inclusive communities and quality, affordable homes for all,” HUD’s recently revised mission.

As you will no doubt notice, this annual report is organized by the five goals outlined in HUD’s FY 2010-2015 Strategic Plan, a document created with input from not only HUD leadership and employees, but also from the thousands of community partners that were consulted through every step of the process. These goals have become the new language of HUD and insure that all of our efforts are focused on helping you achieve your goals.

While the Strategic Plan represents the vision of what we hope to accomplish in the future, it is impossible to ignore the recent past. The housing crisis continues to have a unique impact on how our partner agencies operate. With the American Recovery and Reinvestment Act many of you have received increased federal funds, yet at the same time you had to contend with curtailed administrative budgets. As a result, “Doing more with less” has become an ever-present refrain, a trend we anticipate to continue in 2011. Our community has seized this opportunity to create visionary projects that meet multiple goals, furthering the symbiotic relationship between HUD and its partners.

Below are two examples of these type projects, and many other similar success stories are contained in the following pages of this report.

- The City of Tucson built 68 units of public housing in its Martin Luther King Hope VI revitalization project in conjunction with 96 market and affordable units in a mixed use project. In addition to preserving affordable rental units, the project incorporated a sustainable design that provides healthier living conditions for its residents located in its downtown adjacent to transportation and other essential services.

- The Tempe Pilot Project provided housing to thirteen formerly homeless individuals as part of Valley of the Sun United Way’s efforts to develop 1,000 units of permanent supportive housing bringing us a little bit closer to ending homelessness while also using housing as a platform to improve their quality of life.

I invite you to read more about these and other great projects to help build inspiration to overcome the challenges that face us in the year ahead. With great partners like you, we are sure that our community will be stronger than ever in 2011 and beyond.

Sincerely,

Rebecca Flanagan

Field Office Director
### COMMUNITY PLANNING & DEVELOPMENT

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>FY2010</th>
<th>FY2009</th>
<th>FY2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Development Block Grants</td>
<td>59,918,034</td>
<td>55,265,945</td>
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<tr>
<td>Continuum of Care (includes Shelter + Care)</td>
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<td>34,763,490</td>
<td>27,638,253</td>
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<td>Emergency Shelter Grants</td>
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<td>2,357,465</td>
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<td>HOME Program</td>
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<td>26,094,892</td>
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<td>Housing Opportunities for People with AIDS</td>
<td>2,441,964</td>
<td>2,227,812</td>
<td>1,732,000</td>
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<td>Housing Opportunities for People with AIDS (COMPETITIVE)</td>
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<td>1,313,826</td>
<td>659,920</td>
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<td>Rural Housing Economic Development</td>
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<td>600,000</td>
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<tr>
<td>Neighborhood Stabilization Program 1 (Housing Economic Recovery Act)</td>
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<td>121,119,049</td>
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<tr>
<td>American Reinvestment Recovery Act Funds:</td>
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<tr>
<td>Neighborhood Stabilization Program</td>
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<tr>
<td>Homelessness Prevention Rapid Re-housing Program</td>
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<td>Community Development Block Grants</td>
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<td>Tax Credit Assistance Program</td>
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<td>Total Community Planning &amp; Development</td>
<td>277,657,170</td>
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### FAIR HOUSING & EQUAL OPPORTUNITY

<table>
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<tr>
<th>PROGRAM</th>
<th>FY2010</th>
<th>FY2009</th>
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<tbody>
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<td>Fair Housing Initiatives Program</td>
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### MULTIFAMILY HOUSING

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>FY2010</th>
<th>FY2009</th>
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<tbody>
<tr>
<td>Multifamily Insured-Risk Sharing</td>
<td>1,640,000</td>
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<tr>
<td>Project-Based Assistance-Section 8</td>
<td>53,153,340</td>
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<td>Project-Based Assistance-Project Rental Assistance Contract</td>
<td>5,498,388</td>
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<td>202/811 Capital Advance</td>
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<td>Total Multifamily Housing</td>
<td>68,027,728</td>
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### SINGLE FAMILY HOUSING

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<th>PROGRAM</th>
<th>FY2010</th>
<th>FY2009</th>
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<tbody>
<tr>
<td>Housing Counseling Grants</td>
<td>246,956</td>
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<td>Total Single Family Housing</td>
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## Program FY2010 | FY2009 | FY2008

### Public Housing

<table>
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<th>Program</th>
<th>FY2010</th>
<th>FY2009</th>
<th>FY2008</th>
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<tr>
<td>Public Housing Capital Fund, (Includes Replacement)</td>
<td>9,818,769</td>
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<td>Public Housing Family Self-Sufficiency</td>
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<td>Public Housing Operating Fund</td>
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<td>Housing Choice Vouchers</td>
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<td>Resident Opportunities &amp; Self-Sufficiency</td>
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<td>Section 8 Moderate Rehabilitation/ Single Room Occupancy</td>
<td>1,987,674</td>
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<td>Section 8 Family Self-Sufficiency</td>
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<td>774,491</td>
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<td><strong>American Reinvestment Recovery Act Funds:</strong></td>
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<td>ARRA Formula Funding</td>
<td>12,068,449</td>
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<td>ARRA Competitive Funding</td>
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<td><strong>Total Public Housing</strong></td>
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<td>172,130,862</td>
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### Indian Housing

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<tr>
<th>Program</th>
<th>FY2010</th>
<th>FY2009</th>
<th>FY2008</th>
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<tbody>
<tr>
<td>Indian Community Development Block Grant (AZ only)</td>
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<td>Indian Housing Block Grant (AZ only)</td>
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<td>Resident Opportunities &amp; Self Sufficiency (AZ only)</td>
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<td>Rural Housing &amp; Economic Development (AZ only)</td>
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<td><strong>American Reinvestment Recovery Act Funds:</strong></td>
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<td>Indian Housing Block Grant Stimulus Formula</td>
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<td>Indian Community Development Block Grant – Recovery Act</td>
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<td>Indian Housing Block Grant Competitive Funding</td>
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<td><strong>Total Indian Housing</strong></td>
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<td>136,038,138</td>
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### Total HUD Funding

<table>
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<tr>
<th>Program</th>
<th>FY2010</th>
<th>FY2009</th>
<th>FY2008</th>
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<tr>
<td>Phoenix &amp; Tucson Field Office</td>
<td>697,743,868</td>
<td>616,975,084</td>
<td>475,268,647</td>
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### Multifamily Housing

<table>
<thead>
<tr>
<th>Program</th>
<th>FY2010</th>
<th>FY2009</th>
<th>FY2008</th>
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</thead>
<tbody>
<tr>
<td><strong>Total Endorsements</strong></td>
<td>342,917,400</td>
<td>283,726,800</td>
<td>9,733,200</td>
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### Single Family Housing

<table>
<thead>
<tr>
<th>Program</th>
<th>FY2010</th>
<th>FY2009</th>
<th>FY2008</th>
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<tbody>
<tr>
<td><strong>Total Endorsements</strong></td>
<td>7,545,430,090</td>
<td>9,519,094,524</td>
<td>839,946,204</td>
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</table>
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Create strong, sustainable, inclusive communities and quality, affordable homes for all….

**Goal 1: Strengthen the Nation’s Housing Market to Bolster the Economy and Protect Consumers**

1A. Stem the foreclosure crisis

1B. Protect and educate consumers when they buy, refinance, or rent a home

1C. Create financially sustainable homeownership opportunities

1D. Establish an accountable and sustainable housing finance system
Yuma Elderly Couple Realize Impossible Dream

<table>
<thead>
<tr>
<th>HUD Program/Event</th>
<th>American Recovery and Reinvestment Act</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Participant</td>
<td>City of Yuma Neighborhood Services</td>
</tr>
<tr>
<td>Location</td>
<td>Yuma, Arizona</td>
</tr>
</tbody>
</table>

An “impossible dream” came true for Inocente and Maria Frailes as they were presented the Certificate of Occupancy and keys to the new home they had watched rise from the rubble of their old house. Beaming, Maria expressed her gratitude for her new home, a cozy three-bedroom house - painted in her favorite shade of blue. Each day the couple, accompanied by friends, would check on the progress of their new home. They were able to show off their completed home during an open house hosted by the City of Yuma Neighborhood Services.

Located on 16th Avenue near Carver Park, the Frailes’ rebuilt home was part of the city's Carver Park Neighborhood Revitalization. “This is really symbolic of how this neighborhood has come back,” said Deputy Mayor Paul Johnson. “Almost 10 years ago, Neighborhood Services started working in this area. There’s been a miraculous improvement. This is a good example of what can happen when neighbors pull together.”

“Many of the homes in the area have been rehabilitated as part of the revitalization effort,” said Marisela Valle-Erlenbach, senior neighborhood services specialist. “In this case, there were too many problems with the building. Built in 1935, the house had no foundation and was termite-infested,” Valle-Erlenbach said. It had a lot of structural damage - the roof leaked and there were plumbing and electrical problems. She added that over the years, previous homeowners had made shoddy additions that didn't meet code. The house had no central air conditioning or heating and an un-operable window.

