

HOME Success Stories

People With Special Needs



The HOME Coalition

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PROJECT HIGHLIGHTS

Location: Fremont

Project: Rental Housing Development for Formerly Homeless Families

HOME: \$1.9M

Total Cost: \$28.2M

Other Federal: \$21.2M
HUD Section 811
Housing for Persons With Disabilities

Units: 50

District: CA-17

HOME SUCCESS STORY

California

Alameda County Housing and Community Development Department

The Alameda County Housing and Community Development Department (HCD) plays a lead role in the development of housing and critical programs to serve low- and moderate-income households in Alameda County, California. HCD also serves homeless and disabled populations.

HCD maintains and expands housing opportunities for low- and moderate-income persons and families in the county through several methods. This includes preserving affordable housing stock through rehabilitation and repair assistance programs, revitalizing low-income neighborhoods by installing sidewalks and public accessibility improvements, and by constructing neighborhood-serving facilities.

The HOME Investment Partnerships (HOME) program is used to help the HCD accomplish its goal of providing access to quality affordable housing.

Main Street Village

Ms. Kashawna Williams grew up in the foster care system after her mother died from domestic violence. While Ms. Williams graduated high school and work full-time while she was pregnant, she lost her job, her rent increased, and she was unable to afford an apartment even with public assistance. Before she found transitional housing, she spent years living with family, friends and at various homeless shelters.

When she learned about Main Street Village, a \$28.2 million, 50-unit affordable housing development that is exclusively targeted to very low- and low-income families, including formerly homeless households, she immediately applied. Main Street Village was jointly developed by Allied Housing and MidPen Housing and was financed with \$1.9 million in HOME funds provided by the Alameda County HOME Consortium and \$21.2 million in U.S. Department of Housing and Urban Development (HUD) Section 811 Housing for Persons With Disabilities funds.

The development partners with Abode Services to provide on-site resident support and services, including vocational training, counseling, afterschool programs for youth, computer training, community activities, and referrals to outside resources. Moreover, when Main Street Village Apartments opened in 2011 it received the highest GreenPoint rating of any multifamily development in California to date. Currently, more than 1,650 people are on its waiting list.

Ms. Williams says that living at Maine Street Village with her three children is a miracle. She feels safe and is no longer worried about where they are going to sleep at night. She enjoys her neighbors, supportive staff, community garden, enclosed play area for her kids, a study room for her to do homework, barbecue pit for kids' parties, and classes for both adults and kids.



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PROJECT HIGHLIGHTS

Location: Marrieta, CA

Project: Rental Housing Development

HOME: \$968,000

Total Cost: \$10.4M

Other Federal: \$4.6M
Low Income Housing Tax Credits

Units: 40

District: CA-42

HOME SUCCESS STORY

Alaska

Alaska Housing Finance Corporation

Alaska Housing Finance Corporation's (AHFC) mission is to provide Alaskans with access to safe, quality, and affordable housing. It is a self-supporting public corporation with offices in 16 communities statewide.

To date, AHFC has contributed more than \$1.9 billion to the state of Alaska in the form of direct dividends to the General Fund, funding for capital improvements, bonding for large projects, such as university student housing, purchasing state assets, and deferring maintenance on state-owned property.

AHFC administers HOME Investment Partnerships (HOME) funds and serves as the state allocating agency for Low Income Housing Tax Credits and Public Housing.

Ptarmigan Heights

In 2015, Deltana Community Services Partnership (DCSP) celebrated the grand opening of Ptarmigan Heights, a six-unit, affordable, senior housing development in rural Delta Junction, Alaska. Ptarmigan Heights is the first, independent, senior housing development in the Deltana Region.

All six units at Ptarmigan Heights are exclusively targeted to seniors earning less than 50 and 60 percent of the area median income. To promote independent living, the development is fully equipped for individuals with mobility and sensory impairments.

Moreover, Ptarmigan Heights uses solar, geothermal, and photovoltaic energy systems to reduce operating costs. It is also conveniently located behind City Hall and is within walking distance of a library, store, post office, and local senior center.

The idea behind the Ptarmigan Heights development started with the Food Box Program that DCSP has operated for 15 years in cooperation with Fairbanks Food Bank. While the program was critically needed, DCSP realized that the community faced other pressing needs, including the lack of affordable senior housing. True to its mission to enhance the dignity and quality of life for individuals, families, and the community, DCSP expanded the scope of its activities to include the development and preservation of affordable housing for those in need.

AHFC played a vital role in the development of Ptarmigan Heights. To complete the project, AHFC provided \$819,000 in HOME funds, \$681,000 in state grants, and \$400,000 in low-cost loans. The City of Delta Junction donated four acres of land and made a \$25,000 cash contribution. The DCSP also made a commitment to raise and contribute \$20,000 to the project through fundraising and community donations.



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PROJECT HIGHLIGHTS

Location: Las Vegas

Project: Rental Housing Development for Veterans

HOME: \$1M

Total Cost: \$22M

Other Federal: \$6.9M
Low Income Housing Tax Credits, \$13M HUD 223 (f) Loan

Units: 221

District: NV-03

HOME SUCCESS STORY

Nevada

Allied Affordable Housing

Allied Affordable Housing, LLC (Allied) is focused on the acquisition, financing, operation, and renovation of existing multifamily housing to create affordable housing communities where people of moderate resources can make a home. Allied has worked across the country to provide over 1,315 units of affordable housing.

The organization's community development approach to redevelopment is one of the factors that distinguishes it from other developers. Allied promotes sustainable communities by coordinating access to support services and asset-building activities to shape community and economic initiatives critical to the communities served. For example, in Nevada, Allied is working with agencies like Catholic Charities to place homeless families and Veterans into affordable housing.

HOME Investment Partnership (HOME) funds have allowed Allied to leverage limited resources to provide families and individuals with high-quality, sustainable affordable housing and with the amenities they need.

Summerhill Apartments

Originally built in 1998, Summerhill Apartments, a 221-unit rental housing development in Las Vegas, Nevada, needed to address deferred maintenance and improve accessibility issues for those with disabilities.

In 2014, the Nevada Housing Division and Clark County provided the project with \$350,000 and \$650,000 in HOME funds, respectively. This support was used to acquire and rehabilitate the property, as well as provide critical amenities for residents. The project was also given a \$13 million U.S. Department of Housing and Urban Development (HUD) Pilot 223(f) loan and \$6.9 million in Low Income Housing Tax Credits. Without access to HOME funds to bridge financing gaps, Allied would not have been able to address the rehabilitation needs of Summerhill Apartments. These funds allowed it to address accessibility issues as well as add amenities that families can enjoy, such as a splash pad and washers and dryers in every unit. Most importantly, this rehabilitation extended the property's long-term sustainability and affordability period.

Summerhill Apartments includes two-, three-, and four-bedroom, garden-style units arranged in 14 two-story buildings on a nearly 12-acre site. The development provides a stand-alone office and community clubhouse, complete with a kitchen and fitness room. The family-friendly property also provides residents with a gated pool and whirlpool area, four laundry rooms, several barbecue areas, and two playgrounds.

Las Vegas has a high need for affordable housing units geared toward large-families. Through the acquisition and rehabilitation of the Summerhill Apartments, Allied helped address this important need in the community. In addition, the property has established a preference for Veterans, thus assisting with this critical need for Veteran housing in the area.



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PROJECT HIGHLIGHTS

Location: Anchorage

Project: Permanent Supportive Housing For Homeless Individuals Suffering From Chronic Alcoholism

HOME: \$286,000

Total Cost: \$2.9M

Other Federal: N/A

Units: 46

District: AK-01

HOME SUCCESS STORY

Alaska

Anchorage Department of Health and Human Services

The Anchorage Department of Health and Human Services (DHHS) enhances the quality of life for the people of Anchorage, Alaska by promoting good physical health, preventing illness and injury, protecting the environment, and providing critical services to people in need. DHHS provides residents with a broad array of direct services, including an Aging and Disability Resource Center, homelessness prevention, and nutrition programs for women, infants, and children, among many others. DHHS's Community Safety and Development (CSD) programs strengthen neighborhoods, while building strong individuals, proud families, and vibrant communities.

CSD administers the HOME Investment Partnerships (HOME) program and partners with citywide organizations to further affordable housing opportunities for low- and moderate-income families.

Karluk Manor

In December 2011, DHHS partnered with Rural Alaska Community Action Program (RurAL CAP) to help establish the first, permanent, supportive housing rental development in Anchorage, Alaska. RurAL CAP is a 501(c)(3) nonprofit corporation established in 1965 with a mission to improve the quality of life of low-income Alaskans through education, training, direct services, advocacy, and strengthening the ability of low-income Alaskans to advocate for themselves.

