

HOME Success Stories

In Rural Communities



The HOME Coalition
2015

CONTACT

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PROJECT HIGHLIGHTS

Location: Delta Junction

Project: Rural Senior Housing Development

HOME: \$819,000

Total Cost: \$1.9M

Other Federal: N/A

Units: 6

District: AK-01

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: Hinesburg

Project: Rural Senior Rental Housing Development

HOME: \$225,000

Total Cost: \$4.2M

Other Federal: \$475,000
Community Development Block Grants, \$134,000
in Low Income Housing Tax Credits

Units: 24

District: VT-01

HOME SUCCESS STORY

Vermont

Cathedral Square Corporation

Created in 1977, Cathedral Square Corporation (CSC) is a nonprofit organization that develops and operates affordable housing for the elderly and individuals with disabilities in Chittenden and Franklin Counties in Vermont. CSC works statewide with other nonprofit housing organizations to provide development assistance and to implement its Support And Services at Home (SASH) care coordination program. CSC's mission is to promote healthy homes, caring communities, and positive aging.

Today, Cathedral Square owns and/or manages 29 housing communities, serving more than 1,100 residents.

CSC uses HOME Investment Partnerships (HOME) funds to develop new affordable housing projects and to renovate existing senior housing. HOME funding is critical to helping CSC fulfill its mission.

Kelley's Field

Built in 1979 by a private owner, Kelley's Field is the only source of affordable senior housing in the rural community of Hinesburg, Vermont. Unfortunately, the 24-unit development suffered from deferred maintenance, and by 2015, the aging property needed substantial rehabilitation.

To ensure that Kelley's Field will remain a critical affordable housing resource for residents from Hinesburg and surrounding communities, CSC and Housing Vermont took over the property as a partnership. CSC will also manage the property, starting in December 2015.

In 2015, CSC secured the \$4.2 million in financing needed to complete the renovation, including \$1.5 million for construction. The project is financed with \$225,000 in HOME funds, \$475,000 in Community Development Block Grants (CDBG), and \$134,000 in Low Income Housing Tax Credits. HOME was a critical funding source for the project, covering 15 percent of the hard construction cost.

There is a significant need for affordable senior housing in rural Vermont. Nearly 700 households are on waitlists for CSC properties, and it can take as long as three years for seniors to obtain housing. That's why it was important to CSC to invest in Kelley's Field and preserve the affordability of the housing for low-income seniors in Hinesburg in perpetuity when the renovation is complete in 2015.



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PROJECT HIGHLIGHTS

Location: Calistoga

Project: Rural Owner-Occupied Rehabilitation

HOME: \$20,000

Total Cost: \$20,000

Other Federal: N/A

Units: 1

District: CA-05

HOME SUCCESS STORY

California

City of Calistoga

With a population of 5,200, the rural City of Calistoga is located in the northern end of the Napa Valley in California. Known as a tourist destination, Calistoga is home to a large number of seniors who live in mobile home parks and are on fixed incomes.

The city receives HOME Investment Partnerships (HOME) funds through the State of California and contracts with the City of Napa Housing Authority to administer its housing programs. This includes its rehabilitation loan program to help preserve and improve housing for low- to moderate-income families. In addition to providing low- and no-interest loans, the city also provides assistance throughout the loan and construction phases of work, including contractor appropriation and construction management.

Ms. Ana Armijo

Ms. Ana Armijo purchased her mobile home in rural Calistoga, California nearly ten years ago. At that time, Ms. Armijo worked as a nurse and enjoyed an active lifestyle serving her community. More recently, however, Ms. Armijo's health has declined. She has developed severe asthma and recently suffered a stroke.

Because of her very low, fixed income, Ms. Armijo struggles to keep up with the maintenance of her home. The mobile home park issued violations for the exterior paint, the roof had begun to cause water damage to the walls and ceilings, and the bathroom suffered water damage and was not handicap accessible. In addition, rot damage caused moisture infiltration into the home, the carpet on the outside deck was eaten away by termites, and the front entryway served as a trip hazard.

In 2015, Ms. Armijo applied for the City of Calistoga's Owner-Occupied Rehabilitation Loan Program. With the help of HOME funds, this program provides deferred, no-interest loans to low-income homeowners to make much-needed repairs and improvements to their homes.

Thanks to the City of Calistoga's program and HOME, Ms. Armijo's home includes a new roof with insulated panels, new paint, a complete bathroom renovation, and trim work, as well as yard maintenance. These improvements have not only made the home safer, but a more comfortable place for Ms. Armijo to live. She no longer has to worry about being displaced because of the condition of her home, and she has said many times that she feels she has been blessed to have received this help.



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PROJECT HIGHLIGHTS

Location: Biggs

Project: Rural Mutual Self-Help Homeownership

HOME: \$2M

Total Cost: \$9.2M

Other Federal: \$6.6M
USDA Section 502 Direct

Units: 56

District: CA-03

HOME SUCCESS STORY

California

Community Housing Improvement Program

The Community Housing Improvement Program (CHIP) is a nonprofit organization that provides healthy, sustainable, and affordable housing and services to qualified residents in North Valley, California, including Butte, Colusa, Glenn, Shasta, Sutter, Tehama, and Yuba Counties.

CHIP supports homeownership opportunities almost exclusively using the Mutual Self-Help Housing method of construction, develops rental housing, and manages their properties, including the provision of quality resident services. Since 1973, CHIP has helped build more than 1,700 Self-Help Homes and has developed nearly 700 units of rental housing.

Currently, CHIP uses HOME Investment Partnerships (HOME) funds to provide first-time homebuyers with down payment assistance under its Mutual Self-Help Housing program.

North Biggs Estates

Like other rural communities across the nation, Biggs, California struggles to provide low-income residents with access to safe, decent, and affordable housing. Two-thirds (67 percent) of low-income households and 70 percent of very low-income households in Biggs cannot afford their rent.

Thanks to CHIP's Mutual Self-Help Housing program, 56 very deserving, low-income families have realized the dream of homeownership in the North Biggs Estates Subdivision. Under the program, families work around their jobs and family obligations, including on evenings and weekends, to build their own home. By reducing construction costs, families can earn equity in their homes and make lasting investments in their communities.

CHIP homeowners are hardworking people with lower paying jobs. Often, English is their second language and many have not been granted the opportunities that can help create a path to wealth and homeownership, such as access to higher education.