During demolition, the contractor, Jose Coronel of J&V Construction, found bugs, rats and even snakes. “It was substandard, dangerous and unsanitary,” Valle-Erlenbach said of the old house. The couple, was earning only enough money to survive. Earlier this year, Maria was hospitalized with a heart condition and she was worried about the lack of cooling in the house with summer approaching. The couple qualified for a reconstruction project under the City of Yuma’s Home Improvement Loan Program. About $45,000 in reconstruction costs was paid through HUD federal stimulus money. When the Frailes’ were unable to obtain financing to pay for the remaining cost, Coronel financed the difference. He even provided the couple a nearby rental house during construction.

Now the Frailes have a smaller (848-square-foot) home, but it is one that is new, termite and pest-free and energy-efficient. City of Yuma Administrator Greg Wilkerson noted how pleased he was with the final project and acknowledged the help of those involved.

“Inm very happy,” her husband said through a translator. “Muchas Gracias.”

Inocente Frailes
In the living room of their new home in South Phoenix, Ignacio and Alma Susana Quintero talked about how it was a "miracle" for them to become homeowners. The family received $15,000 through Neighborhood Stabilization Program funding for the down payment on a $95,000, three-bedroom home that was previously foreclosed. NSP funding is aimed at reversing and preventing blight due to abandonment from foreclosures. Ignacio said the family would not have been able buy the home without the down-payment assistance, which came from $16 million in federal funds Phoenix was awarded in 2009. The family was living in an apartment, where rent was $1 less than the Quinteros’ new monthly mortgage payment of $642. Ignacio, Alma and their 9-year-old son, Kevin, moved in Labor Day weekend.

HUD Assistant Secretary Raphael Bostic, Phoenix Mayor Phil Gordon and others presented the family with a welcome mat for the front door of the family's new home. Assistant Secretary Bostic had just announced that Arizona received an additional $45 million to assist neighborhoods struggling through the foreclosure crisis and help more families like the Quinteros.

Arizona and metropolitan Phoenix are among the regions around the country hit hardest by the foreclosure crisis. So far, 172 homebuyers have purchased homes in the city using federal NSP loans distributed by Phoenix. In addition, more than 120 foreclosed homes have been purchased by the city or in partnership with nonprofit organizations for rehabilitation and resale. City officials estimate that at least 1,500 houses and apartment units in Phoenix will benefit from the first two waves of the federal housing money. Local governments can use the money to buy, redevelop or raze foreclosed properties, provide loans that would prevent foreclosure or help qualified first-time homebuyers, like the Quinteros, with down-payment assistance.
Housing Rehab Program Helps the Stebilas Fix their House & Save on Energy

The City of Flagstaff uses Community Development Block Grant (CDBG) funds to help people in the community maintain safe and decent housing; and at the same time to make living in their homes more affordable. One example is the home of John and Joan Stebila.

The Stebilas are a retired couple who live in a 1,400 square foot home built in 1951. They are living on a fixed income and have lived in the home for many years. The home has a very comfortable and well kept feeling as one enters, but the Stebilas were experiencing financial difficulties relating to the maintenance of their home.

The City of Flagstaff’s Owner Occupied Housing Rehabilitation Program used a combination of Community Development Block Grant and Arizona Department of Housing HUD HOME funds to provide the Stebilas with $22,000 in beneficial repairs and upgrades to their home. The cost of the construction and materials is made possible through a loan that bears no interest and requires no payments unless the Stebilas sell, refinance for cash, or no longer owner-occupy the home.

Included in the work performed was a much needed roof replacement, upgrades in the electrical system that complied with city code and safety requirements, the replacement of toilets and other plumbing fixtures with water-efficient models, a new energy-efficient sliding glass door, insulation in the attic and an energy-efficient refrigerator. The Stebilas are very excited about the work, and were thrilled with the contractor selected through a bid process. Not only did the new roof and updated electrical system provide safer and better housing, but the upgraded plumbing, insulation and appliances also improved water and energy-efficiency which enhances the affordability of the home and addresses the community’s conservation needs.

The City used $1,449 in CDBG funds and leveraged that with $22,282 in Arizona Department of Housing HUD HOME funds to make the Stebilas project work. The Owner Occupied Housing Rehabilitation program uses CDBG funds to offset staff time and compliance costs that are not directly tied to the construction, but are required for proper use of the funding, and for testing and disposal of hazardous materials. The program also works to provide leverage from other State of Arizona and private funding sources in order to best maximize the benefit to the community and the clients.

"We had two leaks in the ceiling that we were worried about. The house was built in 1951, so this is the third roof that has probably been put on."

John Stebila

"I have been saving my bills and in the last four months, compared to last year, I am saving $46.50, but this year was a heavier winter than compared to last year, so in a normal winter it would probably be more."

Joan Stebila
On March 8, 2010, HUD’s Single Family Division participated with U.S. Dept. of Treasury, the HOPE Now Alliance, Neighborworks, Fannie Mae and Freddie Mac in a Making Homes Affordable event in Tucson, AZ. The kick-off day began with a round table discussion of community partners facilitated by Jennifer Stockett of the U.S. Dept. of Treasury. Representatives from Senator McCain’s office, Congressman Grijalva and Congresswoman Giffords attended along with representatives from local HUD-approved counseling agencies, the City of Tucson, and the State of Arizona.

The round table discussion brought up many of the problems still being experienced by local homeowners and counseling agencies when trying to modify existing loans. Those problems include reaching lenders; talking to the appropriate person within the lender’s organization; escalating a problem to the U.S. Dept of Treasury or other appropriate agency; and timeframes involved with the processing of loan modifications. A significant problem is the lack of communication within the lender’s organization that allows a lender to continue foreclosure proceedings while at the same time discussing a loan modification under the Home Affordable Modification Program (HAMP). These issues will be taken back to the Dept of Treasury headquarters with the promise that they will be reviewed and permit modifications within the programs.

During the afternoon, Housing Counselors were invited to attend a 3-hour training on HAMP programs provided by Fannie Mae, Freddie Mac, Dept of Treasury, and FHA. Counselors were given a more in-depth training than previously, including case studies, incorporating current changes to the programs. The new Scam Alert program was also introduced to the counselors to request their assistance in accumulating data to combat the growth of scams within the loan modification business.
Sonya Tucker, a single mother of two children, has been through tough times. She was fully employed and relocated due to her employer moving to Arizona several years ago. With hopes for the future, she was ready for her family to start her new life. She was not counting on purchasing a home, but with the Your Way Home AZ program, she was able to do so.

The Your Way Home AZ program was introduced in Maricopa County in July 2009. Sonya heard about the program from a friend and contacted Genesis Housing Services, a HUD certified counseling agency, who administered the program loans. She attended the required 8-hour Homebuyer Education Class and submitted her application for the program loan. Fannie Mae had an auction of foreclosed homes which Sonya attended, where she won the auction for a beautiful home for her and her children. Due to some unexpected problems, she was not able to purchase the home and she became discouraged. Her Genesis Housing Service counselor worked with Sonya in order to help her meet the requirements of the program. Soon she was able to start her search for another home. In late July 2010, Sonya, with her real estate agent, made an offer on a foreclosed, bank-owned home. The offer was accepted and she was on her way to homeownership. With persistence and hard work, Sonya was approved by a lender for the mortgage and through Genesis Housing Services and the Arizona Department of Housing, she was able to qualify for Your Way Home AZ’s 22% Purchase Assistance funding. The Purchase Assistance program funds are part of HUD’s National Stabilization Program (NSP1) funds and administered by the Arizona Department of Housing. Sonya was one of 175+ buyers that Genesis Housing Services was able to help buy a home with these funds.

Sonya and her two children moved into their new home in October 2010. Sonya experienced ups and downs through the home buying process, but in a letter dated October 19, 2010, she thanked Tim & Kim Hensley of Genesis Housing Services for being her “Housing Services Angels” and helping to make her dream of homeownership come true.

<table>
<thead>
<tr>
<th>HUD Program/Event</th>
<th>Neighborhood Stabilization Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Participant</td>
<td>Genesis Housing Services</td>
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<tr>
<td>Location</td>
<td>Maricopa County, Arizona</td>
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Sonya and her son in front of their new home
Mohave County Assists American Dream

<table>
<thead>
<tr>
<th>HUD Program/Event</th>
<th>Section 8 Housing Choice Voucher Homeownership Program, Family Self Sufficiency</th>
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<tbody>
<tr>
<td>Community Participant</td>
<td>Mohave County</td>
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<tr>
<td>Location</td>
<td>Kingman, Arizona</td>
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</table>

Homeownership is the traditional American Dream and Mohave County’s Section 8 Housing Choice Voucher Homeownership Program is making that dream a reality for some low-income families, senior citizens and people with disabilities. Mohave County provides guidance and assistance for low-income residents by setting up paths to homeownership. The first requirement is applying to the Housing Choice Voucher Rental Assistance Program. Participants of this program may voluntarily participate in the Family Self-Sufficiency (FSS) Program and then move on to the Homeownership Program.

Mohave County FSS Program Coordinator, Robert Flores notes that people receiving rental assistance have an opportunity to work toward self-sufficiency and homeownership. Even though the federally funded programs are separate, they work together. Participation in the FSS program usually lasts five years but can extend to seven years. The program involves setting up a case plan which can involve the following; clearing up credit problems; working on a budget; implementing a savings plan; goal setting; bringing in training if needed for employment; and offering training and continuing education to enhance their capabilities to a point where they can have a better chance at true self-sufficiency. The hope is that residents will advance through learning, prioritize their expenses and figure out what is important so that they begin to build capacity, thereby enabling them to reach the goal of homeownership.