The 46-unit Karluk Manor project included the acquisition and rehabilitation of the Red Roof Inn and its conversion into permanent, supportive housing. Karluk Manor is exclusively targeted to extremely low-income individuals—earning less than 30 percent of the area median income—who are homeless, suffer from chronic alcoholism, and are a beneficiary of the Alaska Mental Health Trust Authority.

RurAL CAP provides specialized on-site services and Residential Services Specialists. These specialists provide a consistent presence so that residents may discuss their successes and concerns regarding independent living. The sense of community created by the work of the specialists also contributes to better relations between tenants, reducing the likelihood of conflicts.

To support the project, DHHS provided the \$2.9 million project with \$286,000 in HOME funds, which were used to remodel and convert the Inn into housing units, and provide office suites, a dining hall, and landscaping.



Karluk Manor's success opened the door for other permanent, supportive rental housing developments Alaska, including a 56-unit project in Anchorage and a 47-unit project in Fairbanks. Juneau recently secured funding to begin a project, as well.

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PROJECT HIGHLIGHTS

Location: Glen Burnie

Project: Lease-Purchase
Rental Housing
Development

HOME: \$670,000

Total Cost: \$8.3M

Other Federal: \$5.5M
Low Income Housing Tax
Credits

Units: 22

District: MD-04

HOME SUCCESS STORY

Maryland

Arundel Community Development Services

Arundel Community Development Services (ACDS) is a nonprofit organization in Anne Arundel County, Maryland that is dedicated to serving low- and moderate-income households by creating and retaining affordable housing, promoting homeownership, facilitating neighborhood revitalization strategies and programs, preserving the county's rich cultural history, and implementing community development programs to serve residents most in need.

ACDS administers the HOME Investment Partnerships (HOME) program on behalf of Anne Arundel County to provide first-time homebuyer assistance and owner-occupied rehabilitation, as well as to develop affordable rental units. ACDS's HOME funds leverage private financing, state funding, and federal Low Income Housing Tax Credits, in addition to a \$270,000 county match and \$250,000 in program income.

Oakwood Family Homes

While Elizabeth has had her share of hardships in her 61 years, she never gave up her hope.

In 1998, Elizabeth became disabled due in an auto accident that killed one of her two children and left the other severely disabled. Unable to work, she and her daughter lived with her father and younger sister—who had been born with severe developmental disabilities and needed live-in care—until her father's death in 2007. Because the home had a reverse mortgage, Elizabeth and her family were evicted and became homeless. For three years, the family slept in a different church each week during the winter months and lived in a tent in the woods during the summers.

Elizabeth's fortune changed in 2013 when she learned about Oakwood Family Homes, a 22-unit, affordable housing development targeted to low-income families in Glen Burnie, Maryland. Oakwood Family Homes was developed by PIRHL, LLC and operates as a Lease Purchase Program. Under the program, residents have the option to purchase their homes after renting for 15 years.

To help support the development, ACDS provided PIRHL a \$670,000, low-interest HOME loan. The project also leveraged \$940,000 in state funds, \$1.2 million in private loans and developer equity, and \$5.5 million in Low Income Housing Tax Credits.

In 2014, Elizabeth and her family moved into their fully accessible apartment and are so grateful for their new home. "I came from an upper middle class family and I lost everything in a blink of an eye. It just shows that everyone is one crisis away from being in the woods."



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PROJECT HIGHLIGHTS

Location: Davis

Project: Rental Housing Development

HOME: \$2M

Total Cost: \$20.8M

Other Federal: \$8.2M
Low Income Housing Tax Credits, \$680,000
Federal Home Loan Bank Affordable Housing Program

Units: 69

District: CA-03

HOME SUCCESS STORY

California

City of Davis

The City of Davis is located in Yolo County, California. With more than 65,000 residents, the city endeavors to create a livable community with a high quality of life by balancing the need for housing, jobs, open space, and essential services to preserve the community's small-town atmosphere.

Under its Affordable Ownership Housing Program, the city offers income-qualified households an opportunity to purchase a home locally below market cost. It also supports affordable rental housing opportunities by providing low-cost financing to support new construction and preservation.

The HOME Investment Partnerships (HOME) program is critical to addressing the pressing need for affordable housing in Davis.

New Harmony Mutual Housing Community

In 2013, the City of Davis partnered with Mutual Housing California to build New Harmony, a 69-unit, affordable rental housing development in Davis, California that is exclusively targeted to extremely low-, very low-, and low-income families at or below 60 percent of the area median income. To support the project, the city provided low-cost financing, donated a portion of the site for development, and provided a loan on the remaining land needed for the project.

New Harmony provides residents with a community garden, community rooms, and energy-saving features that have made the development a model for conservation and green-energy use. In fact, New Harmony's design and development exceeded California's energy conservation requirements by almost 33 percent. Each unit features energy-efficient appliances, and solar roof panels offset nearly 80 percent of the electric energy for the community. High-speed internet access is provided to all residents for free in each apartment. The entire development meet *Americans with Disabilities Act* requirements, and every apartment is adaptable to easily accommodate residents with disabilities. Mutual Housing California provides leadership training and mentoring, educational programs, and community-building activities and services for the residents of the development.

The New Harmony project would not have been possible without \$2 million in HOME funds. The development also secured \$680,000 in Federal Housing Loan Bank Affordable Housing Program funds, in addition to state tax credits and financing from the local redevelopment agency. Recently, the California legislature eliminated its redevelopment agencies, making access to federal funding sources—like HOME—even more essential to developing affordable housing in Davis and across the state.

New Harmony has had a positive impact on local employment. The construction company, Sunseri Construction, preserved 200 jobs and created nearly 30 new ones, while using the local workforce whenever possible.



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PROJECT HIGHLIGHTS

Location: Portland

Project: Tenant-Based Rental Assistance

HOME: \$800

Total Cost: \$800

Other Federal: N/A

District: ME-01

HOME SUCCESS STORY

Maine

City of Portland

The City of Portland, Maine strives to enhance the health and well-being of the residents of Portland in collaboration with community, state, and federal partners to develop, preserve, and administer affordable housing programs and projects for low-income households. This includes new affordable rental housing for seniors, families, and special-needs populations, as well as repair and rehabilitation of owner-occupied residential properties. In addition, the city operates two of the state's largest homeless shelters: the Oxford Street Shelter and the Family Shelter.

The city uses HOME Investment Partnerships (HOME) funds to bolster the impact of its housing programs and to provide rental assistance to those who need it.

The Wakefield Family

Ms. Patricia Wakefield is a 24-year old, single mother living in Portland, Maine with her 18-month old son. Ms. Wakefield suffers from significant mental health challenges and has faced several barriers to accessing safe, decent, and affordable housing.

In 2014, the Wakefields were evicted from their apartment for non-payment of rent and moved into the City of Portland's Family Shelter. Ms. Wakefield was soon connected with the city's Home To Stay (HTS) program and was awarded a U.S. Department of Housing and Urban Development (HUD) Housing Choice Voucher to help her successfully find an affordable place to raise her son.

Unfortunately, after finding an affordable apartment in Saco, Maine, Ms. Wakefield experienced a job change, unexpected transportation costs, and an increase in childcare expenses. As a consequence, Ms. Wakefield fell behind in her rent and was served with a seven-day notice to quit the premises. She worried that she and her son would become homeless again.

Thankfully, the Wakefields turned to the City of Portland and its HOME-funded Tenant-Based Rental Assistance program. With just \$800 in HOME funds, the Wakefield's rent was brought current, the notice to quit was rescinded, and she was able to get back on track with her rent payments.

One year later, Ms. Wakefield remains successfully housed in the same unit.



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PROJECT HIGHLIGHTS

Location: Riverside

Project: Supportive Housing for Disabled Veterans

HOME: \$1.1M

Total Cost: \$12.8

Other Federal: \$923,000 Low Income Housing Tax Credit, \$83,000 Solar Business Investment Tax Credit

Units: 30

District: CA-41

HOME SUCCESS STORY

California

City of Riverside Housing Authority

The City of Riverside Housing Authority, located in Riverside County, California, has as its mission to preserve and increase the supply of safe, decent, and affordable housing, to promote healthy communities, and restore human dignity through innovative housing programs.

The city uses HOME Investment Partnerships (HOME) funds to construct new affordable housing communities. In addition, HOME funds are used to help homeless individuals and families exit life from the streets by providing up to 12 months of rental assistance and case management. HOME helps the City of Riverside provide rental assistance to some of its most vulnerable residents.

Home Front at Camp Anza

When completed in 2016, Home Front at Camp Anza in Riverside, California will serve as a new, \$12.8 million, 30-unit, affordable rental housing development exclusively targeted to serving low-income, disabled veterans. At the Home Front development, residents in need of ongoing, out-patient medical attention will be able to live comfortably, safely, and affordably with their family outside of an institutional environment.