In 2012, CHIP was awarded \$2 million in HOME funds and \$6.6 million in U.S. Department of Agriculture (USDA) Section 502 Direct Loans to support the development. HOME funding was used as a mortgage subsidy for the families. As a result, nearly half of CHIP's homeowners pay less for their new home than what they previously paid in rent. Without HOME, many of these families would not be able to afford their home.

As homeowners, the families living in the North Biggs Estates now have stable housing and can continue to earn equity. The homes' energy-efficient designs also help the families save money.

CONTACT

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PROJECT HIGHLIGHTS

Location: Nicholasville

Project: Rural Homebuyer Assistance and Owner-Occupied Rehabilitation

HOME: \$55,000

Total Cost: \$119,000

Other Federal: N/A

Units: 1

District: KY-06

HOME SUCCESS STORY

Kentucky

Community Ventures

Community Ventures (CV) strengthens communities by helping people achieve their dreams of greater economic opportunity. CV helps people own homes and start businesses because it believes in people's dreams. From affordable financing and education to counseling and neighborhood revitalization, CV creates opportunities to dramatically improve the quality of life for people across Kentucky.

Founded in 1982, CV has evolved in capacity and knowledge, but its mission has stayed the same—to strengthen communities by empowering individuals. CV is focused on the areas of greatest need, where it can make the most impact. CV is headquartered in Lexington, Kentucky with branch offices in Campbellsville, Frankfort, Louisville, Paris and Owensboro.

The Schwarz Family

Before buying her home in rural Nicholasville, Kentucky in 2014, Ms. Laura Schwarz and her two children rented an apartment nearby. While she wanted to become a homeowner so that she could provide her children with a safe, comfortable space to thrive, she needed to repair her credit and save money.

In 2012, she turned to the United Way of the Bluegrass to participate in their Back on Track program. Under the program, United Way provided Ms. Schwarz with an Individual Development Account (IDA) and matched her savings. With every credit card payment, she saw her credit score slowly go up.

In 2014, the United Way referred Ms. Schwarz to Community Ventures (CV) to help her find her dream home. The home was in foreclosure and had been vacant for about a year. Because the home needed significant repairs, CV helped Ms. Schwarz get a new HVAC system, hot water tank, and appliances.

CV also helped Ms. Schwarz obtain a low-cost, \$59,000 loan from the Affordable Housing Trust Fund and Kentucky Housing Corporation and more than \$55,000 in homebuyer assistance through the HOME Investment Partnership (HOME) program. Like many other low-income families, Ms. Schwarz would not have been able to become a homeowner without HOME.

Today, the Schwarz family pays just \$50 more to own their own home than they did to rent. And, because CV helped install new insulation and energy-efficient appliances and lightbulbs, their utility bills are much lower.

Looking back on her journey to becoming a homeowner, Ms. Schwarz says her favorite part was working with CV. "CV was there for me. They took me where I was and helped me make my dream come true."

CV is very excited to be able to help families like the Schwarzs, but it knows that this would not be possible without the United Way, Kentucky Housing Corporation, the Affordable Housing Trust, and its many other partners.



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PROJECT HIGHLIGHTS

Location: Monticello

Project: Rural Homebuyer Assistance

HOME: \$10,000

Total Cost: \$109,000

Other Federal: \$69,000
USDA Section 502 Direct Loan, \$7,000 Self-Help Homeownership Opportunity Program

Units: 1

District: KY-05

HOME SUCCESS STORY

Kentucky

Fahe

Since 1980, Fahe and its members have guided over 200,000 families to better lives, made over \$469 million in direct investments to the region, and achieved a total, cumulative financial impact of over \$1 billion.

Fahe provides Appalachian families the tools they need to build a better life through affordable housing, job creation, and the establishment of healthier communities. Fahe is a network organization comprised of over 50 members, serving the Appalachian areas of Kentucky, West Virginia, Virginia, Tennessee, Alabama, and Maryland.

Fahe requests HOME Investment Partnerships (HOME) funds annually to help clients seeking homeownership opportunities in Kentucky and Virginia. Fahe also facilitates HOME funds for its member networks in Tennessee and West Virginia.

The Rector Family

“My new home is so quiet and peaceful,” said Ms. Shelby Rector, age 20. “It’s amazing that as a single parent, I can afford to live in a home of my own that is also safe for my daughter.”

Ms. Rector and her 3-year-old daughter didn’t always have such a home to call their own. After Ms. Rector and her husband divorced, she became the primary caregiver of her then 1-year-old daughter. They lived in an apartment briefly, but the rent, utilities, and childcare bills were too expensive. Ms. Rector was forced to move back home with her parents and younger brother. Her parent’s home is small, and she and her daughter were forced to share a room.

The stress of living in close quarters with little to no privacy, while working and caring for a young child began to take its toll on Ms. Rector and her family. Luckily, her mother learned about Southern Tier Housing, a subsidiary of Fahe member, Kentucky Highlands Investment Corporation.

In 2013, Southern Tier Housing approved Ms. Rector for a home in rural Monticello, Kentucky. Ms. Rector was able to afford the \$108,607 home because Southern Tier Housing helped her secure \$10,000 in HOME funds, a \$69,000 U.S Department of Agriculture (USDA) Section 502 Direct Homeownership loan, and \$7,000 under the Self-Help Homeownership Opportunity Program (SHOP).

“Having a home has changed my life and given me and my daughter a great future. This home and this entire experience have given me a sense of independence I never expected to have. I’m very excited and grateful.”



CONTACT

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PROJECT HIGHLIGHTS

Location: Greenville

Project: Rural Rental Housing Development

HOME: \$847,000

Total Cost: \$1.1M

Other Federal: \$134,000
Section 4 Capacity Building

Units: 8

District: MS-02

HOME SUCCESS STORY

Mississippi

Greater Greenville Housing and Revitalization Association

Established in 1992, the Greater Greenville Housing and Revitalization Association (GGHRA) is an independent, 501(c)(3), nonprofit community development corporation, with over 20 years of experience developing and supporting affordable housing in the greater Greenville, Mississippi community.

GGHRA's mission is to develop, provide, and promote safe, affordable, and decent housing, in addition to designing, researching, and promoting revitalization activities.

With an impeccable reputation within the industry, GGHRA has successfully administered numerous community-based programs, including the redevelopment of scattered-site, single-family units, homebuyer assistance, and homeowner rehabilitation programs. As a result, GGHRA has helped thousands of families in the region find and maintain adequate housing.

