

HOME Success Stories

Seniors



The HOME Coalition
2015

CONTACT

Cary Bolling
(907) 330-8164
cbolling@ahfc.us

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.



CONTACT

Lyn Hikida
(415) 989-1111
lhikida@bridge
housing.com

PROJECT HIGHLIGHTS

Location: Oakland

Project: Senior Rental Housing Development

HOME: \$8.1M

Total Cost: \$68.8

Other Federal: \$7.1M ARRA, \$5.4M Historic Tax Credit, \$1M Federal Home Loan Bank

Units: 146

District: CA-13

HOME SUCCESS STORY

California

BRIDGE Housing Corporation

In 1983, a major, anonymous grant was given to the San Francisco Foundation to form BRIDGE Housing Corporation (BRIDGE) to spearhead new solutions to the worsening shortage of affordable housing in California and the West. At that time, the Bay Area Council and its business members voiced strong concern that high housing costs were undermining the region's workforce and economy.

Today, BRIDGE is a leading nonprofit developer of affordable housing. It creates, owns, and manages a range of high-quality, affordable homes for working families and seniors. BRIDGE strengthens communities and creates opportunities beginning, but not ending, with housing.

Since 1983, BRIDGE has participated in the development of more than 16,000 homes, serving more than 40,000 people.

St. Joseph's Campus

St. Joseph's Campus is a unique, multi-generational, mixed-use project centered around two affordable housing developments—Terraza Palmera at St. Joseph's and the historic St. Joseph's Senior Apartments—located in the heart of Oakland, California's Lower San Antonio neighborhood. The community has one of the highest concentrations of low-income residents in Oakland, with over 28 percent of residents living in poverty.

In 2011, BRIDGE leveraged the 100-year old, historic landmark to develop St. Joseph's Senior Apartments, an 84-unit, affordable, infill housing development for very low-income seniors with 3,200 square feet of commercial space. Terraza Palmera, the second phase of the redevelopment that was completed in 2013, provides 62 apartments for families earning less than 60 percent of the area median income. Four units that were originally part of the historic campus were rehabilitated, while the remaining 58 units are newly constructed.

St. Joseph's Campus provides residents with on-site amenities, including a spacious community room with a kitchen at each property, a community garden, and sunny lobby areas with seating. The lobby hallway features a brilliant mural painted by the Eastside Arts Alliance, a neighborhood arts and cultural organization.

The HOME Investment Partnerships (HOME) program was essential in making both phases of this project possible. St. Joseph's Senior Apartments received HOME funds in 2009, while Terraza Palmera received HOME funds in 2011. The renovation of the historic buildings, along with the new construction, not only provides affordable housing in one of the

most expensive housing markets in the country, but it also improved the community and served as a catalyst for further revitalization in the neighborhood.

Demand for the St. Joseph Campus remains high. In fact, BRIDGE received 535 applications for the senior apartments. Today the building is fully occupied and the waitlist is closed.



CONTACT

Cindy Reid
(802) 859-8805
reid@cathedral
square.org

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.



CONTACT

Kathleen Mertz
(510) 746-4120
kmertz@cchnc.org

PROJECT HIGHLIGHTS

Location: Visalia

Project: Senior Rental Housing

HOME: \$2.8M

Total Cost: \$9.6M

Other Federal: \$6.3M
Section 202 Supportive
Housing for the Elderly

Units: 43

District: CA-22

HOME SUCCESS STORY

California

Christian Church Homes

Christian Church Homes (CCH) has a simple but powerful mission to provide affordable, quality housing in caring communities. Founded in 1961, CCH has been meeting the housing and supportive service needs of very low-income seniors in California for over 50 years.

Through their dedication to building and managing affordable, quality, service-enriched housing, CCH's dedicated personnel make a difference in the lives of over 5,000 seniors and families on a daily basis.

HOME Investment Partnerships Program (HOME) funds have been leveraged in a quarter of CCH's portfolio, allowing for the creation and preservation of more than 950 affordable senior housing units that address the needs of California's most vulnerable residents.

Sierra Meadows

Through a partnership with Visalia Senior Housing (VSH), CCH has been serving low-income seniors in Visalia, California since the mid-1970s. Because of the long wait lists for subsidized housing in the area, the City of Visalia and VSH approached CCH with an idea to build another affordable, senior housing development. This idea resulted in the construction of Sierra Meadows, a \$9.6 million, 43-unit development that is exclusively targeted to very low-income seniors.