The City of Riverside, in partnership with Wakeland Housing and Development Corporation and Mercy Housing is the process of developing Home Front. With this project, they hope to honor the heroes of the past through the rehabilitation and adaptive re-use of the World War II-era Camp Anza Officers Club. The historic building will be transformed into a veteran-directed supportive services and recreation center for residents in the community.

The development team secured about \$11.66 million in financing, including \$923,000 in Low Income Housing Tax Credits, private construction and bank loans, various energy-efficient rebates, and a contribution from the city's former Redevelopment Agency of Low-Mod Housing Funds. However, the project was \$1.1 million short of the \$12.8 million total development cost.

Without a final contribution of \$1.1 million in HOME funds from the City of Riverside and the County of Riverside, Home Front at Camp Anza would not be possible. Thanks to HOME, a service-enriched, safe, and quality affordable housing development will open its doors in 2016.



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PROJECT HIGHLIGHTS

Location: New York

Project: Supportive Rental Housing

HOME: \$9.5M

Total Cost: \$47.2M

Other Federal: \$18M Low Income Housing Tax Credits, \$3.1M Housing for Persons With AIDS, \$1M Federal Home Loan Bank Assistance for Homeless Persons, Section 8 Project-Based Rental Assistance

Units: 415

District: NY-12

HOME SUCCESS STORY

New York

Common Ground

For 25 years, Common Ground has helped more than 12,000 people overcome or avoid homelessness in New York and Connecticut. Its programs are aimed at realizing two main objectives: to engage individuals who face the most difficult barriers to housing stability and to provide the housing and support services these individuals need to end their homelessness permanently.

Common Ground has used HOME Investment Partnerships (HOME) funds to serve extremely low-income tenants in nearly all of its properties. As the initial capital investment, HOME has allowed Common Ground to leverage additional much-needed resources.

As the state's largest supportive housing organization, Common Ground's portfolio includes 15 residences and over 3,000 units of housing for low-income and formerly homeless individuals with special needs.

The Prince George

Mr. Andrew Byrnes loved his job at New York City's Metropolitan Museum of Art, providing maintenance to the exhibits. But after 9/11, attendance declined at museums across New York City, and Mr. Byrnes was let go. When his apartment building was sold and his rent nearly doubled, he could no longer afford it.

On a hike through the Appalachian Trail, Mr. Byrnes slipped and fell and suffered a severe head wound. The injury made it very difficult to maintain stable work and housing. Eventually, he ended up homeless, sleeping on benches for nearly two years. Mr. Byrnes became depressed.

In 2012, he was contacted by Common Ground, and he moved into their \$47.2 million, 415-unit, Prince George residence in Manhattan. Mr. Byrnes, now 61, loves living at the Prince George. He takes advantage of the on-site social support services and is thankful for his home. He reconnected with his nephews and looks forward to living a happy life.

The Prince George, owned and operated by Common Ground, was financed with \$9.5 million in HOME funds, \$18 million in Low Income Housing Tax Credits, \$3.1 million in Housing for Persons With AIDS funds, a \$1 million Federal Home Loan Assistance for Homeless Persons grant, and a U.S Department of Housing and Urban Development Section 8 Moderate Rehabilitation Single-Room Occupancy Program contract worth \$1 million annually.

New York City suffers a short supply of affordable housing, particularly for individuals with special needs. Thanks to HOME funds, Mr. Byrnes and thousands of others like him have been able to overcome great hardships to pursue happier and more fulfilling lives.



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PROJECT HIGHLIGHTS

Location: Los Angeles

Project: Special Needs Rental Housing

HOME: \$3.7M

Total Cost: \$15.3M

Other Federal: Section 8 Project-Based Rental Assistance

Units: 31

District: CA-28

HOME SUCCESS STORY

California

Community Development Commission of the County of Los Angeles

The Community Development Commission of the County of Los Angeles (CDC) serves as the county's housing and economic development agency. Its goal is to build better lives and neighborhoods for residents and business owners in the unincorporated areas of Los Angeles County, California and in the various incorporated cities that participate in CDC's programs.

CDC's main program areas include community development, affordable housing development and preservation, and economic development.

Since 1992, CDC has used over \$183 million in HOME Investment Partnerships (HOME) funds to develop more than 3,500 affordable and special-needs housing units, to provide assistance to 1,920 first-time homebuyers, and to improve the lives of nearly 1,000 homeowners through residential rehabilitation.

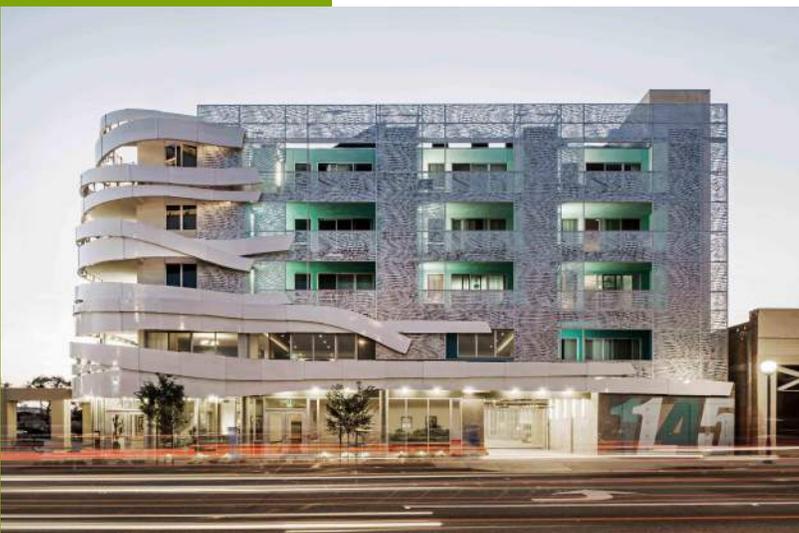
The Courtyard at La Brea

Los Angeles County, California faces a major shortage of affordable housing, especially for homeless and special needs populations. Federal resources that are typically used for affordable housing production—including HOME—have been cut in recent years, and in 2012, the State of California dissolved its redevelopment agencies, the last dedicated source of affordable housing funds.

Completed in 2013, The Courtyard at La Brea would not have been possible without HOME. The 31-unit development sets aside 15 units for individuals with special needs, including those with mental illness, HIV/AIDS, and transition-age youth. The developer, the West Hollywood Community Housing Corporation (WHCHC), applied to both the CDC and the City of West Hollywood for capital financing.

As the largest public financier of this \$15.3 million project, CDC provided a \$3.7 million HOME loan and served as the bond issuer for the conventional lender's \$7.8 million construction loan. Included in CDC's HOME loan was \$100,000 specifically designated for the project's sustainable elements.

Courtyard at La Brea replaced a deteriorating retail space and two housing units. Today, residents have access to critical services, as well as 24-hour support and crisis intervention with a resident service provider and on-site manager. To ensure the residents' success in permanent housing, AIDS Project Los Angeles' staff are available to assist residents from their office space on the development's ground floor.



Resident Steven Myrick says, "I feel like I'm a very rich poor person. You live with dignity here."

CONTACT

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PROJECT HIGHLIGHTS

Location: Portland

Project: Rental Housing For Individuals With Special Needs

HOME: \$1.1M

Total Cost: \$10.6M

Other Federal: \$6.5M
Low Income Housing Tax Credit, \$1.1M Federal Historic Tax Credit

Units: 38

District: ME-01

HOME SUCCESS STORY

Maine

Community Housing of Maine

Community Housing of Maine (CHOM) is a nonprofit organization that provides advocacy, community inclusion, and stability for homeless and special-needs populations across the state by developing and maintaining high-quality, affordable, service-enriched housing for people with low incomes and disabilities.

Founded in 1993, CHOM has become the largest supportive housing developer in Maine with some 70 housing sites in 23 communities spanning nine counties. It has developed more than 650 units of low-income and special-needs housing, providing stable homes to thousands of disadvantaged people, in addition to another 49 units for other households.

CHOM uses HOME Investment Partnerships (HOME) funds to develop everything from small, customized, fully-accessible homes to large, complex, multifamily housing developments.

Elm Terrace

In 2011, CHOM purchased the former Children's Hospital building in Portland, Maine and transformed it into Elm Terrace. The \$10.6 million project included the renovation of the historic hospital and the construction of an additional building on an adjacent site.

Opening in 2013, Elm Terrace fulfilled a strong need for affordable housing near the heart of downtown Portland. All 38 units are exclusively targeted to low-income families earning less than 50 and 60 percent of the area median income.

CHOM also partnered with Mercy Health System to set aside 15 units for vulnerable women who are in recovery from drug and alcohol dependency as part of the McAuley Residence program. Under the program, community providers help residents tackle all aspects of their recovery including spirituality, parenting, physical and emotional wellness, career and education, financial responsibility, and recreation. The program is credited with helping to reduce the number of chronically homeless women in Portland's homeless shelters, resulting in significant cost savings for the city.