Les-Lane Apartments

Because of lower incomes and high poverty rates, rural Greenville, Mississippi struggles to provide safe, decent, and affordable housing for low-income families. Moreover, Greenville maintains one of the highest concentrations of substandard housing in the state. In fact, the University of Wisconsin Population Health Institute ranked the Greenville/Washington County area as the worst region in the state of Mississippi for its physical environment.

In July 2013, GGHRA was awarded an \$847,000 Community Housing Development Organization (CHDO) grant through the HOME Investment Partnerships (HOME) program and \$134,000 in capacity-building funds to substantially rehabilitate Les-Lane Apartments, an eight-unit rental housing development in downtown Greenville.

Originally constructed in 1938, Les-Lane Apartments was Greenville's first multifamily development. At the time, it provided luxury housing to many prominent Delta residents. However, by 2013, the property was vacant and blighted.

GGHRA, along with other community leaders, constituents, funding agencies, and beneficiaries celebrated the grand reopening of Les-Lane Apartments in December 2014. Within three days of issuing the notice of availability for occupancy, GGHRA received 43 applications for tenancy. Today, it boasts a

waiting list of 28 prospective tenants.

Once vacant and vandalized, Les-Lane Apartments is now a symbol of the city's downtown renaissance. It also helped spur local economic activity. In fact, over 90 percent of the construction activities were awarded to regional contractors, providing a much needed economic stimulus to the City of Greenville. Les-Lane Apartments has proven to be a catalyst in the downtown redevelopment movement.



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PROJECT HIGHLIGHTS

Location: Deer Park

Project: Rural Habitat For Humanity Homebuyer Assistance

HOME: \$300,000

Total Cost: \$1.5M

Other Federal: \$150,000
Self-Help Homeownership Opportunities Program

Units: 10

District: WA-05

HOME SUCCESS STORY

Washington

Habitat for Humanity-Spokane

Habitat for Humanity-Spokane was founded in 1987 as an affiliate of Habitat for Humanity International. Since the day Habitat for Humanity-Spokane finished its first home in 1988, its mission and vision has been anchored by its dedication to ending the cycle of poverty housing. Habitat for Humanity-Spokane believes that everyone deserves a safe, decent, and affordable place to live and grow. Together with the help from the Spokane, Washington community and others, the organization builds hope, communities, and homes.

With the assistance of the HOME Investment Partnerships (HOME) program, Habitat for Humanity is able to provide homebuyer assistance to the hardworking and deserving families of Spokane.

Hope Meadows

In 2015, Habitat for Humanity-Spokane completed ten energy-efficient, healthy, affordable homes, nestled in the Hope Meadows community in rural Deer Park, Washington. The organization built these homes to not only provide stability for low-income families earning less than 60 percent of the area median income, but to serve as an asset to eliminate poverty for generations, spur economic growth in communities that need it, and further civic responsibility for the families that live in them.

The Shawvers are one of the ten families now living in the Hope Meadows community after struggling to keep their small carpet cleaning business afloat, while raising a large family. For nearly 20 years, Kevin and Kathy Shawver lived in a once-condemned trailer outside of Deer

Park. They used a propane generator to power their home during certain intervals of the day and a wood-burning stove to provide heat. Every morning during the winter months, the Shawvers woke up to ice crystals in their kitchen.

Under Habitat for Humanity-Spokane's Homeownership program, the Shawvers contributed 500 hours of sweat equity to build their own home. They saved money to pay for closing costs and took first-time homebuyer education and wealth management courses. In partnership with Spokane County Department of Housing and Community Development, the Shawvers and nine other families also received down payment assistance. This assistance was funded with \$300,000 in HOME funds and \$150,000 from the Self-Help Home Ownership Program (SHOP).

Today, the Shawvers are proud homeowners and are grateful for programs like HOME that help low-income families access safe, decent, and affordable housing.



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PROJECT HIGHLIGHTS

Location: Jackson

Project: Rural Homebuyer Assistance

HOME: \$25,000

Total Cost: \$143,000

Other Federal: \$84,500
USDA Section 502 Direct Loan, \$17,200 Federal Home Loan Bank, \$9,000 Self-Help Homeownership Opportunity Program, \$8,000 Appalachian Regional Commission

Units: 1

District: KY-05

HOME SUCCESS STORY

Kentucky

Housing Development Alliance

The mission of the Housing Development Alliance (HDA) is to strengthen the community by creating high-quality, long-lasting, and affordable homes. It serves low- and very low-income households in Perry, Knott, Leslie, and Breathitt Counties in the heart of the coalfields of eastern Kentucky. These counties are part of the hard-to-serve central Appalachian core. Despite the War on Poverty, these communities still have some of the highest poverty rates in the nation.

For over 20 years, HDA has provided affordable homeownership, home repair, and rental housing. The HOME Investment Partnerships (HOME) program is the most critical piece of funding HDA has to support these efforts.

The Stamper Family

Mark and Mary Stamper worked hard to provide a good home and future for their eleven children. Unfortunately, health issues forced Mr. Stamper into early retirement, significantly decreasing the family's household income. The Stampers were only able to afford a dilapidated, two-bedroom, one-bath trailer for their family of 13.

In 2013, they were approved for a new home as part of HDA's New Home Construction Program. Tragically, Mr. Stamper passed away before the house was completed, but Ms. Stamper decided to continue the process in order to provide a better opportunity for her family.

The Stampers' home was built in rural Jackson, Kentucky through a "Community House Raising" event, where community volunteers build a house for a family in need. HDA's full-time carpentry crews built each home to meet or exceed the current code. To further ensure affordability for the Stampers, their home has a Home Energy Rating System (HERS) score of 54. Now, the Stampers' estimated energy costs are less than \$100 per month.

Thanks to HDA and the Jackson community, the Stampers now own a six-bedroom, 2.5-bath home, financed by combining \$25,000 in HOME funds, a \$84,500 U.S Department of Agriculture (USDA) Section 502 Direct Homeownership loan, \$9,000 from the HUD Self-Help Homeownership Opportunity Program (SHOP), an \$8,000 Appalachian Regional Commission loan, support from the Federal Home Loan Bank, and locally fundraised dollars.

Partnerships that combine federal, state, and local resources—like HOME—have the biggest impact in low-income communities. Without HOME, the Stampers would not have been able to make their dream a reality.