The Homeownership Program has succeeded in completing 20 closings for first-time homebuyers. Since home prices have declined, low-income participants can find affordable homes. In addition, many homebuyers were able to take advantage of the federal $8,000 tax credit for first-time buyers. Other notable sources that contributed to the program’s success include ongoing partnerships with organizations like Housing America that provide pre-purchase homebuyer education counseling. Nurturing great relationships with local banks and realtors has helped as well.
Ethan Sr. has been employed with the City of Flagstaff in the Planning and Development Section for the past two years. During the family’s first year in Flagstaff, Jody gave birth to the couple’s third child – a baby boy who was born premature by 3-1/2 months weighing 1 pound, 4 ounces and diagnosed with Bronco Pulmonary Dysplasia or Chronic Lungs Disease. Ethan Jr. has been on supplemental oxygen since birth and in fact, had to be resuscitated the day he was born. He was transported to a hospital in Phoenix where Jody stayed for months while Ethan Sr. commuted back and forth from Flagstaff for his job. During this time Ethan and Jody also began working toward purchasing a home. Their dream was to have a home for Ethan Jr. when he was released from the hospital.

BOTHANDS began working with the Borrero family in June of 2009. BOTHANDS is a Flagstaff-based nonprofit agency, that receives HUD Community Development Block Funds (CDBG) from the City of Flagstaff to fund activities focused on helping residents access safe, decent and affordable housing with an opportunity for upward mobility.

Ethan Sr. completed a course in Homebuyer Education while there on a family visit. Over the years, the Borreros had saved money for their buyer contribution, paid down their debt and worked hard to maintain good credit. In July of 2009 they were able to bring the baby back to Flagstaff, but due to medical complications, he remained on oxygen. The Borreros tried many options including taking the baby to Northern California and Rim Rock, Arizona where they hoped the lower altitudes would help Ethan Jr. be weaned off of oxygen.

In 2010, Ethan Sr. found bank-owned property located in Flagstaff that would accommodate the needs of their family. The Borreros received $15,000 in CDBG down payment assistance through the City of Flagstaff, which is administered by BOTHANDS. The funds were provided as a silent second loan, repayable when the family sells the home or refinances. The future repayment of funds will ensure that another family like the Borreros can access safe, decent and affordable housing.

The Borreros are now able to live in the same town as a family again. The day of the closing was a very emotional day for the Borrero Family and the staff of BOTHANDS. Their dream had come true. Although Ethan Jr. is still on supplemental oxygen, his health is improving. The family, too, is able to cope with Ethan Jr.’s ongoing breathing challenges because they are now living together in one home.
Table: H2O uses NSP Funds to Rehabilitate Foreclosed West Valley Homes

<table>
<thead>
<tr>
<th>HUD Program/Event</th>
<th>Neighborhood Stabilization Program (NSP)</th>
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<tbody>
<tr>
<td></td>
<td>Housing and Economic Recovery Act (HERA)</td>
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<tr>
<td>Community Participant</td>
<td>Maricopa County Government</td>
</tr>
<tr>
<td>Location</td>
<td>Buckeye, El Mirage and Goodyear, Arizona</td>
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The Housing Authority of Maricopa County and Maricopa County Human Services Department Community Development Division joined forces to initiate the Homes to Owners (H2O) Program. Funded through the Neighborhood Stabilization Program (NSP) under the Housing and Economic Recovery Act (HERA) of 2008, the H2O program targets the urban county areas hardest hit by the housing crisis; which include homes in the West Valley cities of Buckeye, El Mirage and Goodyear. H2O program goals are to stem the foreclosure crisis, create financially sustainable homeownership opportunities, promote energy-efficient buildings and create sustainable communities. The program gives potential homeowners the chance to purchase modern, efficient and sustainable homes at an affordable price and access to a wide range of real estate, finance, and self-sufficiency education services.

Through the cooperation of the Housing Authority and Maricopa County, a total of 43 foreclosed houses were acquired, rehabilitated and offered for sale to eligible homebuyers for an amount equal to or less than the cost to acquire and rehabilitate the properties. The houses were designed around the key concepts of affordability, accessibility, conservation, energy efficiency, health and safety and quality service to create a ‘green home’. Affordability included achieving at least 30% in energy and water savings and the cost of homeownership was matched to family needs. Some accessibility features included expanded hallways and doors, reinforced wall and grab bars. Conservation was achieved through the use of low flow bath fixtures, dual flush toilets, native desert landscaping, and satellite irrigation systems. The energy-efficient features included a sealed building envelope, 38 high-thermal insulation and Energy Star appliances. A minimum of 30% and up to 50% energy efficiency was built into each house, but each house’s energy efficiency will be audited and monitored for long term energy savings. Proper health and safety conditions were assured through the use of non-toxic paint and pressure/temperature equalizing ducts which will yield better indoor air quality.

The Housing Authority and Maricopa County also worked with Arizona Bridge to Independent Living, to ensure the home was designed for maximum accessibility.
Lupe Delarosa (center) is pictured with AHCOA Housing Counselors

Lupe and her four children live in a West Phoenix neighborhood. In 2008, her husband Jose was unexpectedly killed in the city of Acapulco Guerrero, Mexico, and she was left to raise her four children alone. Jose had purchased a house for the family, but Lupe was unable to pay the mortgage in addition to her other household bills. She felt very lonely and desperate and did not know how she would pay the $1,300 per month mortgage payment. A friend of hers recommended she contact the Affordable Housing Centers of America (AHCOA), a HUD approved Housing Counseling Agency which receives financial support from HUD. She visited their office and explained her financial situation. AHCOA immediately started to help Lupe. Her home had already been slated for a foreclosure sale, but AHCOA was able to talk to the bank and stop the lender from foreclosing. Elizabeth Lugo and Ricardo Valencia at AHCOA were instrumental in assisting Lupe with her case. They negotiated with the lender in an effort to lower Lupe’s monthly payments.

In 2010, Lupe received news that changed her and her children’s lives. Ricardo Valencia called to tell her that the lender had decided to let her stay in her house and had lowered her monthly payments by over $500 per month from $1,300 to $783 per month. Lupe is so grateful to the AHCOA staff, especially Elizabeth and Ricardo for helping her. To Lupe this experience has changed her life and she recommends that all families who risk going through a foreclosure seek help from a HUD approved Housing Counseling Agency such as AHCOA.
I went from being homeless with my two sons to living in my very own dream home...all made possible with the generous financial and educational support provided by these wonderful agencies.

Stacey K.

As a single parent of three children I had a dream...I had a dream of one day owning a house for my children to live in.

Luz A.

Goal 1. Strengthen the Nation’s Housing Market        to Bolster the Economy & Protect Consumers

Connecting Consumers to the Community

<table>
<thead>
<tr>
<th>Event</th>
<th>Sustainable Homeownership Coalition of Nonprofits -Convened by Local Initiatives Support Corporation (LISC) Phoenix Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Participant</td>
<td>Various Nonprofit Organizations</td>
</tr>
<tr>
<td>Location</td>
<td>Phoenix, Arizona</td>
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</table>

With the rising rate of foreclosures and vacant homes in the Valley, Sustainable Homeownership (SHO), a local nonprofit organization, has tasked itself with trying to mitigate the economic impact of foreclosures on the community. SHO is comprised of 12 members representing various nonprofit housing organizations whose main goal is to provide qualified buyers for foreclosed properties. SHO seeks to implement a consumer-based approach to helping organizations acquire HUD’S Neighborhood Stabilization Program (NSP) funding. Consumer-based approach strategies include promoting nonprofit sector using joint marketing, using inter-agency referrals for service, and maintaining a database to document production. This may increase the capacity of existing nonprofits and increase the number of services across the region. Also needed are streamlined and standardized program activities, which provide improved customer service as well as better tracking of information.

SHO’s innovative undertaking has proven successful as evidenced by its ability to handle a large volume of transactions. This was mainly due to the highly proficient and well trained SHO counselors. The organization’s initial target was to connect 250 qualified buyers to properties over a period of 18 months beginning in October 2008. Remarkably, SHO more than doubled its initial target with an estimated 520 transactions. To date, SHO has connected 824 buyers to foreclosed properties, proving that by working together we are better able to serve the community at large.
Goal 1. Strengthen the Nation’s Housing Market to

New Housing for Local Tribe Members

<table>
<thead>
<tr>
<th>HUD Program/Event</th>
<th>Indian Housing Block Grants</th>
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<tbody>
<tr>
<td>Community Participant</td>
<td>Havasupai Tribe</td>
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<tr>
<td>Location</td>
<td>Cataract Canyon, Arizona</td>
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The Havasupai Tribe (HT) has utilized Indian Housing Block Grants (IHBG) funds to modernize and renovate private homes for tribal members. HUD’s on-site review team was impressed with the HT force account crew and their outstanding quality work on these units. The Southwest Office of Native American Programs (SWONAP) commends HT for its efforts in preserving its member’s homes. Significant renovations of the units were evident in the resurfacing of the exterior, new paint, roofing, window and door replacement. In addition, some units have received handicapped accessible features. The Havasupai Tribe’s continuing efforts to rehabilitate its housing units has made a positive impact on the community, and assures safe living conditions for its residents.