Elm Terrace is certified by the U.S. Green Building Council and it was the first, affordable, multifamily, historic restoration project in Maine to receive Leadership in Energy and Environmental Design (LEED) Platinum Certification. Overall, the apartments are nearly 30 percent more energy efficient than typical multifamily properties.

The development was financed with \$1.1 million in HOME Investment Partnerships Program (HOME) funds, \$6.5 million in Low Income Housing Tax Credits, and \$1.1 million in federal Historic Tax Credits. As a result, Elm Terrace created 399 construction jobs, bringing well-paid opportunities to the hard-hit construction industry during the recession

and spurring additional development.



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PROJECT HIGHLIGHTS

Location: Hines

Project: Supportive Housing for Homeless Individuals and Veterans

HOME: \$2.2M

Total Cost: \$18.6M

Other Federal: \$1.6M
 Low Income Housing Tax Credits

Units: 72

District: IL-03

HOME SUCCESS STORY

Illinois

Cook County Department of Planning and Development

The Department of Planning and Development (DPD) of Cook County, Illinois is committed to developing sustainable communities by fostering economic opportunities and business development, preserving and expanding the supply of safe, decent, and affordable housing, facilitating infrastructure improvements, promoting fair housing, and supporting social services and programs that address the problems of homelessness.

DPD's coordinates housing, community development, and economic development efforts in pursuit of stronger, more viable communities. It also leverages the County's resources to support the retention and creation of businesses and jobs in order to expand the County's tax base. One of the primary tools DPD uses is the HOME Investment Partnerships (HOME) program.

Freedom's Path

According to the U.S. Department of Veterans Affairs, about 1.4 million veterans are at risk of homelessness due to poverty, a lack of support networks, and dismal living conditions in overcrowded and substandard housing. Recently, Cook County President Toni Preckwinkle's administration has made the challenges of homeless veterans a greater priority.

In 2015, the first phase of Freedom's Path, a 72-unit, permanent, supportive housing development serving low-income, homeless and disabled veterans and at-risk individuals, opened its doors at the Edward J. Hines Veterans Administration Hospital Grounds. The \$18.6 million development was built by Communities for Veterans, LLC and is managed by Beneficial Communities, based in Sarasota, Florida. All of the units are targeted to households earning less than 60 percent of the area median income.

To complete the project, DPD provided \$2.2 million in HOME funds and \$1.6 million in Low Income Housing Tax Credits. The Housing Authority of Cook County also provided 56 Housing Choice Vouchers to assure that those without an income can still reside there.

Phase Two, which will provide an additional 52 units of affordable housing for local veterans, is currently in the application process for with the Illinois Housing Development Authority.

Freedom's Path addresses the severe shortage of permanent supportive housing in suburban Cook County and provides a secure place for veterans to become re-accustomed to society, while receiving much-needed services. It will provide them a community and home with the dignity they deserve.



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PROJECT HIGHLIGHTS

Location: Sacramento

Project: Rental Housing Development

HOME: \$1.8M

Total Cost: \$17.5M

Other Federal: \$9.1M
Low Income Housing Tax Credits, \$450,000
Section 811 Housing for Persons With Disabilities, \$66,000
Community Development Block Grants

Units: 195

District: CA-07

HOME SUCCESS STORY

California

Domus Development

Domus Development is an award-winning, infill development company that specializes in socially responsible and environmentally conscious building. Since 2003, Domus has been creating and preserving affordable housing and innovative, infill, mixed-use projects through the use of funding sources, including the HOME Investment Partnerships (HOME) program.

Domus Development firmly believes in the importance of collaboration between the public and private sectors in order to create the highest-quality product. In fulfilling its mission, Domus Development endeavors to create sustainable communities that enhance the living experience of residents, while equally benefiting the neighborhood and the environment.

Serving California and Arizona, Domus Development's team has experience and expertise that is place-based and responsive.

Garden Village

The former, 195-unit Willow Pointe Apartments was once a source of crime and blight in Sacramento, California. Unrepaired damage, significant deferred maintenance, and pervasive mold damage were so severe that many units were uninhabitable, and the property was at risk of foreclosure. Willow Pointe was plagued by serious crimes, including drug manufacturing, drug sales, and gang violence.

In 2012, Domus Development secured a \$1.8 million HOME loan to help acquire and rehabilitate the property. The HOME loan played a critical role in helping the project secure enough highly competitive Low Income Housing Tax Credits to cover more than half of the \$17.5 million total project costs.

Now known as Garden Village project, the development has undergone a complete transformation. The development provides 193 affordable apartments exclusively targeted to low-income families, an expanded community room, two new playgrounds, and community gardens. Located in the heart of Sacramento's Little Saigon neighborhood, the property is in close proximity to grocers and small businesses that cater to Vietnamese, Hmong, and other Southeast Asian populations. On-site amenities and larger apartments are designed to better suit the demographics of the area.

Notably, Garden Village was the first project in the nation to use the U.S. Department of Housing and Urban Development (HUD) Section 811 Supportive Housing for Persons With Disabilities program, which provided housing vouchers to adults with developmental and physical disabilities leaving institutional settings.

The renovation of this project has helped stabilize the community, eliminate nearly all reports of crime, and spur economic investment at the adjacent Florin Towne Center, which now features a Wal-Mart, 24 Hour Fitness, and Starbucks.



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PROJECT HIGHLIGHTS

Location: Modesto

Project: Rental Housing Development

HOME: \$1M

Total Cost: \$19.9M

Other Federal: \$10.8M
Low Income Housing Tax Credits

Units: 76

District: CA-10

HOME SUCCESS STORY

California

EAH Housing

EAH Housing is a nonprofit corporation founded on the belief that attractive, affordable rental housing is the cornerstone to sustainable, living communities. Established in 1968, EAH Housing has become one of the largest and most respected nonprofit housing development and management organizations in the western United States. It strives to promote equity in economic opportunity by addressing the housing needs of low- and middle-income families, people with disabilities, students, and seniors.

To date, EAH has developed 92 properties, with an estimated aggregate development cost of \$1 billion. It manages 9,800 unit leases in 50 municipalities in California and Hawaii. HOME Investment Partnerships (HOME) funds were leveraged in the majority of these developments.

Archway Commons

Over a decade ago, the city of Modesto, California zoned a location for a multifamily housing development to serve as a catalyst for the surrounding area's renewal. With the grand opening of Archway Commons in 2014, that dream became a reality.

Archway Commons is a \$19.9 million, 76-unit, high-quality, affordable, GreenPoint-Rated, multifamily rental housing development that is exclusively targeted to low-income individuals, couples, seniors, and families with children who earn less than 60 percent and 30 percent of the area median income. Monthly rents range from as little as \$348 to \$880, far less than the market rate in Modesto.

In addition to providing affordable housing, the development also includes green features, such as Energy Star appliances and energy-efficient windows. A solar array powers the majority of common area's electricity consumption. Moreover, all ground-level units are compliant with *Americans with Disabilities Act* regulations and residents have access to an on-site after-school tutoring program, job search assistance program, computer lab, community center, and tot lot.

To develop Archway Commons, EAH Housing secured \$1 million in HOME funding, an award of \$10.8 million in Low Income Housing Tax Credits, and contributions from the City of Modesto. Without HOME, the development would not have been possible.

When sufficient financing becomes available, a Phase II development will add an additional 74 units adjacent to the site, allowing EAH Housing to serve even more families.

To Modesto Mayor Garrad Marsh, "Archway Commons is a chance for low-income families and seniors to stabilize their financial life, get ahead, and ultimately, achieve the American Dream."



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PROJECT HIGHLIGHTS

Location: St. Louis

Project: Habitat For Humanity Homebuyer Assistance

HOME: \$97,000

Total Cost: \$176,000

Other Federal: N/A

Units: 1

District: MO-02

HOME SUCCESS STORY

Missouri

Habitat for Humanity Saint Louis

Habitat for Humanity Saint Louis (HFHSL) believes in a world in which everyone has a decent place to live. In 28 years, HFHSL has partnered with more than 355 families to provide simple and affordable housing in St. Louis City and County in Missouri.

By providing safe and affordable housing, HFHSL not only helps low-income families break the cycle of poverty and build financially secure futures, but it helps transform communities, strengthen the local economy, and ensure that future generations have the opportunities they deserve.

HFHSL uses HOME Investment Partnerships (HOME) funds to help reduce the gap between what a family can afford to pay and the cost to build or repair their home. This helps ensure that HFHSL homeowners are successful.

Adam and Habiba

Originally from East Africa, Adam and Habiba moved to St. Louis, Missouri ten years ago and have four children, including their 15-year old, adopted nephew who goes to the local school district for the deaf. For many years, they lived in an apartment that was too small for their growing family, but they couldn't afford to move into a larger apartment near good schools.