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: Mammoth Lakes

Project: Homebuyer Assistance

HOME: \$1.9M

Total Cost: \$4M

Other Federal: \$72,000
Community Development
Block Grants

Units: 16

District: CA-08

HOME SUCCESS STORY

California

Mammoth Lakes Housing

Mammoth Lakes Housing (MLH) consists of two staff members and a six-member Board of Directors who actively work to fulfill its mission to support workforce housing for a viable local economy and a sustainable community in Mammoth Lakes, California.

Through collaborative public and private partnerships with local jurisdictions and for-profit resort and housing developers, MLH increases the supply of housing that is affordable to the Eastern Sierra's workforce and families.

Since 2003, MLH has used the HOME Investment Partnerships (HOME) program to construct 78 new rental housing properties and provide 18 first-time homebuyers with down payment assistance loans in the City of Bishop, Mono County, and the Town of Mammoth Lakes.

Homebuyer Assistance Program

With their first child on the way, Jamie and Natalie McLeod were hoping to make rural Mammoth Lakes, California their long-term home. But because of high housing costs, they never thought that homeownership in Mammoth Lakes was possible. At the time, the average home sales price around \$600,000, well above what they could afford.

With the help of MLH's \$4 million homebuyer assistance program—financed in part by with \$1.9 million in HOME funds—the McLeods were able to buy their first home in July 2013.

The program was first launched in 2006 as a public-private partnership between MLH and the Town of Mammoth Lakes to address the housing crisis, to stabilize the local economy, and provide the community with opportunities to purchase homes.

While Guild Mortgage had provided a \$139,000 primary loan, the McLeods could not afford a conventional loan for the full amount. Under MLH's program, the McLeods received a \$153,000 HOME-financed secondary loan with a zero percent interest rate. The loan was designed for first-time homebuyers. Without HOME, they would have not been able to afford to become homeowners this community.

Not only is HOME a critical tool for prospective buyers, but it also benefits the community of Mammoth Lakes by maintaining and growing the full-time community. HOME has helped prevent Mammoth Lakes from becoming a second-home-only community, where the majority of the workforce would have to drive more than 100 miles a day to work.



The McLeods and their new home.

CONTACT

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PROJECT HIGHLIGHTS

Location: Sidney

Project: Rental Housing Development

HOME: \$750,000

Total Cost: \$6.9M

Other Federal: \$4.8M
Low Income Housing Tax Credits

Units: 36

District: MT-01

HOME SUCCESS STORY

Montana

Mountain Plains Equity Group

Mountain Plains Equity Group (MPEG) is based in Billings, Montana and was founded in 2003. MPEG is dedicated to the financing and development of affordable housing to promote and support sustainable growth in local communities.

With a focus on low-income residents in Montana, North Dakota, and Wyoming, MPEG currently maintains a portfolio of 1,090 units, representing over \$140 million in total development costs. In addition, MPEG provides asset management services to the North Dakota and Alaska state housing finance agencies, overseeing the development and management of four additional projects with a total of 144 units.

HOME Investment Partnerships (HOME) funds make it possible for MPEG to finance projects where there is a critical need for low-income housing.

Sunset Village Apartments

Rural Sidney, Montana, is located within the area commonly known as the “Bakken,” an oil shale formation that spans northeast Montana and northwest North Dakota. Due to the significant increases in oil and gas production activity, this area has experienced rapid population growth, housing shortages, and dramatically increased rents.

The Sunset Village Apartment development—scheduled to be completed in 2016—will help address the critical shortage of affordable housing for low-income families in Sidney and the surrounding Richland County. This 36-unit development will replace 28 deteriorating public housing units that have reached the end of their useful life, while adding an additional eight units of affordable housing stock.



All of the apartments will be exclusively targeted to serving low-income households earning 40 to 60 percent of the area median income. The development will also include a community room, playground, and community garden and is within walking distance to recreation facilities, shopping, and schools.

Along with being a member of the development team, MPEG is an owner and partner with the Richland County Housing Authority. Together, these entities combined their financial capabilities, management expertise, and experience to develop the Sunset Village project and other similar projects.

HOME played a critical role in making this project possible. Although the Richland County Housing Authority generously donated the land parcel, Sunset Village faced a sizeable gap in financing because of the extremely high cost of construction. Without HOME, the project would not have been able to move forward.

CONTACT

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PROJECT HIGHLIGHTS

Location: Belle Fourche

Project: Rural Owner-Occupied Rehabilitation

HOME: \$8,400

Total Cost: \$10,500

Other Federal: N/A

Units: 1

District: ND-01

HOME SUCCESS STORY

South Dakota

NeighborWorks Dakota Home Resources

NeighborWorks Dakota Home Resources (NeighborWorks) is a nonprofit organization providing assistance to residents of the Black Hills and western South Dakota who need help purchasing, repairing, and retaining their homes. By offering affordable housing and community-focused programs, NeighborWorks strives to improve the quality of life for lower-income families and entire neighborhoods. Thanks to the help and support of volunteers and donors, the organization is able to offer lending, rehabilitation, and education under one roof.

NeighborWorks assists in providing safe, decent, and affordable housing and revitalizing neighborhoods to improve the quality of life in its communities. HOME Investments Partnerships (HOME) program is vital in assisting NeighborWorks fulfill its mission.

The Breeding Family

Like many other rural towns, Belle Fourche, South Dakota's biggest challenge is substandard housing. In fact, 20 percent of the homes in Belle Fourche do not meet health and safety codes. That's why Neighborworks has recently hired a part-time employee to help residents bring their homes up to proper safety codes.

Ms. Catherine Breeding is a 60-year-old foster parent and veteran, earning less than \$30,000 each year. Ms. Breeding and her family lived in a home with several health and safety issues. The roof leaked, ruining the fascia-eaves and rotting the door. The water damaged some electrical work and bathroom exhaust fans. But, because of her low income, Ms. Breeding did not have the money to renovate her home.

After Ms. Breeding turned to NeighborWorks for assistance, the organization helped her secure a \$1,100 Neighborhood Lending Services loan with a four percent interest rate and an \$8,400 HOME loan in order to renovate her home. The home renovations were completed July 2015.

Now, Ms. Breeding feels confident she can provide a safe, healthy, and positive environment for her foster children.

HOME is essential in helping rural families—like the Breedings—access safe, decent, and affordable homes in healthy condition. Without HOME, this project would not have been possible and many more South Dakota residents would have no other option but to continue to live in unsafe homes.