Community Participant | San Carlos Housing Authority |
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<tbody>
<tr>
<td>Location</td>
<td>Gila, Graham &amp; Pinal County, Arizona</td>
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</table>

New homes are being built on the San Carlos Apache Indian Reservation with funds from Indian Housing Block Grants (IHBG). This project utilized cost effective designs resulting in almost zero waste material. In addition to savings to the environment, the three bedroom floor plan saved labor costs and building time by taking less than ten hours on average to “dry in” due to the use of Structural Insulated Panels (SIP). The general contractor, Native Nation Builders had not worked with SIPs before and was able to train a large number of San Carlos tribal members to install them on the San Carlos project. The end result was extremely strong, energy-efficient and cost effective buildings.
In September 2009 Mr. Quintanilla lost his job. The construction company, where he worked for the past five years downsized and he, along with his coworkers, were left without jobs. Mr. Quintanilla and his wife started to reduce their costs as making ends meet became more difficult. Their mortgage company was not accepting any partial payments and the family was close to $8,000 behind on their mortgage payments. The family sought help from friends and family members but it was still not enough to make up for their lost income. On August 11, 2010, they decided to seek assistance with a nonprofit agency called Affordable Housing Centers of America (AHCOA), a HUD-approved Housing Counseling Agency. With a sale of their home scheduled for October 20, 2010, the family was devastated and afraid they were not going to have a home for Christmas. On August 31st, 2010 a proposal to help the Quintanillas was submitted after many hours of counseling and case review.

As time progressed, the family was uncertain of their situation, but on October 19th, one day before the auction of their home, the family received news that the sale of their home had been postponed and they had been approved for a modification. Affordable Housing Centers of America provided the good news that the lender had finally approved a modification that the Quintanilla could afford. The lender agreed to add the past due payments and late fees to the loan balance giving them new loan terms. Though their mortgage payment reduction was minimal, the family is thankful that they were given the opportunity to get a fresh start and resume their mortgage payments. Without the cooperation of the lender and the negotiation with AHCOA, the Quintanilla family would have lost their home and become another statistic in the sea of foreclosure numbers.
To create strong, sustainable, inclusive communities and quality, affordable homes for all....

Goal 2: **Meet the Need for Quality Affordable Rental Homes.**

2A. End homelessness and substantially reduce the number of families and individuals with severe housing needs

2B. Expand the supply of affordable rental homes where they are most needed

2C. Preserve the affordability and improve the quality of federally assisted and private unassisted affordable rental homes

2D. Expand families’ choices of affordable rental homes located in broad range of communities
Goal 2. Meet the Need for Quality Affordable Rental Homes

Yuma Senior Terraces

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<tr>
<th>HUD Program/Event</th>
<th>HOME Community Housing Development Organization, Affordable Housing Program</th>
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<tbody>
<tr>
<td>Community Participant</td>
<td>Foundation for Senior Living</td>
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<tr>
<td>Location</td>
<td>Yuma, Arizona</td>
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Yuma Senior Terraces is a newly built 60 unit senior development for households at or below 60% of Area Median Income. Foundation For Senior Living (FSL) received an allocation of Low-Income Housing Tax Credits (LIHTC), Affordable Housing Program (AHP) funds and HOME Community Housing Development Organization (CHDO) funds for the development and successful operation of this project. FSL is a private nonprofit community-based service organization whose primary purpose is to develop decent, affordable housing. Also important is the provision of one and two-bedroom units with rents ranging from affordable 40% AMI rents to competitive Market Rate rents.

While Yuma Senior Terraces is convenient to shopping, a regional medical center, neighborhood services and two parks, the sustainability of the project extends to the implementation of green technology. This new technology includes the use of insulated concrete forms which reduced energy costs by 50 – 60%, landfill waste, insurance and other maintenance costs. Only locally supplied building products were used, thereby lowering fuel consumption during transport. All plumbing fixtures are low-flow and all appliances meet the Energy Star rating. The landscaping consists of indigenous plants that require minimal irrigation. FSL will install photovoltaic solar panels to the carports in hopes to take the project completely off of the power grid within the next 12 months.

The project is universally designed with features allowing residents to age in place. All units are barrier free and handicap accessible. The project boasts accessible routes to all campus locations, transportation, common facilities, and residential units with on-site van or golf cart transportation. Residential units were designed to be easily adaptable for specific resident needs. An irrigated garden area has been provided outside of each unit for tenants who wish to plant and maintain their own gardens. Community amenities include a resort style clubhouse, a theater room, private dining area, library, laundry facility, and a porch with a misting system. The site also includes a pool, gazebo, dog park, barbecue ramada, and a paseo garden path with benches.

The Foundation For Senior Living developments have been successful in pairing services with the needs of residents as well. Other services include food and utility assistance, transportation, and case work management. Additionally, Catholic Community Services of Southern Arizona has teamed up with FSL and is committed to help provide assistance with services for Yuma Senior Terraces’ residents.
The goal of the City of Tucson’s Martin Luther King HOPE VI Revitalization Project was to improve a decaying downtown neighborhood and enhance the lives of the residents living in the Martin Luther King (MLK) building. The new MLK building includes 68 Public Housing one-bedroom units, ranging from 628 to 780 square feet, all of which are handicapped accessible. Each unit has a private outdoor balcony. Dishwashers, microwaves, garbage disposals, refrigerators and stoves are among the list of included appliances. A large walk in closet with accessible shelving provides plenty of storage space. The building amenities include a computer lab with free internet access, a library, a recreation room, a social service provider office/consultation room, office space for the resident council, a roof top garden area, and 24-hour controlled access to the building increasing security for residents and their guests.

The old Martin Luther King building was obsolete and had numerous problems that made renovation impossible. In addition, the City of Tucson did not have the funds needed to construct a new facility. Fortunately, funding was made possible through a 2004 HOPE VI grant of $8,922,546 and $2,950,000 in City of Tucson and Arizona State HOME funds.

A very sustainable project, the Martin Luther King building is easily accessible to public transportation and neighborhood services. The walkability of the adjacent neighborhood encourages an active and healthier lifestyle. A non-smoking policy is in place to promote a healthier living environment and better indoor air quality. Residents benefit from the regional access provided by the adjacent Ronstadt Center. The community space and the outdoor plazas were designed to increase independence, promote a healthy lifestyle, and increase community involvement. A recreation room provides residents the space to socialize while at the same time exercise or participate in recreational sports.
Located along Tucson’s well-traveled East Broadway Road, Casitas on Broadway satisfies the desperate need for elderly housing while successfully integrating sustainable principles and green building technologies. Built on surplus city property, this $6,000,000 infill project was sponsored by the Catholic Community Services of Southern Arizona, Inc. (CCS) and the Tucson Housing Foundation Inc. (THF) under HUD’s 202 Supportive Housing for Elderly Program. This 60 unit apartment complex was fully leased prior to opening its doors to the public, underlying the need for elderly housing in this Tucson community.

Casitas on Broadway building amenities include comfortable living spaces, common areas, technology center, onsite food bank, and laundry facilities in each building. The building exceeds HUD elderly housing guidelines by placing a greater emphasis on sustainable living through the use of efficient space planning, reducing energy costs and improving the quality of life for its residents. Units are user friendly, attractive, well ventilated and fully equipped with energy saving appliances and fixtures. Interior corridors are well connected to common areas, fully carpeted, equipped with handrails and benefit from natural day light. Similarly, exterior common areas help promote social interaction through the use of extended site amenities such as attractive landscaping, courtyards, and shaded walkways and common space.

Unique to Casitas on East Broadway is its designation as the only LEED Gold Certified HUD multifamily project in Arizona. This level of certification was achieved through water conservation, reducing thermal loss, mitigating solar absorption and noise, compacting development, and providing easy access to transit. Other notable features instrumental in achieving the LEED Gold certification include; locating the structure near existing infrastructure; use of recycled and low emitting material for indoor furnishings and finishes; purchasing building materials from local vendors and renewable sources; installing high performing insulation along exterior walls that minimize noise and air infiltration; diverting 79% of construction from neighboring landfill; use of low flow and compact plumbing fixtures; and lastly air handling units that use non-ozone depleting refrigerants and fresh air returns.

Truly a compliment to the existing neighborhood, the Casitas on East Broadway was welcomed by the neighborhood and has benefited the community at large. It has become a place to call home for elderly residents in need of efficient and affordable senior housing.
Maricopa County Human Services Department, Community Development Division (MCCD) joined forces with Exito Inc., a behavioral health provider to initiate a supportive housing program for seniors. Exito Inc.’s mission is to give residents who live in areas hardest hit by the real estate and foreclosure crisis the opportunity to rent an affordable, modern, energy-efficient, and handicapped accessible home. This was made possible through the County’s receipt of $9,974,267 of Neighborhood Stabilization Program (NSP) funding under the Federal Housing and Economic Recovery Act of 2008 (FHERA). FHERA addresses and assists in the redevelopment of abandoned and foreclosed homes and residential properties in the urban areas of the county.