When Sierra Meadows opened its doors in 2011, it was the first Leadership in Energy and Environmental Design (LEED) Gold-certified, U.S. Department of Housing and Urban Development (HUD) Section 202 Supportive Housing for the Elderly development in the state.

Sierra Meadows was developed with \$2.8 million in HOME funds, which were used to acquire the land. Without HOME and other federal resources—including \$6.3 million in United HUD Section 202 funds—the project would not have been able to move forward.

The development incorporates several life-enhancing accessibility and adaptability features, including bathroom grab bars in every bathroom. Moreover, sustainable design features, like the passive cooling tower, not only reduces energy costs for low-income residents, but also supports the health of residents and the natural environment. The location also serves the daily needs of seniors, with access to transportation and shopping.

CCH is very proud of Sierra Meadows. It is a durable, cost-effective, 100 percent subsidized, healthy building where more than 42 low-income seniors can now call home. It is an excellent model of what HOME and local housing organizations can accomplish.



CONTACT

Peter Zovak
(818) 548-3111
pzovak@
glendaleca.gov

PROJECT HIGHLIGHTS

Location: Glendale

Project: Rental Housing Development For Seniors and Veterans

HOME: \$2M

Total Cost: \$4.2M

Other Federal: \$2.2M
Low Income Housing Tax Credits

Units: 18

District: CA-28

HOME SUCCESS STORY

California

City of Glendale

Since 1975, the City of Glendale, California has helped improve access to safe, decent, and affordable housing by developing, preserving, and administering 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 homeownership opportunities for first-time homebuyers. The city's vision is to ensure that all neighborhoods are quality, livable places that are free of blight and where residents feel safe and can access resources and services.

To date, the City of Glendale has helped develop more than 1,200 units of affordable housing.

Cypress Senior Living

The City of Glendale's newest affordable housing project is Cypress Senior Living, an 18-unit development exclusively targeted to low-income senior and veteran households. The Cypress building was built in 1928, and after years of wear and tear, the plumbing, heating, and electrical systems were in dire need of upgrades and the building needed to be retrofitted for protection against earthquakes.

In 2012, the Glendale Housing Authority and Community Development Partners of Southern California, an affordable rental housing developer, saw the opportunity to form a partnership that would transform the dilapidated building into a source of high-quality, affordable homes.



The Glendale Housing Authority provided \$2 million in HOME Investment Partnerships (HOME) funds on one condition: that six of the units had to be reserved and provide a preference for low-income, senior veterans of the U.S. Armed Forces. With the help of an additional \$2.2 million in Low Income Housing Tax Credits, their joint vision became a reality when the Cypress Senior Living Project opened its doors in June 2014.

Vietnam veteran Kevin Sargent learned about the Cypress project from the West Los Angeles Veterans Administration and is now a resident. Mr. Sargent had spent several years being homeless and making money by recycling bottles and cans and donating blood. Now, he has a safe, decent, and affordable place to call home.

In addition, Mr. Sargent and other residents have access to critical social services, including computer and safety courses, fraud awareness and prevention programs, medical screening, and financial literacy programs provided through local banks and organizations.

CONTACT

William Huang
(626) 744-8320
whuang@
cityofpasadena.net

PROJECT HIGHLIGHTS

Location: Pasadena

Project: Rental Housing Development

HOME: \$1.2M

Total Cost: \$16.9M

Other Federal: \$7M
ARRA, \$440,000 Federal
Home Loan Bank
Affordable Housing
Program

Units: 45

District: CA-32

HOME SUCCESS STORY

California

City of Pasadena Housing and Career Services Department

The City of Pasadena Housing and Career Services Department (City of Pasadena) is dedicated to providing affordable housing and community development opportunities to low- and moderate-income persons and employment resources to enhance and strengthen the Pasadena, California community.

The city provides financing from various sources, including HOME Investment Partnerships (HOME) funds, to help develop affordable housing. Currently, it has two HOME-funded projects under construction: Heritage Square, a 70-unit rental housing development targeted to very low-income seniors, and Mar Vista Union Apartments, a 20-unit, permanent supportive housing development for homeless families.

The City of Pasadena has developed 2,200 deed-restricted, affordable rental housing units and administers U.S. Department of Housing and Urban Development (HUD) rental assistance to 1,400 households.

Hudson Oaks

With the support of HOME, the City of Pasadena, California and its nonprofit partner, Abode Communities, completed the Hudson Oaks development in 2012. While Hudson Oaks was once the site of a long-vacant and partially burned-out development in the historic Washington Square Landmark District, it is today home to 44 very low-income seniors.