CONTACT

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PROJECT HIGHLIGHTS

Location: Grandview

Project: Rural Rental Housing Development for Farmworkers

HOME: \$781,000

Total Cost: \$8.3M

Other Federal: \$7.5M
Low Income Housing Tax Credits

Units: 41

District: WA-04

HOME SUCCESS STORY

Washington

Office of Rural and Farmworker Housing

The Office of Rural and Farmworker Housing (ORFH) is a private, statewide nonprofit corporation that helps develop and preserve affordable housing for farmworkers and other rural residents in Washington State. ORFH's mission is to improve the lives of farmworkers and low-income individuals in rural communities through affordable housing, advocacy, building financial assets, and other innovative solutions.

ORFH provides direct, comprehensive development services to local nonprofit corporations, housing authorities, growers and employers, and others interested in developing new or preserving existing affordable housing.

To date, ORFH has secured and managed over \$150 million to develop more than 1,500 housing units, serving some 7,500 rural residents. An additional 250 housing units are in planning and development and will serve an additional 1,000 residents.

Sor Juana Inés Court

The City of Grandview is located in rural, Yakima County, Washington and has an agriculturally based economy. Unfortunately, many of the families that harvest the Yakima Valley's fields and orchards struggle to access the community's housing market.

According to the State of Washington, the average annual earnings in production agriculture is just \$20,974, due largely to the seasonal nature of agricultural work. At that income, the average farmworker household of four can only afford to rent a studio apartment in Grandview.

To address the critical lack of farmworker housing, ORFH partnered with Genesis Housing Services to develop Sor Juana Inés Court, a 41-unit affordable housing development in Grandview. Overall, 30 of the units are set aside for farmworkers and their families, while the remaining units are open to low-income families.

Completed in 2013, the \$8.3 million Sor Juana Inés Court development was financed with \$781,000 in HOME Investment Partnerships (HOME) funding and nearly \$7.5 million in Low Income Housing Tax Credits. The National Equity Fund served as the Housing Credit investor.

Without HOME—and the partnership between ORFH and Genesis Housing Services—the Sor Juana Inés Court development would not have been possible.



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PROJECT HIGHLIGHTS

Location: Alexander

Project: Rural Owner-Occupied Rehabilitation

HOME: \$46,000

Total Cost: \$105,000

Other Federal: N/A

Units: 1

District: NY-27

HOME SUCCESS STORY

New York

PathStone Corporation

PathStone Corporation (PathStone) is a not-for-profit community development and human service organization that provides services to low-income families and economically depressed communities throughout New York, Pennsylvania, New Jersey, Ohio, Indiana, Virginia, Vermont, and Puerto Rico. PathStone has successfully operated a wide array of programs funded by federal, state, local, faith-based and private sources, including HOME Investment Partnerships (HOME) funds.

PathStone's mission is to build family and individual self-sufficiency by strengthening farmworker, rural, and urban communities. It is a visionary, diverse organization empowering individuals, families, and communities to attain economic and social resources to build better lives.

The Crittenden Family

In 2012, PathStone was awarded HOME funding from New York State Homes & Community Renewal to replace dilapidated mobile homes in Genesee and Orleans Counties in rural, upstate New York with new, Energy Star-certified manufactured homes on permanent foundations.

Ms. Elizabeth Crittenden, a mother of two young children who is employed as a banquet waitress at a local hotel, was one of the initial applicants for the program. At the time, the only place the Crittendens could afford was an old mobile home in very poor condition. The paneling was disintegrating and pulling away from the framing. She could literally reach inside the walls from the outside. An addition on the south end of the home was uninhabitable, and the only source of heat was a woodstove.

Using \$46,000 in HOME funds to help offset the costs, PathStone was able to replace the Crittendens' old home with a new, Energy Star manufactured home on a permanent foundation in 2015. A first mortgage on the property was obtained from the PathStone Enterprise Center, with additional funding for the project coming from the New York State Affordable Housing Corporation and the Wells Fargo\NeighborWorks America Safe and Sound program.

The difference between the old and new homes is life changing. Central heat means that Ms. Crittenden no longer has to get up on cold nights to keep the fire stoked, and the plumbing no longer freezes in the winter.

The importance of HOME in rural areas cannot be understated. HOME is one of the only resources to help folks stay in their home and make needed repairs or to help first-time homebuyers purchase a home and make the needed improvements prior to moving in.



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PROJECT HIGHLIGHTS

Location: Vanceburg

Project: Rural Rental Housing Development

HOME: \$225,000

Total Cost: \$473,000

Other Federal: HOME Tenant-Based Rental Assistance

Units: 4

District: KY-04

HOME SUCCESS STORY

Kentucky

People's Self-Help Housing, Inc.

The importance of having a safe, secure, and comfortable place to call home cannot be overstated. Stable housing goes hand in hand with good health, improved job stability and performance, and increased success in school.

Since 1982, People's Self-Help Housing, Inc. (PSHH), a nonprofit organization, has helped address the housing needs of low- and moderate-income residents in Lewis County, Kentucky. PSHH is dedicated to improving housing conditions day after day—through blistering heat and finger-numbing cold—to make a visible difference in housing in its little corner of the world. More importantly, PSHH makes a difference in the lives of the hundreds of individuals and families it serves each year.

Central Crossings Development

After Ms. Geneva Lewis' husband died in 1993, she could only afford to rent an old mobile home in poor condition near Vanceburg, Kentucky, an isolated, sparsely populated rural community in the foothills of the Appalachian Mountains. "The windows were bad and there were holes in the walls. I burned up in the summer and froze in the winter, and still, my utilities bills were over \$200 a month." Rent and utilities took more than half of Ms. Lewis' \$753 monthly Social Security Supplemental Security Income check, her only source of income.

In 2015, Ms. Lewis was able to move into a new, affordable apartment at Central Crossings Development, located within walking distance of downtown Vanceburg.



This first phase of the Central Crossings Development, which included four units, was completed in 2015. PSHH designed and constructed the development and now manages the property. PSHH secured a \$225,000 deferred, forgivable, 20-year loan financed with HOME Investment Partnerships (HOME) funds and a \$225,000, deferred, forgivable, 30-year loan from the Kentucky Affordable Trust Fund to finance the project. The balance of the project was covered by donations of time, materials, and services, and rents are currently subsidized with \$694 in HOME Tenant-Based Rental Assistance each month to make them affordable to folks like Ms. Lewis.