After hearing about the HFHSL homebuyer program, the family purchased their first home in 2015. Under the program, they invested at least 350 hours of sweat equity into building their home. They also attended educational and skill-building workshops.

HOME played a critical role in helping the Adam and Habiba become homeowners. They received \$15,000 in HOME homebuyer assistance funds and the developer received \$82,000 in HOME funds to offset costs. In turn, this helped ensure that their mortgage was affordable and sustainable.

Adam says that the knowledge and skills he gained during the process are invaluable to his family. "If we want to change a room or build part of this home, I know I could do it myself. I had no experience holding a screw gun. I didn't even know its name. Now, I go to Lowe's and I know exactly what I am looking for."

His favorite part of this experience was seeing a community working together for the betterment of each other. "We loved getting to know the dedicated volunteers and we looked forward to seeing them every Saturday. We will always appreciate their time and effort, and we hope to get a chance to serve them one day."



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PROJECT HIGHLIGHTS

Location: Buffalo

Project: Owner-Occupied Rehabilitation

HOME: \$429,000

Total Cost: \$1.7M

Other Federal: N/A

Units: 56

District: NY-26

HOME SUCCESS STORY

New York

Heart of the City Neighborhoods, Inc.

Heart of the City Neighborhoods, Inc.'s (HOCN) mission is to create, facilitate, and support housing and neighborhood development in the Lower West Side of the City of Buffalo, New York. HOCN partners with private developers, neighborhood leaders, the city, and other not-for-profit organizations to develop sustainable projects to improve Lower West Side neighborhoods.

To date, HOCN has restored and created 120 units of safe, healthy, and affordable housing. The impact of this work is both immediate and long-term. Without the HOME Investment Partnerships (HOME) program, HOCN's programs to maintain and create homeownership opportunities would not have been as successful.

Home Repair Assistance Programs

Buffalo, New York's Lower West Side community contains some of the oldest and architecturally richest housing stock in the city. In fact, 61 percent of homes in the area are more than 75 years old. However, because of low median household incomes (\$21,594), many homeowners cannot afford to keep their homes in a healthy and safe condition.

To address this need, HOCN launched its Planning to Stay Program in 2011. Under the program, the organization provides senior homeowners with grants to help offset the cost to repair their homes and install energy-efficient upgrades. In its first two years, 19 units of housing were repaired, including the homes of 12 elderly homeowners.

In 2012, HOCN partnered with the Learning Disabilities Association of Western New York to expand the program to homeowners with developmental disabilities. Under the Stable Homes pilot program, HOCN provides homeowners with grants to complete repairs to keep their home in a healthy and sustainable condition. In its first year, the Stable Homes program provided grants to help repair five units of housing, including the homes of four Buffalo homeowners.

Most recently, HOCN expanded its home repair assistance to low-income families in the community. Between 2012 and 2014, HOCN provided grants to help repair 32 units of housing, including the homes of 19 low-income homeowners.

HOME has played a critical role in supporting HOCN's programs. To date, HOCN has used \$429,000 in HOME funds to leverage its \$1.7 million home repair programs. Without HOME, HOCN would not have been able to help preserve affordable housing opportunities in the community.



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PROJECT HIGHLIGHTS

Location: Norwalk

Project: Special Needs
 Rental Housing

HOME: \$237,000

Total Cost: \$466,000

Other Federal: N/A

Units: 1

District: CA-33

HOME SUCCESS STORY

California

Home Ownership For Personal Empowerment

Home Ownership For Personal Empowerment, Inc. (HOPE) is a nonprofit housing developer with a mission to create stable, affordable housing for people with developmental disabilities throughout Southern California.

HOPE was founded by a group of parents and concerned friends in South Bay, California in partnership with the Harbor Regional Center in Torrance, California. They believed that all people—no matter how severely disabled—have the right to live where and with whom they choose as a valued member of the community.

Today, HOPE owns over 20 affordable rental housing developments, including single-family homes, condominiums, and multifamily duplex or triplex properties in Los Angeles County. Nearly 70 tenants live in HOPE properties and pay no more than 30 percent of their income toward rent.

Maidstone Avenue Home

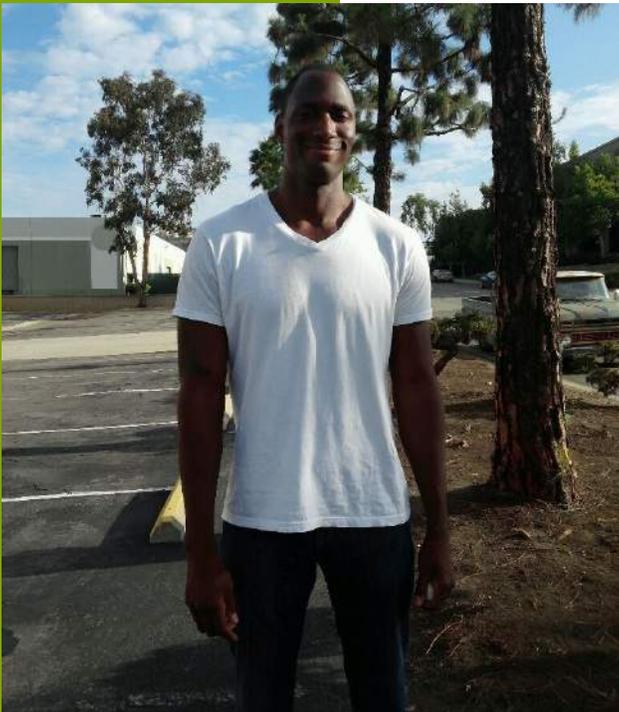
In early 2015, HOPE met with city housing officials, lenders, and the Harbor Regional Center to celebrate the completed renovation of a three-bedroom home on Maidstone Avenue in Norwalk, California.

HOPE used \$237,000 in HOME Investment Partnerships (HOME) funds, provided by the city, to purchase the property and secured most of the financing to renovate the property from the Ahmanson Foundation. The home is exclusively targeted to low- to moderate-income individuals with developmental disabilities and can accommodate three tenants. Moreover, the home includes an updated and wheelchair-accessible kitchen, front and back wheelchair ramps, larger bedrooms, and new electrical wiring, flooring, and appliances.

At 24 years old, Curtis moved into the home in March 2015. Although Curtis has a developmental disability, he has not let it stop him from setting goals and striving to reach them. In 2012, Curtis graduated from Wyotech Technical School with a certificate in heating and air conditioning and worked at Hyundai of Torrance as a car detailer. In 2013, Curtis decided to move out of his parents' home into his own studio apartment in downtown Long Beach, but after a year, he was having trouble making ends meet.

Today, Curtis currently lives in the Maidstone Avenue home with two roommates. He was recently hired at Allied Refrigeration in Signal Hill, California, working in the field he studied.

Curtis says he feels very fortunate. "I really like the neighborhood. I feel safe and we have shopping centers in walking distance. Best of all, there is a community college nearby where I hope to enroll and continue to enhance my education."



CONTACT

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PROJECT HIGHLIGHTS

Location: Bethel

Project: Rural Rental Housing Development

HOME: \$462,000

Total Cost: \$2M

Other Federal: \$590,000
Low Income Housing Tax Credits, \$296,500
Community Development Block Grants, \$58,500
ARRA, Section Project-Based Rental Assistance

Units: 10

District: VT-01

HOME SUCCESS STORY

Vermont

Housing Foundation, Inc.

The Housing Foundation, Inc. (HFI) is a nonprofit organization dedicated to creating, preserving, and protecting affordable housing for low- and moderate-income families, the elderly, and persons with disabilities throughout the entire state of Vermont.

HFI owns 18 mobile home parks with more than 1,000 lots and 225 units of multifamily and senior housing. HFI also serves as the Managing General Partner of developments with nearly 400 additional units.

HFI works with several public and private funders to ensure the long-term affordability of its housing. The HOME Investment Partnerships (HOME) program is a very important partner.

Depot II

The 10-unit Depot II property is one of only two subsidized rental housing developments in rural Bethel, Vermont. The development is owned by Bethel Housing Associates, but HFI serves as the Managing General Partner.

Depot II is exclusively targeted to low-income families, seniors, and people with disabilities. In fact, 70 percent of residents earn less than 30 percent of the area median income. Because the development is within walking distance to a small market, the town hall, library, post office, public transportation, and affordable restaurants, it is a prime location for residents. In addition, the nearby Bethel Recreation Area has fields, a pool, tennis courts, and picnic area.



In 2010, this 30-year-old property was in need of major rehabilitation. HFI secured \$2 million for the repairs, which ranged from the installation of new electrical wiring to new kitchen cabinets. To address the health and safety of residents, HFI installed sprinklers in all units, improved dangerous vehicle access, created a safe space for children to play, and ensured that *Americans with Disabilities Act* requirements were met. To the greatest extent possible, the project also incorporated energy-efficiency measures, including insulation and air sealing, solar hot water, lighting, and proper ventilation.