Exito Inc. acquired 11 foreclosed homes in the City of Goodyear, one of the hardest hit areas of Maricopa County. In an effort to expand the supply of affordable shared housing, the foreclosed homes are renovated as needed and leased for an indefinite period of time to residents who are qualified as economically eligible, elderly and able to live independently. Both MCCD and Exito Inc. anticipate a cost savings and an improvement in the well being of the client. This model is supported by senior long term care providers such as SCAN, Mercy Care and other Arizona long term care systems. These providers refer eligible participants to Exito Inc. based upon suitability for participation in this program.

Upon approval for placement into the program, Exito Inc. places the residents into the newly renovated and modified handicap accessible homes as required. Staff discusses rules and regulations with residents regarding their occupancy, and provide insight as to how to coexist in a shared space. All residents will be placed in their own private bedroom and will only share common areas, such as the kitchen and bathroom. Case management professionals can use common areas, such as living room and dens to provide care and visits on a regular basis. Exito Inc. coordinates the visitation and monitoring of the program participants with its third party providers and shall assume full responsibility for assuring that the NSP requirements are fulfilled.

The partnership created between Exito Inc. and MCCD is viewed as a great success. It illustrates the idea that working together can create financially sustainable, supportive shared housing opportunities, and promote energy-efficient buildings and sustainable communities that provide affordability and diversity.
In the early mornings of April 2010, over 170 community volunteers canvassed the streets of targeted areas in metro Phoenix. The volunteer teams used the Vulnerability Index, a survey tool used to create a list of individuals experiencing street homelessness who are most at risk of premature death. As a result of the survey work done by Project H3’s community volunteers, Antonio C. moved from the streets into permanent supportive housing in early December 2010, just in time for the holiday season!

Antonio had been on the streets for over ten years, living most recently in Hance Park. Antonio had several vulnerabilities, including problems with alcohol. When the Project H3 Navigators engaged Antonio to navigate him through the housing process, they discovered that he was residing in a Sunnyslope-area church rehabilitation facility, receiving treatment. His length of stay was coming to an end but he had no source of income and no place to go. The Project H3 Navigators worked with the residential treatment facility to continue to provide him shelter while Antonio went through the City of Phoenix housing briefing process. Thanks to the collaborative nature of the City of Phoenix Housing Department and the City’s Human Services Division, the two departments were able to collapse what would normally be three separate meetings into one consolidated and expedited process to determine eligibility and initiate assistance in the Section 8 Housing Choice Voucher (HCV) program and Homelessness Prevention and Rapid Re-housing Program (HPRP). Additionally, the City of Phoenix Housing and Human Services Department staff determined that inspections required for both programs could be accomplished with one inspection.

In Antonio’s case, like many others, the coordinated efforts of the City of Phoenix’s Housing Department with other departments and community stakeholders made a huge impact in the lives of individuals experiencing homelessness. Now, Antonio is off the streets and enjoying clean and sober living under a permanent roof! Antonio has found a church and support group near his new home and is a model neighbor and tenant according to his landlord.
To create strong, sustainable, inclusive communities and quality, affordable homes for all....

**Goal 3: Utilize Housing as a platform for improving quality of life**

3A. Utilize HUD assistance to improve educational outcomes and early learning and development

3B. Utilize HUD assistance to improve health outcomes

3C. Utilize HUD assistance to increase economic security and self-sufficiency

3D. Utilize HUD assistance to improve housing stability through supportive services for vulnerable populations, including the elderly, people with disabilities, homeless people, and those individuals and families at risk of becoming homeless

3E. Utilize HUD assistance to improve public safety
Exceptional Arizona Teen Receives National Honors

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<tr>
<th>HUD Program/Event</th>
<th>Section 8, Family Self-Sufficiency</th>
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<tbody>
<tr>
<td>Community Participant</td>
<td>Liz Chavez, Tempe Housing Services</td>
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<tr>
<td>Location</td>
<td>Tempe, Arizona</td>
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Mona Dixon and her mom are participants in the Tempe Section 8 program and her mother is a Family Self-Sufficiency (FSS) Participant. For much of Mona’s life, the Dixon family was in a constant state of change, moving from one homeless shelter to another in city after city. Her family was often separated on a daily basis to ensure that everyone had a warm place to sleep each night. Although her family received assistance to attain living space at one point, it was only temporary. These difficult and challenging experiences led Mona to seek out a place that she could call “home”.

Five years ago, Mona found a place to call home when she joined the Boys & Girls Club of the East Valley. From the first day, she took advantage of every available opportunity to teach younger children about the importance of being responsible, caring, productive members of society. To help ensure her family’s continued stability, Mona contributes to the family’s income by working part time. She believes in turning setbacks in life into motivators to succeed and uses her story to inspire others.

Mona strongly believes in community service and is a member of Keystone Club, a leadership and service group for teens. She also organized food drives, maintained the park next to her club and participated in “Read to Me” a volunteer program for children at a shelter where she once lived. Last spring, Dixon graduated third in her class at Tempe High School with a 3.92 GPA. She was also captain of the basketball team and participated in the National Honor Society, Stand and Serve (a peer leadership group), Student Council and the Math Team. Dixon is currently a freshman at Arizona State University pursuing a bachelor’s degree in international retail management.

This past year, the Boys & Girls Clubs of America (BGCA) introduced its 64th National Youth of the Year nominee at a Congressional breakfast on Capitol Hill. Five outstanding teens from across the nation rose through the local, state and regional levels to make it to Washington, D.C., to compete for the honor, and it was Mona Dixon, a five-year member of the Boys & Girls Clubs of the East Valley in Tempe, Arizona that took the title. As National Youth of the Year, Dixon will receive up to $87,000 to attend college. Dixon’s first two official duties as the new National Youth of the Year were to address the high school dropout crisis in America and meet with President Obama in the Oval Office, a dream come true for Dixon.
TEMPE PILOT PROJECT PROGRAM TARGETS CHRONIC HOMELESSNESS

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<tr>
<th>HUD Program/Event</th>
<th>Tempe Pilot Project</th>
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<tbody>
<tr>
<td>Community Participant</td>
<td>Valley of the Sun United Way</td>
</tr>
<tr>
<td>Location</td>
<td>Tempe, Arizona</td>
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Thirteen homeless people now have roofs over their heads due to a partnership between Tempe and Valley of the Sun United Way aimed at ending chronic homelessness in Maricopa County. The Tempe Pilot Project is funded with $661,447 in federal stimulus money for homelessness prevention. Several Valley cities received similar funding last fall. Valley of the Sun United Way reached out to the cities, asking city councils to use the money to join the nonprofit's effort to reduce homelessness in Maricopa County by 75 percent by 2020. Tempe was the first city to offer support. The Tempe City Council committed its federal money to a three-year program that will provide 35 housing units in Tempe for people who are chronically homeless. Tempe's funding will pay rent on an apartment unit for 18 months while people who meet the criteria for the pilot program work to get their life on track. To qualify for the Tempe Pilot Project program, individuals must have either been homeless for at least one year and agree to background checks. Applicants must have no violent or drug felonies in the past five years, or have participated in rehabilitation to address such convictions, to qualify.

Valley of the Sun United Way contracted with Urban Outreach, a homeless program of Tempe's First United Methodist Church, to provide case workers to help participants set goals for a stable life. The difference between the Tempe program and other homelessness efforts is that Valley of the Sun is establishing permanent housing for people who are chronically homeless. Once people have a roof over their heads, they can concentrate on obtaining services and developing life skills instead of worrying about where they'll sleep each night. Long-term funding for the housing could come from government stipends, charitable contributions and programs that serve people who are mentally ill or disabled.

The Tempe Pilot Project program is helping Marty Moritz turn his life around. A rail-thin man with a sweet smile, Moritz has struggled with alcoholism since he was a teen. The addiction made it tough for him to keep a steady job, led to arrests and kept him on the streets for years. Now in his fifties, Moritz is getting a second chance. Moritz knows it took committing to a sober life to put him in a position to qualify for services, but he credits program workers for providing the support he needed to stick to that commitment. Tempe Housing Services Case Workers, Ric Garza and Carol Schottke know Moritz through their work in Tempe's homeless outreach program. Garza notes that Marty is a "poster child" for illustrating how stable housing can alter the course of a person's life.
Charlie’s Story

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<tr>
<th>HUD Program/Event</th>
<th>Supportive Housing for the Elderly (202)/ Supportive Housing for Persons with Disabilities (811)</th>
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<tbody>
<tr>
<td>Community Participant</td>
<td>Casa de Pinos Retirement Housing Foundation</td>
</tr>
<tr>
<td>Location</td>
<td>Prescott, Arizona</td>
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Casa de Pinos, a Retirement Housing Foundation community, is a 202/811, 40-unit HUD subsidized, independent living residential community. Located in the beautiful pines of Prescott, Casa de Pinos has been the home for many seniors and/or mobility impaired individuals since its opening in 1989 and it has accomplished HUD’s goal of utilizing housing as a platform for improving quality of life. In 2010, Casa de Pinos received funding assistance from HUD. The following is one man’s story of how HUD and Casa de Pinos helped improve his quality of life, health, economic security, self-sufficiency by giving him "a home":

Charlie Allee was a silversmith and prospector, who for over two years by choice, lived out of his car and slept in the woods of Wickenburg, Arizona. This all changed when in December, 2008, he suffered two heart attacks. After undergoing heart surgery and having a pacemaker and defibrillator inserted, Charlie was informed by his physicians that he was at high risk for another heart attack; and, therefore, it was no longer safe for him to live in the woods. He was told that he had to have a cell phone and had to be in one location in order for emergency crews to attend to him. To do anything less was putting his life at risk. Charlie’s family tried to get him into an apartment; but since Charlie’s income fell in the extremely-low category, he would be unable to pay the monthly market-rate for an apartment. Soon thereafter, Charlie came up to the cool pines of Prescott to escape the 108 degree desert temperatures. Charlie continued to camp out in the nearby Bradshaw Mountains, and while at a local mission where he had gone to take a shower, he spoke of his need to a mission worker, who in turn directed him to check into HUD housing at Casa de Pinos. Charlie was approved for housing and in less than two months had his own home.