The units are exclusively targeted to families earning less than 60 and 30 percent of the area median income. In addition, the development is energy efficient with a HERS rating of 45, meaning that it is 55 percent more energy efficient than standard new construction. As a result, heating and cooling bills have been cut in half, helping tenants save money.

PSHH is in the process of securing financing for a \$900,000 second phase of development to add an additional eight units of affordable rental housing at Central Crossings.

CONTACT

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PROJECT HIGHLIGHTS

Location: Carpinteria

Project: Rural Rental Housing Development

HOME: \$2.2M

Total Cost: \$33M

Other Federal: \$12.3M
Low Income Housing Tax Credits

Units: 76

District: CA-23

HOME SUCCESS STORY

California

Peoples' Self-Help Housing Corporation

Peoples' Self-Help Housing Corporation (PSHHC) is celebrating its 45th year as a nonprofit developer operating throughout the central coast region of California in San Luis Obispo, Santa Barbara, and Ventura Counties.

PSHHC has provided Self-Help Housing homeownership opportunities to more than 1,200 households. In addition, it has built 45 rental housing developments, amounting to more than 1,600 apartment units.

PSHHC's portfolio includes housing for farmworkers, seniors, families, and special needs households. It also provides supportive housing services that are accessible to all tenants, including previously homeless individuals and families. PSHHC strives to ensure that its developments are effectively operated, efficiently managed, and are permanently integrated into the community fabric.

Casa de Las Flores and Dahlia Court II

In 2015, PSHHC completed Casa de Las Flores, a 43-unit, affordable housing development located in rural Carpinteria, California. The project represents the second new, affordable housing development in Carpinteria in the last three decades. Both Casa de Las Flores and the previous development—the 33-unit Dahlia Court II Apartments, which was completed in 2014—were built by PSHHC.

The HOME Investment Partnerships (HOME) program played a critical role in developing both Casa de Las Flores and Dahlia Court II. Together, these \$33 million developments leveraged \$2.2 million in HOME funds. Without HOME, neither of the two projects would have come to fruition.

In addition to helping PSHHC provide safe, decent, and sanitary housing for low-income residents, HOME also helped the organization achieve its community development goals, including eliminating slum and blight, advancing the city's General Plan Housing Element, and creating approximately 290 local jobs. Because the site was previously home to a dilapidated trailer park that had become wrought with criminal activity, substandard living conditions, and inadequate infrastructure, HOME also helped promote a safer community.



Carpinteria is home to many of the nation's largest, high-value agricultural producers, including the cut-flowers industry that supports local, regional, state, and international markets. Many residents work in service-oriented industries and earn low wages, resulting in a significant gap between what families earn and what they can afford to pay in rent. HOME gives these households the option of working and living in the community of their choice.

Through partnership, HOME has enabled the transformation of this community. With great care, this housing and economic opportunity will last for generations.

CONTACT

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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: Newport

Project: Rural Rental Housing Development

HOME: \$515,000

Total Cost: \$6.4M

Other Federal: \$3.2M
Low Income Housing Tax Credits, \$1M USDA Section 515 Rural Rental Housing Loans

Units: 21

District: VT-01

HOME SUCCESS STORY

Vermont

RuralEdge

RuralEdge is a rural, regional nonprofit housing organization that is committed to breaking the cycle of poverty in Vermont by providing caring and quality housing and community development, property management, financial services, and education in order to attain economic, social, and environmental sustainability.

RuralEdge's Real Estate Development Program serves the affordable housing needs of the Northeast Kingdom through the new construction, rehabilitation, and renovation of residential and commercial space. The organization also provides first-time homebuyer education and financial literacy classes, home repair and rehabilitation, and free mortgage delinquency counseling.

In its portfolio, RuralEdge manages over 600 affordable rental housing units in Caledonia, Essex and Orleans counties. It has also assisted more than 3,500 homebuyers in the Northeast Kingdom.

Lakebridge

Located in the poorest region of the state, rural Newport, Vermont struggles to provide quality, affordable housing for its low-income residents. In Newport, the median income for renters is just \$17,697 or 43 percent less than the statewide rate.

To address this need, RuralEdge and Housing Vermont joined forces to purchase three historic and five non-historic multifamily residential buildings. By 2011, many of the structures had become derelict. The organizations worked to design renovations and new construction to reinvigorate the buildings.

In 2012, the Lakebridge development opened, providing 21 newly renovated affordable rental housing units.

By removing neighborhood blight and replacing it with vibrant, quality housing, the Lakebridge development helped improve the neighborhood. In addition, the project added hidden solar panels to increase energy efficiency without detracting from the historic façade, and it used local materials whenever possible.

The HOME Investment Partnerships (HOME) program played a significant role in the renovation of Lakebridge. Because RuralEdge was able to secure \$515,000 in HOME funds as initial capital, the project was able to leverage the rest of the funding it needed, including a \$1 million U.S. Department of Agriculture (USDA) Section 515 loan and \$3.2 million in Low Income Housing Tax Credits.

Today, the Lakebridge development provides families with stable housing near the vital resources they need to not only survive, but to thrive. Without HOME, the Lakebridge project would not have been possible.



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PROJECT HIGHLIGHTS

Location: Battle Mountain

Project: Rural Senior Rental Housing Development

HOME: \$800,000

Total Cost: \$1M

Other Federal: \$228,000
Low Income Housing Tax Credits

Units: 16

District: NV-02

HOME SUCCESS STORY

Nevada

Rural Nevada Development Corporation

Rural Nevada Development Corporation (RNDC) is a 501(c)(3) nonprofit organization formed in 1992 to provide economic development assistance, financing opportunities to small businesses, and healthy, safe, and affordable housing to persons in all 15 rural counties, rural Clark and Washoe counties, and the 27 Native American tribes of Nevada.

RNDC has been responsive to the needs of rural communities by providing affordable housing, down payment assistance, homeowner rehabilitation, and small business alternative lending practices. Its housing programs have leveraged more than \$20.8 million, while its small business lending program has lent out over \$15.8 million.

John Marvel Senior Village

With a population of just 3,600, rural Battle Mountain, Nevada faces significant challenges in providing safe, decent, and affordable housing to low-income seniors. Few developers are willing to secure the additional resources needed to build in such a small community. Moreover, the healthy mining industry has caused rents to increase.

In 2005, RNDC began its plans to design and construct the John Marvel Senior Village, a 16-unit, affordable senior housing development. At the time, there were no other affordable senior housing developments in Battle Mountain.