Today, residents have access to a part-time resident coordinator and a wide range of resources to help improve their financial management, to respond to domestic violence, and to help with child rearing. The property hosts a Toys for Tots program, has a safe yard for play, and is on the Arts Bus route.

The \$462,000 in HOME funds secured by HFI was essential to the successful rehabilitation of this community and regional asset. Without HOME, Depot II would have faced significant challenges in providing low-income families access to safe, healthy, and affordable housing.

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PROJECT HIGHLIGHTS

Location: Baltimore

Project: Permanent Supportive Rental Housing Development

HOME: \$445,000

Total Cost: \$4.9M

Other Federal: \$3.5M
Low Income Housing Tax Credits

Units: 19

District: MD-07

HOME SUCCESS STORY

Maryland

Marian House

Marian House is a holistic, healing community for women and children who are in need of housing and support services. It provides a safe, sober, and loving environment that challenges women to respect and love themselves, confront emotional and socioeconomic issues, and transition to stable and independent lives.

Located in Baltimore City, Maryland, Marian House was founded in 1982 as a joint project between the Sisters of Mercy and the School Sisters of Notre Dame. To date, Marian House has served more than 1,200 women. Key services include transitional housing, employment assistance, life-skills training, rehabilitation counseling, financial guidance, and family reunification.

Marian House uses HOME Investment Partnerships (HOME) funds to assist in the development of affordable rental housing.

Serenity Place

Before Ms. Dawn Murphy, a 41-year-old, single mother, came to Marian House in 2011, she was on a destructive path of homelessness and had an 18-year addiction to drugs. After giving birth while on the streets, Ms. Murphy had been sentenced to two years in prison and lost custody of her first and only child, Joshua.

The Marian House transitional program was the first “home” Ms. Murphy had known in a very long time. She took full advantage of the services offered, including attending weekly individual and group counseling, participating in job readiness programs, enrolling in General Education (GED) classes and obtaining her high school diploma, and working to regain full custody of her son.

In 2013, Ms. Murphy received full custody of Joshua and qualified for a two-bedroom apartment in Marian House’s Serenity Place, a 19-unit, affordable, permanent housing development located across the street from Marian House main headquarters in Better Waverly, Baltimore City.

Today, the Murphys call Serenity Place and Marian House “home.” Ms. Murphy continues to receive case management and is able to use the program services available to transitional program residents. She and Joshua are surrounded by the community support of her fellow resident neighbors. This has allowed Ms. Murphy to build a safe, loving, and supporting home for her and her son.

All of this would not be possible without HOME. The \$4.9 million Serenity Place development was built using \$445,000 in HOME funds, which leveraged \$3.5 million in Low Income Housing Tax Credits.



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PROJECT HIGHLIGHTS

Location: Redwood City

Project: Permanent Supportive Housing Development

HOME: \$1.5M

Total Cost: \$6.1M

Other Federal: \$1.8M
HUD Section 811
Housing for Persons With Disabilities, \$150,000
Community Development Block Grants

Units: 15

District: CA-18

HOME SUCCESS STORY

California

Mental Health Association of San Mateo County

The Mental Health Association of San Mateo County (MHA) began as an information and advocacy organization in 1958, developing self-help programs and support groups, community education programs, and social and recreational programs for individuals in the California community returning from institutional care.

Since 1992, MHA has used HOME Investment Partnerships (HOME) funds to develop permanent, safe, decent, and affordable housing for homeless adults living with mental illness. All of MHA's housing units have been developed in collaboration with the San Mateo County Department of Housing. MHA also works with the Housing Authority to secure Shelter Plus Care funds in order to keep rents affordable for people living at or below 30 percent of the area median income.

Cedar Street Apartments

Since 2012, Ms. Veronica Stevens has successfully lived in the Cedar Street Apartments, a 15-unit, permanent supportive housing development targeted to previously homeless individuals with serious mental illness and substance abuse issues in Redwood City, California.

Thanks to MHA, her life today is a far cry from where she started. As Ms. Stevens explains, "Sometimes I feel as though homelessness has been my whole journey. I came from a broken home and my mother was addicted to drugs. For much of my childhood, I lived in East Palo Alto, which was the murder capital of the world at the time. It was like living in a war zone. To get away from all the violence, I used to just sit in the parks where it was quiet. At 17 years old, I was getting sick; the voices in my head got so bad that I started using drugs to make the pain stop. By the time I was 19 years old, I was pregnant, my mother had died, and I was living on the streets. I was totally lost. I eventually had to give up my first and second child. One Christmas, I was so sick I just took off and got into trouble that ended up with me going to prison."

In 2009, after being released from prison, Ms. Stevens went to shelters and eventually found permanent housing at the Cedar Street Apartments. The \$6.1 million development provides residents with shared common areas for group activities and on-site support services. At Cedar Street Apartments, adults with mental illness can find the support and assistance necessary to participate in community activities at the highest level of independence possible.

MHA partnered with the San Mateo County Department of Housing to secure the financing to make this supportive housing development possible, including \$1.5 million in HOME funds, \$1.8 million from the U.S. Department of Housing and Urban Development (HUD) Section 811 Supportive Housing for Persons with Disabilities program, and \$150,000 in Community Development Block Grants (CDBG).

"It's painful having this illness. It's really lonely. But, now I have an apartment. I've gotten a job, I've reunited with my family and my children, and I have people who support me. Now that I am here, I know that whenever my kids need me, they can find me. I'm here."



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PROJECT HIGHLIGHTS

Location: Nashville

Project: Rental Housing Development For Formerly Homeless Individuals

HOME: \$600,000

Total Cost: \$631,000

Other Federal: N/A

Units: 8

District: TN-05

HOME SUCCESS STORY

Tennessee

Metropolitan Development and Housing Agency

The Metropolitan Development and Housing Agency's (MDHA) mission is to create quality, affordable housing opportunities, support neighborhoods, strengthen communities, and help build a greater downtown Nashville, Tennessee.

Established in 1938, MDHA houses more than 13,000 families, primarily through the U.S. Department of Housing and Urban Development's (HUD) public housing and rental assistance programs. MDHA also manages federally-funded community development and homeless assistance programs on behalf of the Metropolitan Government of Nashville, including the HOME Investment Partnerships (HOME) program.

HOME is one of the few federal resources that can be used to construct new affordable housing. Since 1992, Nashville has been awarded more than \$65 million in HOME funds, which have been used to produce or preserve more than 4,400 affordable homes.

Second Avenue South

Ms. Sharon Parsons' story is one of survival. After being abandoned by her parents, struggling with addiction for 20 years, and serving time in jail, Ms. Parsons decided it was time to take her life back. She reached out to The Next Door, a faith-based nonprofit organization that provides services for women and their families impacted by addiction, mental illness, trauma, and incarceration. When Ms. Parsons graduated from The Next Door's recovery program in 2014, the organization referred her to New Level Community Development Corporation (New Level CDC).

Thanks to New Level CDC, Ms. Parsons was able to move into one of the organization's brand-new affordable homes along Second Avenue South in Nashville, Tennessee. The homes were built to provide permanent, affordable housing for chronically homeless individuals and were financed with nearly \$600,000 in HOME funds.

Since moving into her new home, Ms. Parsons has received a raise at her job and been offered a manager trainee position. "Without this opportunity, I would have probably wound up back on drugs and back in jail. Having a home has given me my life back."

According to New Level CDC Executive Director Kay Bowers, HOME funding not only helps people like Ms. Parsons, it's also a smart financial decision. "In Tennessee, it costs about \$30,000 a year to keep someone incarcerated or to let a homeless individual cycle in and out of government and health care systems. HOME funding actually saves our city and state money, and allows us to provide the stability of a home to individuals in our community working to get back on their feet. It's a win for all."



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PROJECT HIGHLIGHTS

Location: Davis

Project: Rental Housing Development

HOME: \$2M

Total Cost: \$20.8M

Other Federal: \$8.3M
Low Income Housing Tax Credits, \$680,000
Federal Home Loan Bank Affordable Housing Program

Units: 69

District: CA-03

HOME SUCCESS STORY

California

Mutual Housing California

Founded in 1988, Mutual Housing California (Mutual Housing) is a nonprofit housing development corporation that develops, operates, and advocates for sustainable housing that builds strong communities in Sacramento and Yolo Counties in California.

Mutual Housing accomplishes its mission through new construction on vacant infill lots and redevelopment of existing multifamily housing to improve the health and quality of life of residents and neighborhoods. This housing provides the base for its multilingual team of community organizers to build strong and stable communities.

Mutual Housing has developed and currently operates 19 housing developments that are home to more than 3,000 low- and very low-income residents, including more than 1,200 children. Fourteen of these developments were financed using HOME Investment Partnerships (HOME) funds.