Describing himself as “living in luxury,” Charlie says he now has a bed to sleep in where he doesn’t have to worry about rattlesnakes, a refrigerator to keep milk and dairy products, his own personal shower, and a stove to cook a hot and healthy meal. He is now able to save a little money for a new coat, a pair of glasses or car repairs and is now closer to emergency crews and a hospital. Charlie Allee is so thankful and cannot believe how pleased and happy he is with HUD and Casa de Pinos. He says he loves his home and doesn’t want to live anywhere else.
In August 2010, Ms. Crystal A. won the Arizona Housing Director’s Association’s (AHADA) Family Self-Sufficiency (FSS) Participant of the Year Award. Even though public speaking is not something she likes, Ms. A managed to tell her story at a Housing and Community Development staff meeting and had many of the audience moved to tears.

After receiving the award, life continued pretty much the same. However, early in November Ms. A received notice that she had to vacate her Section 8 apartment due to the foreclosure of her apartment complex. Even though she technically had 10 days to leave, this had to be done even faster because the water was shut off. There was no way to do an emergency move so Ms. A was referred to the Neighborhood Stabilization Program to look into the “Rent to Own” option.

With her new job, diligence in setting goals, and learning about credit issues, Ms. A was able to get into a newly renovated, energy-efficient home. However, now being over the income for the Section 8 program, she was no longer eligible to receive housing assistance. She is now strictly a participant in the Neighborhood Stabilization Program (rent to own), which again, has worked out better for her. She is paying 30% of her income toward rent and can rent for up to one year with the option to purchase the home.

Ms. A was never able to earn an escrow account in the Family Self-Sufficiency Program. However, she did pursue higher education, and successfully completed her program and received her degree. Her education contributed to her self confidence and she frequently displayed this confidence in FSS meetings. Ms. A successfully graduated from the FSS Program and was able to purchase a house. She is currently making a home for herself and her three sons; AND for the first time since being a mom, she has her own bathroom.
**Goal 3. Utilize Housing as a Platform for**

### Westward Ho Social Services Program

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<tr>
<th><strong>HUD Program/Event</strong></th>
<th><strong>Resident Coordinator Program</strong></th>
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<tr>
<td><strong>Community Participant</strong></td>
<td>Phoenix Preservation Partnership, LP</td>
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<td><strong>Location</strong></td>
<td>Phoenix, Arizona</td>
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Phoenix Preservation Partnership, LP is especially proud of its Resident Services Coordinator (RSC) Program at the Westward Ho Apartments, a 289 unit Project Based Section 8 property located in downtown Phoenix. The Partnership received $103,346 in Fiscal Year 2010 renewal funds to pay the cost of their two Service Coordinators, Fran Watson and Sharon Philips.

The RSC Program involves a number of elements designed to assist residents to live with dignity and independence including the identification of frail elderly residents and the creation of individualized strategies to meet their needs. The Service Coordinators link residents with needed support services, such as medical and nutrition assistance and the Arizona Long Term Care System (ALTCS). They perform assessments and make referrals for mentally and physically challenged residents and arrange activities and education workshops to encourage and increase socialization. Westward Ho’s Resident Services Program includes a number of unique partners.

### Health Promotion & Disease Prevention Program

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<th><strong>HUD Program/Event</strong></th>
<th>Health Promotion &amp; Disease Prevention Program</th>
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<tbody>
<tr>
<td><strong>Community Participant</strong></td>
<td>ASU College of Nursing &amp; Health</td>
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<tr>
<td><strong>Location</strong></td>
<td>Phoenix, Arizona</td>
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In the Fall of 2009, senior ASU Community Health nursing students began a Health Promotion and Disease Prevention Program at the Westward Ho for elderly and disabled residents. Residents often rely on the ER for health care, do not receive routine health care, and many times have two or more chronic illnesses. Many receive inadequate nutrition and lead a sedentary life style. The ASU student nurses develop health strategies to meet the needs of this at-risk population.
ASU College of Nursing & Health Continued

Students visit the Westward Ho two days per week for four hours to check blood pressure and blood glucose levels and provide cards for residents to track these readings. They also make home visits during which they assess residents’ safety in their homes and inform the Service Coordinators if a resident has housekeeping issues or needs additional services. Arizona State University (ASU) student nurses collect pennies to purchase toiletries for residents since they are unable to buy them with food stamps. They’ve also donated animal food for those who have pets.

To compliment ASU’s services, doctors from the nonprofit MD24 make resident house calls. Approximately 20 residents are seen by doctors in their own apartment rather than traveling to a doctor’s office. This is quite helpful for frail residents or those who have a hard time navigating the bus or light rail system. The development and implementation of the RSC program has had a significantly positive effect on the quality of life of the residents of the Westward Ho.

The Cultural Arts Coalition (CAC) offers a Move and Dance Program for Westward Ho residents, which includes a full range of fun and stimulating physical activities. The program is held on the same days the ASU student nurses visit the property. Before exercise class, student nurses take residents’ vital signs and give wellness instruction for body maintenance and preventative health care. The residents thoroughly enjoy the exercise classes. Participation has doubled this year and everyone is looking forward to a recital.

Residents also enjoy monthly art making activities with skilled artists and participate in art festivals. These activities are funded through grants received by the CAC for the "creative and socialization" needs of the residents. The CAC Program ensures that these residents, who are either financially restricted or who experience physical and emotional disabilities, are not left behind.
Mr. Reyes, a husband and father of four, came to public housing in April 2004 with the hope of owning a home. He enrolled in the Public Housing Family Self-Sufficiency (PH FSS) Program in January 2005. His interim goals were to master the English language by taking English as a Second Language (ESL) courses, complete the General Education Diploma (GED) requirements, and obtain full time employment. In addition, he had to establish credit, open a savings account, pay off credit, and save $2,000. With much perseverance and a little help from the Public Housing Family Self-Sufficiency program, Mr. Reyes completed his goals and achieved the dream of becoming a homeowner. In less than five years, Mr. Reyes changed his future and that of his family by graduating from being a renter to becoming a homeowner.

The PH FSS program offered Mr. Reyes credit counseling, homeowner education classes, educational referrals, employment training, and down payment assistance. In addition, FSS staff were relentless in coaching Mr. Reyes each step of the way towards becoming fully self-sufficient. By late 2009, the Reyes family graduated from the PH FSS program and Mr. Reyes was ready to purchase a home. After receiving down payment assistance from the Housing America Corporation, the Federal Home Loan Bank of San Francisco and the PH FSS program, he was able to purchase a home in the Las Estrellas subdivision in Somerton, Arizona.

Although the Public Housing Family Self-Sufficiency program pays only for the salary and benefits of a staff coordinator, the program’s affect on the community is immeasurable. While the PH FSS program utilizes housing as a platform for improving the quality of life, the FSS graduates are vivid examples of how to ensure economic security and self sufficiency. Generations of families may be positively impacted by the behavioral and economic impact displayed by the graduates successfully exiting the PH FSS program. Families are impacted as well as the communities they call home.
Create strong, sustainable, inclusive communities and quality, affordable homes for all….

**Goal 4: Build Inclusive and Sustainable Communities Free From Discrimination**

4A. Catalyze economic development and job creation, while enhancing and preserving community assets

4B. Promote energy-efficient buildings and location efficient communities that are healthy, affordable, and diverse

4C. Ensure open, diverse, and equitable communities

4D. Facilitate disaster preparedness, recovery, and resiliency

4E. Build the capacity of local, state, and regional public and private organizations
St. Mary’s Food Bank Alliance Energy-Efficient Improvements

**HUD Program/Event**  
Community Development Block Grant Recovery

**Community Participant**  
City of Phoenix, St Mary’s Food Bank

**Location**  
Phoenix, Arizona

St. Mary’s Food Bank Alliance received $144,000 in Community Development Block Grant Recovery (CDBG-R) funding, along with $96,000 in private funds to make energy-efficient improvements to the Del E. Webb Center located at 2831 North 31st Avenue in Phoenix. These CDBG-R funds were distributed as part of the 2009 American Recovery and Reinvestment Act (ARRA) and were used for the purchase and installation of interior/exterior industrial cold storage high speed automatic doors. Industrial cold storage doors help ensure that perishable items maintain proper refrigeration levels. In addition, the high speed automatic door feature provides easy access to and from the loading dock of the food bank warehouse. Energy-efficient improvements to the St. Mary’s Food Bank will have a long term impact in the community. With a client increase of 70% from last year, the dollars saved in energy costs will go directly to food and programs for people impacted by the recession. Likewise, the project was estimated to create and retain seven permanent and two temporary jobs locally.