To help keep costs low, Lander County donated the land for the project and future developments. In addition, RNDC secured \$800,000 in HOME Investment Partnerships (HOME) funds and \$228,000 in Low Income Housing Tax Credits. Without HOME, John Marvel Senior Village would not have been possible.



The reception to this project in the community was enormous. By the time the first phase of eight units was completed, RNDC had received more than 16 applications.

John Marvel Senior Village is an outstanding example of how nonprofit organizations and federal, state, and local governments can partner to make impossible things possible in small, rural communities.

CONTACT

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PROJECT HIGHLIGHTS

Location: Lamont

Project: Rural Rental Housing Development

HOME: \$2M

Total Cost: \$12.9M

Other Federal: \$9.9M
Low Income Housing Tax Credits, \$1M USDA Section 514 Farm Labor Housing Loans

Units: 44

District: CA-21

HOME SUCCESS STORY

California

Self-Help Enterprises

Self-Help Enterprises is a nationally recognized community development organization whose mission is to work together with low-income families to build and sustain healthy homes and communities. Self-Help Enterprises' efforts encompass a range of programs, including mutual self-help housing, sewer and water development, housing rehabilitation, multifamily rental housing, and homebuyer programs in the San Joaquin Valley of California.

Over five decades, Self-Help Enterprises' combined efforts have touched the lives of more than 50,000 low-income families in Kern, Fresno, Kings, Madera, Mariposa, Merced, Stanislaus, and Tulare County, serving as a model for similar organizations around the world.

Self-Help Enterprises uses HOME Investment Partnerships (HOME) funds to expand the supply of decent, safe, and affordable housing in rural communities.

Rancho Lindo

In the rural, unincorporated community of Lamont, California, people who labor in the neighboring agricultural fields now have access to a clean, safe, and sustainable place to call home—the Rancho Lindo rental community, a 44-unit, rental housing project developed by Self-Help Enterprises.

Lamont has a greatly underserved farmworker community that suffers from historic levels of overcrowded, cost-burdened, and substandard housing. Like rural communities across the nation, most farmworkers in Lamont struggle to provide decent, affordable housing for their families.

Rancho Lindo is located within walking distance to schools, grocery stores, and a park. All 44 units are exclusively targeted to low-income farmworker families earning less than 60 percent of the area median income (AMI). Nearly half of these units are limited to families earning less than 50 percent of AMI.

Self-Help Enterprises also provides quality resident service programs at the Rancho Lindo community center. These programs are designed to enhance the everyday lives and futures of the residents, including an after-school program for children, financial fitness classes, computer literacy lessons, a free lunch program, nutrition classes, English as a Second Language (ESL) courses, and even Zumba-style exercise lessons.

Built in 2009, the Rancho Lindo apartments are highly energy efficient. In fact, the development exceeds the rigorous California high-energy standards by 20 percent and received a 119 rating by the Build It Green program.

The \$12.9 million development was financed with \$2 million in HOME funds. For Self-Help Enterprises and the rural, low-income communities of California's San Joaquin Valley, HOME is a vital investment in building vibrant and sustainable communities.



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PROJECT HIGHLIGHTS

Location: Windsor

Project: Rural Rental Housing Development

HOME: \$750,000

Total Cost: \$17.7M

Other Federal: \$6.4M
Low Income Housing Tax Credits, \$2.8M Treasury 1602 Exchange, \$1.4M Economic Development Initiative Special Grant Project, \$1M Community Development Block Grants, \$1M USDA Section 515 Rural Rental Housing Loan

Units: 58

District: VT-01

HOME SUCCESS STORY

Vermont

Vermont Housing & Conservation Board

Created in 1987 by the Vermont legislature, the Vermont Housing & Conservation Board (VHCB) is a quasi-state funding agency with the dual goals of creating affordable housing and conserving and protecting agricultural land, forestland, historic properties, important natural areas, and recreational lands to enhance the economic vitality and quality of life of the state.

VHCB administers HOME Investment Partnerships (HOME) funds through a contract with the Vermont Agency of Commerce and Community Development. HOME funds are used exclusively for rental housing development, often in tandem with VHCB's state housing funds. In doing so, HOME creates greater levels of affordability and helps fill funding gaps.

Union Square Apartments

The formerly-named Armory Square Apartments is a historic, 69,000 square-foot brick apartment complex located in rural Windsor, Vermont. In 2007, the town approached a local nonprofit housing developer, Rockingham Area Community Land Trust (RACLT), and Housing Vermont, a statewide affordable housing developer, and asked them to take on redevelopment. At the time, an out-of-state-partnership owned and mismanaged the property, allowing it to fall into disrepair. Drug use and violence were rampant, and the vacancy rate had climbed to 26 percent.

RACLT and Housing Vermont used \$750,000 in HOME funds, \$6.4 million in Low Income Housing Tax Credits, \$1.27 million from VHCB, and an array of other federal, state, municipal, and private sources to complete the \$17.7 million Union Square Apartments project.

The redevelopment reduced density from 72 to 58 units, changed the income mix in the building, and created space for an on-site property manager, a full-time service coordinator, a community room, and offices for outside service providers. The redesign incorporated energy conservation measures, new windows and appliances, a new sprinkler system, and added an elevator.

Of the 58 total units, 17 are HOME-designated, 15 have U.S. Department of Housing and Urban Development (HUD) Project-Based Rental Assistance, and 6 are unrestricted. The HOME funding was critical to making 17 of the apartments affordable to households earning less than 60 percent of the area median income. Today the vacancy rate is just three percent.

Union Square Apartments has been recognized with a number of awards, including the Governor's Award for Environmental Excellence, an Honor Award from the American Institute of Architects Vermont, and the John M. Clancy Award for Socially Responsible Housing from the Boston Society of Architects.



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PROJECT HIGHLIGHTS

Location: Kinsman

Project: Rural Owner-Occupied Rehabilitation

HOME: \$324,000

Total Cost: \$479,000

Other Federal: N/A

Units: 14

District: OH-13, OH-14

HOME SUCCESS STORY

Ohio

Warren-Trumbull HOME Consortium

Established in 1996, the Warren-Trumbull HOME Consortium is a cooperative enterprise between the City of Warren, and Trumbull County in Ohio. The Consortium works together to expand the supply of decent, affordable housing in Warren City and Trumbull County.