New Harmony Mutual Housing Community

In response to an identified affordable housing shortage for low- and very low-income households, the City of Davis, California donated one of its last inclusionary housing sites to Mutual Housing California in 2009 for the development of the New Harmony Mutual Housing Community.

Supported by \$2 million in HOME funds, New Harmony is a \$20.1 million, affordable, energy-efficient green development that provides sustainable housing for working families in a walkable, bike-able neighborhood near downtown Davis. It is a smart-growth, in-fill development that brings the benefit of the green revolution to low-wage workers and their families, seniors, and the disabled, living on fixed incomes.

All 69 apartments are designed for livability for all, including those with physical disabilities, and are wheelchair accessible. A 3,500-square-foot community and social services building serves as the central community gathering space for residents and provides a manager's office, a community organizer's office, a financial education classroom, common laundry facilities, and an expansive room for resident activities and meetings. Other amenities include community and children's gardens, art and sculpture by regional artists, a children's play area, basketball hoop, ample bike parking, and free internet access.

The extensive solar photovoltaic system is designed to produce enough electrical power to offset close to 80 percent of the electric energy used in both the common areas and apartments. The development has been formally certified by Build it Green's GreenPoint-Rated program. With a rating of 197 points, it earned the highest rating that had been given at

that time to a large multifamily development within the region.



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PROJECT HIGHLIGHTS

Location: Houston

Project: Permanent Supportive Rental Housing For Homeless and Disabled Veterans

HOME: \$3.8M

Total Cost: \$18.9M

Other Federal: \$11.1M
Low Income Housing Tax Credit

Units: 192

District: TX-02

HOME SUCCESS STORY

Texas

National Equity Fund

National Equity Fund is a nonprofit, Chicago-based affiliate of the Local Initiatives Support Corporation and is one of the nation's leading Low Income Housing Tax Credits syndicators. Since inception, NEF has played an integral role in creating affordable housing options, revitalizing communities, and strengthening local economies.

To date, NEF investments total more than \$11.4 billion in 2,300 Low Income Housing Tax Credit developments, which have created 140,000 affordable homes for low-income families and individuals. Nearly 20 percent of NEF funds are dedicated to supportive housing and to housing for individuals with special needs.

HOME Investment Partnership (HOME) funds provide critical debt financing for many of the Low Income Housing Tax Credit transactions that NEF syndicates.

Travis Street Plaza

Houston, Texas and the surrounding five counties are home to nearly 370,000 U.S. veterans, many of whom are homeless or are in critical need of affordable housing.

The Travis Street Plaza Apartments is a 192-unit permanent and supportive housing community located in Houston, Texas. The project was developed by Cantwell-Anderson's mission-driven subsidiary Cloudbreak Houston as part of its multi-decade vision to end veteran homelessness through a coordinated continuum of care, including transitional and permanent supportive housing.

Travis Street Plaza gives preference to homeless, disabled, and very low-income veterans, many of whom are transitioning from Midtown Terrace, an adjacent 286-unit transitional housing and treatment facility. Both projects were developed by Cantwell-Anderson, and together, they represent one of the city's few service-enriched permanent housing communities for veterans.

Goodwill Houston and U.S. Vets Initiative provide extensive job training, outreach, and case management services to veteran residents in Midtown's expansive, 29,000-square-foot community space.

Travis Street Plaza was developed with a \$3.8 million HOME loan and more than \$11.1 million in Low Income Housing Tax Credit equity, syndicated by NEF. The HOME loan was the first financing source committed to this project in 2011. Because of

this investment, the project did not have to take on conventional hard debt, which would have made it far more difficult to serve such a vulnerable population. As a result, Travis Street Plaza can keep rents low enough to be affordable for households earning as little as 30 to 60 percent of the area median income. In turn, this allows the development to provide a broader range of affordability to homeless, disabled, and very low-income veterans.



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PROJECT HIGHLIGHTS

Location: Las Vegas

Project: Senior Rental Housing Development

HOME: \$1.2M

Total Cost: \$23.5M

Other Federal: \$9M Low Income Housing Tax Credits, \$988,000 Bureau of Land Management Discounted Sale, \$1M Federal Home Loan Bank

Units: 188

District: NV-03

HOME SUCCESS STORY

Nevada

Nevada Housing Division

Established by the Nevada Legislature in 1975, the Nevada Housing Division (NHD) serves as the state's housing finance agency. Its mission is to provide affordable housing opportunities and improve the quality of life for Nevada residents. NHD encourages private capital investments and stimulates the production and preservation of affordable housing through the use of public financing in high-population centers, such as Clark and Washoe counties, as well as in Nevada's rural counties.

Since its inception, HOME Investment Partnership (HOME) funds have been used to develop more than 4,000 units of rental housing, 3,000 homebuyer units, and 2,000 units of homeowner rehabilitation in Nevada. More than \$5 million has been provided to residents in the form of tenant-based rental assistance.

Ensemble Senior Apartments

Completed in June 2015, the Ensemble Senior Apartments is a \$23.5 million, 188-unit affordable housing development in Las Vegas, Nevada. The development is exclusively targeted to serve low-income seniors and is already fully occupied.

To develop the property, Ensemble Senior Apartments leveraged a variety of federal, state, and local resources, including \$1.2 million in HOME funds as gap financing. This investment allowed the development to have deeper income targeting and ensured its long-term affordability and financial feasibility.

Mr. Oscar Rodriguez, a disabled and low-income senior, moved into the Ensemble Senior Apartments in 2015. Because his apartment is fully accessible—with low countertops, a step-in shower, and other modifications—Mr. Rodriguez is able to not only live independently, but to enjoy every aspect of the community. This is something he didn't have at his last apartment, where he was forced to stay indoors all day.

Mr. Rodriguez makes full use of the 24-hour computer lounge, outdoor courtyard areas, and the main common area, where he often talks to neighbors, while drinking a cup of coffee. "Since I have moved in, I am able to enjoy my new lifestyle in an environment that feels like it was designed specifically for me."



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PROJECT HIGHLIGHTS

Location: Kenai

Project: Rural Homebuyer Assistance

HOME: \$194,000

Total Cost: \$1.3M

Other Federal: \$836,000
USDA Section 502 Direct Loans, \$189,000
USDA Section 523 Mutual Self Help Housing Grants

Units: 6

District: AK-01

HOME SUCCESS STORY

Alaska

Rural Alaska Community Action Program

The Rural Alaska Community Action Program (RurAL CAP) is a multi-faceted organization, serving diverse populations throughout the state of Alaska since 1965. RurAL CAP's mission is to foster healthy people, sustainable communities, and vibrant cultures by empowering low-income Alaskans through advocacy, education, affordable housing, and direct services that respect their unique values and cultures.

RurAL CAP is a Community Housing Development Organization (CHDO) and uses HOME Investment Partnership (HOME) funds to develop affordable rental housing for special needs populations in Anchorage and to provide homeownership opportunities for lower-income homebuyers on the Kenai Peninsula.

Mutual Self-Help Housing

Ms. Maggie Winston of rural Kenai, Alaska is a mother to twin boys and recently graduated Cum Laude from the University of Alaska Anchorage with a Bachelor's degree in Psychology. She's also a quadriplegic and a RurAL CAP homebuyer. Ms. Winston's low-income status and physical disability were barriers to homeownership that she never dreamed she could surmount; however, today, Ms. Winston is the proud owner of a brand-new, fully handicap-accessible home.

Under RurAL CAP's \$1.3 million Mutual Self-Help Housing Program, Ms. Winston and her family and friends worked at least 30 hours each week to help build her home. As a result, she earned \$35,000 in sweat equity in 2012. Rural CAP's Mutual Self-Help Housing program helped Ms. Winston—and five other families—secure \$194,000 from the Alaska Housing Finance Corporation's HOME allocation, \$836,000 in U.S. Department of Agriculture (USDA) Section 502

Direct Loans, and down payment assistance from Cook Inlet Lending Center. The program is also supported with \$189,000 in USDA Section 523 Mutual Self Help Housing grants.

Prior to building her own home, Ms. Winston and her 7-year-old sons lived in a group, assisted-living home with very little privacy. The Winston's mortgage payment on their new home is significantly less than their previous rent.

"This is the most amazing program that exists for people like me because I would not be able to become a homeowner any other way. And to be able to sit here and tell you that I own this beautiful home that we are in, and I can afford it, and it's mine... It's the most liberating feeling."



CONTACT

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PROJECT HIGHLIGHTS

Location: Walnut Creek

Project: Rental Housing Development

HOME: \$2.5M

Total Cost: \$26.2M

Other Federal: \$11.3M
Low Income Housing Tax Credits, \$1.1M
Community Development Block Grants, \$250,000
Housing for People With AIDS

Units: 48

District: CA-11

HOME SUCCESS STORY

California

Satellite Affordable Housing Associates

Satellite Affordable Housing Associates (SAHA) provides quality, affordable homes and services that empower people and strengthen neighborhoods in the San Francisco Bay Area in California. SAHA begins from the idea that every person deserves a home. Its work is inspired by a belief that quality homes and empowering services should be in reach for all of the Bay Area's community members.