The mission of St. Mary’s Food Bank is to promote the elimination of hunger through the gathering and distribution of food while encouraging self-sufficiency through advocacy and education. Generally, the clients they serve are the working poor who are living at or below the federal poverty rate. These are families who have jobs, but do not earn enough to provide for their families as their monthly expenses rise. The food distribution programs are the last safety net for people who are having problems coping with the economic downturn. St. Mary’s partners with many other non profit agencies to serve low income clients in a variety of settings. Together with more than 500 agency partners, St. Mary’s Food Bank Alliance serves approximately 200,000 unduplicated clients in the City of Phoenix each year. Last year they successfully distributed more than 67 million pounds of food.
Elfrida Citizens Alliance Use RHED Grant for Solar Water Systems

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<th>HUD Program/Event</th>
<th>Rural Housing &amp; Economic Development Program</th>
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<tr>
<td>Community Participant</td>
<td>Elfrida Citizens Alliance</td>
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<tr>
<td>Location</td>
<td>Sulphur Springs Valley, Arizona</td>
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HUD’s Rural Housing and Economic Development program (RHED) administered by the Elfrida Citizens Alliance (ECA) is the catalyst for the development of 36 solar projects in Sulphur Springs Valley, an impoverished colonia located in Cochise County. This community was the beneficiary of RHED, ECA, USDA Renewable Energy Program, local electrical company and other small business funding resulting in an investment of $524,380.

The funds were used to install solar hot water systems on twenty three homes, and to install solar photovoltaic systems on five homes, five community facilities (including two community centers, a library, a fire department and a water utility company), and three small businesses (including two ranches and one motel). Three of the homes served through this project are “off the grid” and depend on renewable energy sources to supply power to pump water and to operate other household appliances.

The effects of this investment on the lives of those served is substantial. For those living off-grid, the renewable energy systems have eliminated their need to drive more than 50 miles round-trip to fill water tanks and are providing a reliable source of hot water, substantially improving their quality of life. Homeowners that receive solar hot water systems have reduced the need to use electricity or propane gas to power their water heaters. Homeowners that receive solar photovoltaic systems have reduced their use of electricity by 50% or more, resulting in savings ranging from $700-$1,300 per year, depending on the household. Many homeowners are elderly, disabled, or on fixed income.

Another important element in this project is the partnership ECA established with the SouthEastern Arizona Government Organization (SEAGO) to provide job training and employment opportunities through the Pathways Out of Poverty program which serves unemployed and under-employed residents of Sulphur Springs Valley. The solar projects that are underway through this program are providing opportunities for hands-on field training in solar installations, which is the first step in becoming a certified solar installer.

These residents now have a haven from future energy price increases and have secured an assured supply for their energy needs, contributing to their economic security and self-sufficiency. Additionally, all have reduced their carbon footprint, and now contribute to cleaner air and a better environment by reducing the demand on the electrical grid. Small businesses that have developed solar photovoltaic systems are experiencing a similar reduction in electric usage and cost, contributing to the economic viability of their businesses.
During Fiscal Year 2010, HUD awarded 221 grants for retrofits. Arizona was the recipient of five Green Retrofit Grants and Loans for HUD-insured multifamily properties designed for the elderly and persons with disabilities. These particular funds will be used to reduce utility and water consumption, improve indoor air quality, improve energy-efficiency, and purchase and install green building products. As a result, these improvements will generate savings for at least 10,000 residents currently living in affordable housing communities, as well as create an improved and more sustainable living environment. HUD’s Green Retrofit Grant Program is a result of American Recovery and Reinvestment Act Funding (ARRA).

The multifamily projects that received awards in Arizona include Glencroft Towers in Glendale and Kivel Manor, Kivel Manor East, Kivel Manor West and Sunnyslope Manor Apartments in Phoenix. Glencroft Towers received $1,267,189 which they will use to replace energy consuming appliances and outdated HVAC systems, with more energy-efficient models. Kitchen cabinets, countertops and sinks, attic insulation and unit interior and common area floor coverings will be replaced with recycled building materials. Non-toxic and low volatile organic compounds (VOC) products will be used to reduce ‘off-gassing’ of potentially harmful fumes. Lighting retrofits will include interior lighting, exterior carport lighting, and interior stairway lighting. The Tower’s building exterior will receive new paint and replacement exterior doors and windows. The remaining four properties will be conducting similar rehabilitation efforts. ARRA dollars invested in these affordable properties will contribute to their sustainability as well as to the viability of the neighborhoods in which they are located.
In 2009, HUD, DOT, and EPA formed the Partnership for Sustainable Communities with the pledge to meet housing and transportation goals while also protecting the environment and supporting equitable development. The Partnership established the following Livability Principles to guide their efforts: provide more transportation choices; promote equitable affordable housing; enhance economic competitiveness; support existing communities; coordinate and leverage federal policies and investment; and value communities and neighborhoods.

In addition to promoting sustainability in all its programs, HUD created the Office of Sustainable Housing and Communities (OSHC) to fund planning grants, research efforts, and an energy innovation fund. To help support OSHC in the field, HUD identified program staff in the field to serve as Sustainability Officers in voluntary, term appointments. The Sustainability Officers provide education and outreach to communities in their region and other HUD program staff, serve as informational points of contact to other governmental entities and private stakeholders, provide technical assistance to entities that receive planning grants from HUD, and serve as panelists or guest speakers at conferences that focus on local and regional sustainability issues. Two of the Region IX Sustainability Officers are located in the Phoenix Field Office: Sarah Olson, a Grants Management Specialist in the Southwest Office of Native American Programs, and Noemi Ghirghi, a Community Planning and Development Representative.

The Apache/Navajo Counties Regional Sustainability Consortium, which includes the Navajo Nation, Apache Nation, and Hopi Nation, received a Regional Planning Grant, while the City of Phoenix received an EPA Brownfields Grant and the City of Flagstaff was granted preferred sustainability status. The OSHC headquarters staff, Sustainability Officers, and program staff will be working with these communities to help them realize their goals to promote the Livability Principles and meet the objectives of the specific grant.
In its effort to help stem the foreclosure process, the Public Housing Authority (PHA) of the City of Yuma hoped to improve their community while creating new jobs. This was desperately needed to help preserve the quality of federally assisted housing. The PHA decided to apply for a Green Retrofit Grant under the American Recovery and Reinvestment Act (ARRA) and received a total of $539,804. With an inventory of only 235 units, the grant funding helped the PHA to maintain and expand their current workforce as well, as improve the energy efficiency of its housing units.

The PHA of the City of Yuma hired local contractors to perform the much needed green retrofits. The areas of improvement included energy-efficiency, water conservation, and indoor air quality. This included replacing the following: hot water heaters; refrigerators; and stoves and range hoods with energy-efficient models. Unit flooring was replaced with a greener product with a lower volatile organic compounds content. Water conservation was achieved by the replacement of kitchen and bathroom faucets. Site improvements include painting of the buildings’ exteriors and sealing, patching and striping of parking lots. The installation of new air conditioning systems increased the Seasonal Energy Efficiency Rating (SEER) from 10 to 13. The resulting was a 25% to 30% savings on the resident’s monthly utility bill.

In addition to the PHA’s ambitious undertaking, they applied and qualified through Arizona Public Service (APS) for the ARRA 2009 “Weatherization Program” for increased attic insulation, sealing of a/c ducts, and for the installation of window solar screens. This ARRA funds increased the existing attic insulation from R-19 to R-30. The units heat intake was reduced by placing solar screens on windows facing the east, west and south. These new improvements will undoubtedly improve the quality of life for the residents and community at large.

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<tr>
<th>HUD Program/Event</th>
<th>Green Retrofit Grants Program</th>
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<tr>
<td>Community Participant</td>
<td>Public Housing Authority of the City of Yuma</td>
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<tr>
<td>Location</td>
<td>Yuma, Arizona</td>
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**Yuma Implements Sustainable & Energy-Efficient Improvements**

- **Goal 4. Build Inclusive and Sustainable Communities**
  - Free From Discrimination

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13 SEER air conditioning units

Energy-efficient water heaters

New energy-efficient stoves
The Civil Rights Division of the Arizona Attorney General’s Office is responsible for enforcing the Arizona Civil Rights Act, which includes the Arizona Fair Housing Act. As a Fair Housing Assistance Program (FHAP) that receives approximately $500,000 annually from HUD, the Division investigates and resolves about 175-200 housing discrimination charges every year. In those cases where a resolution cannot be reached by the parties, the Division is statutorily obligated to file lawsuits on behalf of housing discrimination victims.

FY 2010 was again a busy year for the Division in the area of disability-related fair housing litigation. Three years ago in July 2007, the Division filed a lawsuit against a Tucson landlord who allegedly discriminated against a disabled tenant by failing to provide an accessible parking space and make necessary repairs to the tenant’s apartment so that he could operate his medical equipment. The landlord also allegedly retaliated against the tenant and his family by threatening to evict them after they filed a complaint with the Division. The lawsuit was resolved, through a settlement agreement that required the landlord to pay $100,000 to the tenants and $50,000 to the Division for future civil rights enforcement and monitoring activities. The settlement is one of the largest the Division has entered into in a housing discrimination case, and it was also one of the largest non-DOJ fair housing settlements in the country in FY10.