HOME Investment Partnership (HOME) funds are allocated to homeowner rehabilitation and down payment assistance program and as gap financing for new construction of multifamily housing. Trumbull County's HOME allocation is administered by the Trumbull County Planning Commission.

Home Repair and Rehabilitation

In 2007, the Ohio Environmental Protection Agency identified rural Kinsman Township, located in the northeastern portion of Trumbull County, Ohio, as a potential health risk because of nonworking or malfunctioning septic systems. To ensure the health and safety of residents, in 2009, Trumbull County launched the first phase of the Kinsman Sanitary Sewer Project and installed 2,000 feet of sewer lines and a treatment plant. In 2013, the county began the second phase of the project to provide an additional 36,000 feet of pipeline to 343 homes and businesses.

The Warren-Trumbull HOME Consortium saw an opportunity to build on the success of the Kinsman Sanitary Sewer Project by helping low-income homeowners rehabilitate and repair their homes in and around Kinsman's new sanitary sewer.

The consortium provided \$324,000 in HOME funds and a minimum of \$100,000 in Community Housing Improvement Program (CHIP) grants to repair or rehabilitate 14 units of housing in the area.

The Pavlic family was one of the 12 families who received help from the Consortium. Under the program, they received nearly \$35,000 in HOME funds in the form of a declining, forgivable loan to repair their home. Thanks to this investment, the Pavlics were able to replace their roof and hot water heater, as well as repair their electrical and plumbing systems. The Pavlic family also received funding from Trumbull County's Community Development Block Grant (CDBG) to connect their home to the new sewer.

When completed in late 2015, the Warren-Trumbull HOME Consortium will have built upon an existing public works project to help provide a comprehensive revitalization of one of Trumbull County's rural communities.



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PROJECT HIGHLIGHTS

Location: Bluefield

Project: Rural Homebuyer Assistance

HOME: \$103,000

Total Cost: \$141,000

Other Federal: N/A

Units: 1

District: WV-03

HOME SUCCESS STORY

West Virginia

West Virginia Housing Development Fund

The West Virginia Housing Development Fund (WVHDF) is a public body corporate established by the state of West Virginia to increase the supply of residential housing for persons and families with low and moderate incomes and to provide construction and permanent mortgage financing to public and private sponsors of such housing. Since 1969, WVHDF has issued more than \$4.3 billion in bonds and has financed more than 118,000 affordable housing units.

HOME Investment Partnerships (HOME) funds have been used to expand the supply of decent, safe, sanitary, and affordable housing in West Virginia and to strengthen the abilities of the state and local governments to provide housing for those in need.

The Blankenship Family

Ms. Nancy Jo Blankenship needed a new place to live. “I opened the door and a snake slithered into my living room,” she said during an interview at her new home on Highland Avenue in rural Bluefield, West Virginia. Three weeks later, she came home from church to find dead snakes in her bathtub.

Snakes were just one of many problems Ms. Blankenship faced. The floor was rotting away and persistent mold had become an issue. Ms. Blankenship, who works at Sacred Heart Catholic Church, had to do something, but she never thought that homeownership would be a realistic option. Then, she heard about Community Action of South Eastern West Virginia (CASE), a community action agency that helps low-income individuals find affordable housing. When she contacted CASE, she learned about a new home that they were building that would soon be for sale.

CASE’s homeownership program helped Ms. Blankenship secure the low-cost financing she needed to buy her home. WVHDF provided \$103,000 in HOME funds to help offset the cost of construction and provided Ms. Blankenship with a \$12,000 deferred mortgage loan. CASE used Community Housing Development Organization (CDHO) proceeds to cover the remaining expenses.

Ms. Blankenship is thankful for the partnership between CASE and WVHDF that provided her a clean, safe, and affordable home.



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PROJECT HIGHLIGHTS

Location: Brattleboro

Project: Rural Rental Housing Development

HOME: \$200,000

Total Cost: \$5.3M

Other Federal: \$1.4M
Low Income Housing Tax Credits, \$2.5M Treasury 1602 Exchange, \$200,000 Economic Development Initiative Special Project Grant

Units: 24

District: VT-01

HOME SUCCESS STORY

Vermont

Windham & Windsor Housing Trust

Windham & Windsor Housing Trust (WWHT) has been creating housing opportunities and fostering vibrant, diverse, and attractive communities since 1987.

WWHT's mission is to strengthen the communities of southeast Vermont through the development and stewardship of permanently affordable housing and through ongoing support and advocacy for its residents.

A critical resource that enables WWHT to carry out its mission is HOME Investment Partnerships (HOME) funds. HOME helps WWHT provide new construction and rehabilitation of permanently affordable rental housing in southeastern Vermont, creating greater levels of affordability. Since the program's inception in 1992, WWHT has used HOME funds in 42 rental development projects with 790 housing units.

Upper Story Housing

WWHT partnered with the Brattleboro Food Co-op and Housing Vermont to create Upper Story Housing in rural Brattleboro, Vermont. The project included the demolition of the obsolete Brattleboro Food Co-op building and the construction of a four-story, highly energy-efficient, green building that provides 33,600 square feet of retail and office space for the Co-op and 24 affordable apartments exclusively targeted to low-income families.

Upper Story Housing is located in the downtown area close to public transportation, services, and shopping. The site, previously contaminated by a dry cleaning facility, was environmentally remediated and moved away from the nearby brook to protect the water from possible pollution and the building from flooding. Storm water runoff is treated and filtered by a green roof, permeable surfaces in the parking lot, and a 20-foot buffer strip in the new public park created along the Whetstone Brook. Recycled heat generated by the Co-op's refrigerators heats the store and the apartments and provides hot water.

Construction materials included locally harvested and milled flooring and slate siding manufactured in Vermont. Green features have cut costs by approximately 50 percent, which helps keep the apartments affordable and saves 21 tons of CO2 emissions a year.

WWHT secured \$200,000 in HOME funds, \$1.4 million in Low Income Housing Tax Credits, \$2.5 million under the U.S. Department of Treasury 1602 Exchange program, and \$200,000 from the U.S. Department of Housing and Urban Development's Economic Development Initiative Special Grants program, for a total project cost of \$5.7 million.

Upper Story Housing was one of two projects selected by HUD and the American Institute of Architects in June 2015 for excellence in housing design. Designed by Gossens Bachman Architects, the U.S.

Environmental Protection Agency awarded the project a National Award for Smart Growth Achievement in 2012.