With a commitment to high-quality design and thoughtful, ongoing supportive services, SAHA empowers residents to build better lives and create healthier, safer communities.

Currently, SAHA's innovative properties provide more than 3,000 residents with much-needed affordable housing and services. Over half of the properties in its portfolio used HOME Investment Partnerships (HOME) funds.

Arboleda

Newly opened in 2015, Arboleda is a 48-unit affordable rental housing development in Walnut Creek, California. Ms. Kiara Hedglin, an extremely low-income, 26-year-old resident with Cerebral Palsy, says her new home has given her pride, privacy, and peace of mind.

For years, Ms. Hedglin paid almost 80 percent of her fixed income to rent a single room in a house with many roommates. As a result, she had to put her life and dreams on hold, just to keep a roof over her head.

Arboleda is exclusively targeted to low-income families, with about half of the homes set aside for people with HIV/AIDS and mental or developmental disabilities. In addition to providing safe, decent, and affordable housing, the development includes a community room, courtyard, computer room, free internet in each home, and a children's play structure.

Arboleda has received LEED for Homes Platinum certification in recognition of its wide range of environmentally sustainable design elements and construction techniques. The development also includes a 44-kilowatt photovoltaic system and a solar water heating system designed to reduce water heating costs by 67 percent.

The \$26 million development was financed with a variety of federal, state, and local resources, including nearly \$2.5 million in HOME funds provided by Contra Costa County, \$11.3 million in Low Income Housing Tax Credits, \$1.1 million in Community Development Block Grants (CDBG), and \$250,000 in Housing for Persons With AIDS funds. The City of Walnut Creek contributed a \$4.1 million loan to the development.



Thanks to this investment, Ms. Hedglin now has a decent, accessible, and affordable place to call home. She says that this has allowed her to "start to live a more normal life, instead of just barely squeaking by." She has even enrolled in college to finish her degree.

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PROJECT HIGHLIGHTS

Location: Vancouver

Project: Tenant-Based Rental Assistance

HOME: \$15,000

Total Cost: \$15,000

Other Federal: N/A

District: WA-03

HOME SUCCESS STORY

Washington

Share Vancouver

Share Vancouver's (Share) mission is to lead the hungry and homeless to self-sufficiency by providing food, shelter, housing, education, advocacy, and compassion through the strength of the Vancouver, Washington community.

Share operates three shelters for the homeless, a transitional housing program, a street outreach program, a Housing & Essential Needs (HEN) program, and case management. The organization provides daily meals for the homeless and low-income members of the community, in addition to operating a summer meals program for low-income children. Additionally, Share offers financial education courses and matched savings accounts to help families improve their credit scores and financial management.

The Blanchard Family

Before Ms. Amber Blanchard learned about Share in 2013, she had been in and out of jail and struggled to provide for her young daughter. Now, she credits the organization and its ASPIRE program with helping her break the destructive cycle in her life.

Share's ASPIRE program provides a coordinated system of case management, housing, and connection to supportive services in Vancouver, Washington for homeless families and individuals. This includes resource education for employment training, family counseling, debt reduction, budgeting, drug and alcohol abuse domestic violence counseling, mental health, parenting, life skills, childcare referral, and transportation.

Under the ASPIRE program, Ms. Blanchard took classes to help her learn how to stay on budget and prioritize spending. "I learned the first thing I always need to do is pay rent." Over time, she built a rapport with her landlord and learned how to communicate quickly when issues arose. Moreover, she has been committed to maintaining her sobriety and has participated in a Return-To-Work trial period under her social security benefit.

With the help of \$15,000 in HOME Investment Partnerships (HOME) funds, Share was able to provide Ms. Blanchard with rental assistance so that she could afford to live in a safe and decent home with her daughter and continue her journey to becoming self-sufficient.

"I can't thank Share enough. I'm a totally different person today, and I'll always be grateful for the support, classes, and caring that Share gave to me."



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PROJECT HIGHLIGHTS

Location: Santa Monica

Project: Permanent Supportive Rental Housing

HOME: \$1.3M

Total Cost: \$18.3M

Other Federal: Shelter Plus Care Program

Units: 46

District: CA-33

HOME SUCCESS STORY

California

Step Up

Step Up, based in Santa Monica, California, delivers compassionate support to people experiencing serious mental illness to help them recover, stabilize, and integrate into the community. Through dynamic partnerships, Step Up provides positive social and learning environments, vocational training, permanent supportive housing opportunities, and recovery services to empower individuals to cultivate lives of hope and dignity. Step Up exercises innovative leadership and advocacy to increase public understanding, support, and acceptance of all people living with mental illness.

Step Up uses HOME Investment Partnerships (HOME) funds to develop new, permanent supportive housing communities to house the community's most vulnerable neighbors who are experiencing chronic homelessness and mental health issues. Step Up acquired the parcel for Step Up on Fifth and then partnered with A Community of Friends (ACOF) to develop the community. Step Up still participates as an active partner in Step Up on Fifth and is the lead service provider.

Step Up On Fifth

For his entire life, Leroy has struggled with depression. After his sister died when he was only 12 years old, Leroy started drinking, and by the time he was 15 years old, Leroy was living on the streets and had attempted suicide. After experiencing homelessness for 16 years, Leroy was in considerably poor health, with borderline diabetes and obesity.

Thanks to \$1.3 million in HOME funds granted by the City of Santa Monica, Step Up was able to build the 46-unit, Step Up On Fifth development in 2009 to provide affordable, permanent, supportive housing to those in need.

In 2011, Leroy moved in to the Step Up On Fifth development. "I remember moving into my unit and being given the key and sort of shed a tear...It's the first place that I've ever owned. It's the only place that I've been able to call my home."

Having permanent, supportive housing helped Leroy turn his life around. His health improved considerably. He lost over 90 pounds and became a personal fitness trainer.



"Having a safe place to live, to no longer live in fear, was a tremendous help to my mental health stability. It's a gradual process and transformation takes time, but I've been able to heal from the inside out. I really believe that I have a purpose. God spared my life for a reason. I've been given the opportunity to live a new life, and to share it with others."

Leroy's story was featured in the EMMY Award-winning documentary, "Santa Monica Cares." Leroy is shown in photo to the left holding the EMMY, along with Director Jerri Sher. For more information on Step Up, please visit www.stepuponsecond.org. Recovery is possible!

CONTACT

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PROJECT HIGHLIGHTS

Location: Helena

Project: Special Needs
Rental Housing
Development

HOME: \$253,000

Total Cost: \$1.4M

Other Federal: \$450,000
Community Development
Block Grants

Units: 6

District: MT-01

HOME SUCCESS STORY

Montana

West Mont

West Mont is a nonprofit, charitable organization that has been helping Montanans since 1973 by providing a wide range of services for people with developmental disabilities to help them reach their maximum potential. West Mont currently operates 12 group homes and four vocational centers that provide nursing care, respite, employment opportunities, and social activities.

All West Mont residents earn low or very low incomes, are disabled, and are eligible for Medicaid. Their rent is funded through Supplemental Security Income (SSI).

The HOME Investment Partnerships (HOME) program was the catalyst to complete the second of only two medical group homes designed and built for individuals with developmental disabilities in Montana. Without HOME, the project would not have come to fruition.

Ron's Place

Over the last several years, the demand for long-term nursing care in Montana has increased significantly. Many residents have intensive medical needs and limited mobility. However, there are few options for medically fragile and terminally ill people with developmental disabilities in Montana. West Mont's Caldwell House is the only other medical group home that has been built in the state. It has been operating at maximum capacity since it opened, making the development of Ron's Place a top priority.

Ron's Place is a six-bedroom, medical group home, located in Helena, Montana. When completed in fall 2015, Ron's Place will not only help medically fragile residents remain in the community, but it will help the state save critical resources. Without Ron's Place, many residents would be forced to move into a state institution in Boulder, where the cost to taxpayers would be considerably higher. On average, community placement at the state institution costs taxpayers \$250,000, compared to just \$100,000 at Ron's Place. Other residents would have to live in nursing homes that are typically not suitable to their needs.

To help residents thrive, Ron's Place provides opportunities for social interaction. Additionally, the staff has been trained to provide the appropriate care necessary to meet each client's unique needs.

West Mont secured \$253,000 in HOME funds and \$450,000 in Community Development Block Grants (CDBG) to develop this new project. Because it served as the initial capital investment, HOME helped West Mont attract the total \$1.4 million in financing it needed to complete the project.

Thanks to HOME, Ron's Place will be another step in the continuum of care that West Mont can provide its clients in order to serve them throughout all stages of their adult life.