In addition, the Division filed a lawsuit against a mobile home park manager in Mesa, Arizona for failure to accommodate a tenant’s mental disability. The mobile home park initiated eviction proceedings against the tenants in March 2008, when one of the tenants exhibited symptoms of her mental impairment that led to an altercation between the tenant and the manager. When the park initiated the eviction proceedings, the tenant’s husband notified the manager that his wife had been institutionalized for psychiatric care and requested that the eviction be dismissed as an accommodation of her disability. The manager refused to stop the eviction proceeding. The case was resolved through a Consent Decree, which required the owner to provide full rent concessions to the disabled tenant and her husband for twenty months, execute a four-year lease contract with the tenant, adopt a non-discrimination policy, create a reasonable accommodation policy and provide fair housing training for the park’s property managers.

The Division is proud of the relief that it fought for and obtained in FY 2010 for persons with disabilities who seek to have equal access to housing. It is important for housing providers and tenants alike to be aware of their rights and responsibilities under the Fair Housing Act. In order to further its additional obligation to educate and inform the community about the Fair Housing Act, the Division joined with the Arizona Fair Housing Partnership in April 2010 to present a program called “Opening Doors: Profitability and Fair Housing in Today’s Economy”. The program focused on educating housing providers about profitable ways to provide housing opportunities for homeless veterans, refugees and people with serious mental illness.
Create strong, sustainable, inclusive communities and quality, affordable homes for all….

**Goal 5: Transform the Way HUD Does Business**

5A. **Build capacity**—create a flexible and high performing learning organization with motivated, skilled workforce

5B. **Focus on results**—create an empowered organization that is customer centered, place based, collaborative, and responsive to employee and stakeholder feedback

5C. **Bureaucracy busting**—create flexible, modern rules and systems that promote responsiveness, openness, and transparency

5D. **Culture change**—create a healthy, open, flexible work environment that reflects the values of HUD’s mission
The Phoenix Office participated in the 9th Annual Arizona Homeless Veterans StandDown February 5-7, 2010. The opening event included remarks from Arizona Governor Jan Brewer, Attorney General Terry Goddard, Congressman Harry Mitchell, State Department of Veteran Affairs Colonel Joey Strickland, and several City of Phoenix Councilmen. Rebecca Flanagan, HUD Field Office Director, kicked off the event with a story of a participant who had utilized the resources at previous year’s StandDown to rejoin society. He attended this year’s StandDown to let others know that they could also succeed in getting off the street and starting over.

Staff from HUD Single Family, and Native American Programs assisted in planning for the event that helps combat homelessness in the Arizona Veteran population. Seven other HUD staff volunteered to help register the participants on Friday, the busiest day of the event. Their support assisted in making this one of the most organized and best run StandDowns yet. This year, as in previous years, the number of veterans served increased, with 805 veterans being served, 235 of whom were actively homeless. Another 265 individuals were in transitional housing and 305 were in permanent housing, including apartments or possibly living with friends or relatives. Forty-seven of the veterans served were women, some of whom had families.

The event was held for the second year at the Arizona Veterans Memorial Coliseum with a great deal of support from HUD, U.S. Department of Veterans Affairs, U.S. Social Security Administration, the State of Arizona Department of Veterans, State Motor Vehicle Division, State Department of Economic Security, U.S. Vets, City of Phoenix Courts, State of Arizona Bar, and many other organizations volunteered their time and resources to provide an atmosphere conducive to the re-entering of veterans into society.

At the end of the event, 47 placements were made into transitional or permanent housing for those ready to make the next step toward independence. Others will be placed into emergency shelters and await the next available room. The Arizona Veterans StandDown has achieved national prominence. Individuals from out of state plan to use it as a best practice model in their own states. All organizational participants have made the Arizona StandDown the best run organization and most successful event in the country of its kind.
Ken Einbinder, Operations Specialist in the Phoenix HUD Office, was honored with the Lifetime Achievement Award at the 17th Annual Statewide Conference on Homelessness for his 25 years of service as a trailblazer in Arizona’s efforts to end homelessness. Unfortunately, Ken was not able to attend. Rebecca Flanagan, Phoenix HUD Field Office Director and Ken’s current supervisor, accepted the award on his behalf and proudly shared Ken’s own poignant words of gratitude.

It was in 1985, while working with the Housing Department of the City of Chandler, that Ken was introduced to the problems related to affordable housing, especially for persons with special needs. His service continued as he became Housing Director for ComCare, which managed 1,500 units of housing for persons with serious mental illness and issues related to homelessness. He was responsible for securing and implementing $38 million in HUD grants for housing assistance, including emergency shelter, transitional housing, permanent housing, and safe havens. It was during this period that Ken helped to bring supportive housing to Phoenix in the form of Steele Commons. Ken was a primary contact for funding sources including HUD, Substance Abuse & Mental Health Services Administration (SAMSHA), county governments, municipalities, state health and housing finance agencies such as Local Initiatives Support Corporation (LISC) and the Corporation for Supportive Housing.

In 1998, Ken became a Community Builder with HUD, and served as an outreach liaison to communities across Arizona by working with elected officials and their staff, and representatives of industry, special interest, advocacy, faith-based and non-profit organizations. It was in this capacity that Ken helped to bring the Continuum of Care strategies to Arizona. It can reasonably be argued that no one is more responsible for the development of the current Continuum of Care effort than Ken. Ken took his title of Community Builder to heart and brought Arizonans from all walks of life to the table to tackle the thorny issues related to homelessness.

In his current position of Operations Specialist, Ken champions imaginative and creative solutions to complex and unique problems. His influence and energy were driving forces in the campaign to build the current Human Services Campus, which has grown into an outstanding asset in our community.

Ken was instrumental in conducting an annual Homeless Veterans StandDown in the Phoenix area. He personally coordinated the event for several years until a local nonprofit took it over. It was Ken who successfully campaigned the VA to participate in this important event that connects homeless veterans with a wide spectrum of critical support services. For these accomplishments, and for his longstanding and continuing efforts on behalf of Arizona’s homeless populations, the Arizona Community will always be grateful for Ken’s work.
Goal 5. Transform the way HUD does Business

HUD Employees help Dennis Find a Place to Call Home

Event: H3 Home, Health, Hope

Attendee(s): HOM, Community Bridges, HUD Staff

Project H3: Home, Health, Hope is a collaborative effort of community leaders from the non-profit, governmental and business communities in the metro Phoenix area striving to end homelessness in our communities. Rebecca Flanagan, Field Office Director, and the Phoenix HUD Office volunteered to assist two homeless individuals that were evaluated by the Project H3 staff as being most vulnerable. The criteria for the program is that an individual could possibly lose his or her life within the next few months if not taken off of the street. The Phoenix HUD Office offered to assist in providing in-kind items to furnish apartments. Once housing is established, it is easier to provide medical/behavioral health treatments and other services that will encourage the individual to re-enter society. Section 8 assistance, HOME funds, and other resources were used to cover the costs of housing, while basic needs were donated by the Phoenix HUD Staff.

The first individual assisted by the Phoenix staff, Dennis E., had been on the streets for over 6 months and had at least one of several medical factors that made him high on a vulnerability index for premature death if he was not removed from living on the streets. Phoenix staff donated beds, couches, chairs, bed linens, electronics, towels, kitchen items, and personal items to allow Dennis E. to move into his new home in comfort. Dennis moved into his home on Thursday, November 18, 2010. He will be receiving medical treatment and it is hoped he will become a self-supporting member of our community. The Phoenix staff hope to be able to follow Dennis as he makes this journey.
On October 7, 2010 the Phoenix Office held its Annual Open House and Most Valuable Partner Awards Ceremony highlighting the accomplishments of six community partners for Fiscal Year (FY) 2009. Since 2001, Phoenix Field Office Director Rebecca Flanagan has hosted an Annual Open House and Most Valuable Partner Awards Ceremony to celebrate and share the success stories made possible by HUD funds. This year over 100 people attended the Open House including Ophelia Basgal, Regional Administrator, who helped greet guests.

Most Valuable Partner Awards were presented to the following partners in recognition of their exemplary practices under HUD’s Strategic Goals:

**Increasing Homeownership:**
Arizona Department of Housing Your Way Home Program

**Promote Decent Affordable Housing:**
Mohave County Rehab Program, City of Chandler – Housing Construction
Employment and Energy, Efficient Improvements

**Strengthening Communities:**
Steele Commons – CASS/AHI, Ambery’s Place – City of Yuma Housing Authority/Quechan Tribe
Green Valley Community Food Bank – Pima County
Tumbleweed Center for Youth Development Homeless Services

**Ensure Equal Opportunity in Housing:**
Neighborhood Housing Services Foreclosure Scam Assistance and Housing Counseling

**Promote the Participation of Faith-Based and Community Organizations:**
St. Mary’s Food Bank – City of Glendale Community Development
Christian Care Manor IV Assisted Living Conversion Program
On February 18, 2010, the Phoenix HUD office held its first ever Employee Health and Wellness Day in a newly renovated city of Phoenix civic space. The all-day event featured health and wellness related activities and speakers including wellness checks, an introduction to Tai Chi fundamentals and Native American healing and rituals, financial wellness, relaxation methods, and personal regime techniques. In addition, employees participated in a potluck that featured healthy and nutritious dishes. The event was an overwhelming success among HUD employees and spurred ideas for quarterly health and wellness oriented events.