Hudson Oaks is a highly sustainable development. It achieved a LEED Platinum sustainability rating for reduced energy consumption, water efficiency, and improved recycling methods. Ninety-six percent of construction waste was diverted after completion, and it continues to operate 56 percent more efficiently than California Title 24 standards, saving even more in utility costs. Solar power provides more than 55 percent of the building's electricity, and rainwater is captured into filtration instead of running off into the ocean.

The \$16.9 million Hudson Oaks development would not have been possible without the City of Pasadena's allocation of more than \$1.2 million in HOME funds.

As Abode Communities' chief executive officer, Robin Hughes, puts it, "Hudson Oaks provides residents with a place to break the cycle of economic entrenchment by offering them a healthy home—one with reduced utility costs, that adds value to its surrounding community, that is well maintained and operated, and that provides residents direct access to essential resources and services."



CONTACT

Max Benson
(360) 377-7738
maxb@community
frameworks.org

PROJECT HIGHLIGHTS

Location: Spokane

Project: Senior Rental Housing

HOME: \$249,000

Total Cost: \$8.6M

Other Federal: \$3M Low Income Housing Tax Credits, \$4.1 Section 202 Supportive Housing for the Elderly

Units: 50

District: WA-05

HOME SUCCESS STORY

Washington

Community Frameworks

Community Frameworks is a 501(c)(3) nonprofit organization and a NeighborWorks® America Chartered Member based in Washington State. With offices in Spokane and Bremerton, the organization serves communities in Washington, Oregon, Idaho, and Montana.

Since 1974, Community Frameworks' mission has been to support and develop affordable housing as a foundation upon which individuals, families, and neighborhoods can build vital communities. To accomplish this mission, it develops affordable, supportive multifamily housing, provides homeownership opportunities for hard-working families, and teaches and counsels families on budgeting, credit, and homeownership topics. Community Frameworks also partners with cities, counties, small municipalities, nonprofits, and others throughout the Northwest region, providing technical assistance, financing, and other assistance to help develop affordable housing.

Lilac Terrace

In 2009, Community Frameworks finished construction on Lilac Terrace, an \$8.6 million 50-unit independent-living senior housing development in Spokane, Washington. The project—along with the 174-unit Lilac Plaza development that was originally built in 1972—are known as the Lilac Plaza Retirement Community and are exclusively targeted to low-income seniors earning less than 60 percent of the area median income. Most residents are in their mid-80s and many live on Social Security Survivors Benefits, having never worked outside the home.

Lilac Terrace provides attractive housing and a supportive community for seniors who do not have many other housing options. Moreover, the development helps residents stay active and engaged, allowing them to avoid assisted living. Residents have an exercise room, computer room, craft room, classes, raised garden beds, and access to meal service and social activities, including a very active Nintendo Wii bowling league.



Community Frameworks served as the development consultant on the Lilac Terrace project, which is owned and managed by Spokane Baptist Association Homes (SBAH). Community Frameworks secured all of the financing, assembled the development team, and managed the project from predevelopment to completion. The development was financed with nearly \$250,000 in HOME Investment Partnerships (HOME) funds, \$3 million in Low Income Housing Tax Credits, and \$4.1 million in funding from U.S. Department of Housing and Urban Development's Section 202 Supportive Housing for the Elderly program.

For too many seniors living on a fixed, low income, it is incredibly difficult to find a safe, decent, and affordable place to call home. With HOME, local organizations and Congress can help create new opportunities for senior housing.

CONTACT

Raymond Hodges
(650) 802-3389
rhodges@
smchousing.org

PROJECT HIGHLIGHTS

Location: Half Moon Bay

Project: Senior Rental Housing

HOME: \$1.5M

Total Cost: \$50M

Other Federal: \$37.4M
Low Income Housing Tax Credits, \$1.1M
Community Development Block Grants, \$1M
Federal Home Loan Bank Affordable Housing Program

Units: 160

District: CA-14

HOME SUCCESS STORY

California

County of San Mateo Department of Housing

The County of San Mateo Department of Housing (DOH) is a catalyst for improving access to affordable housing, increasing the supply of workforce housing, and supporting community development so that housing permanently exists for people of all income levels and generations in San Mateo County, California.

DOH provides rental and homeownership assistance to income-qualified residents. It also provides financing and technical assistance to partner organizations in the public, private, and nonprofit sectors to pursue housing and community and economic development activities that improve quality of life.

The HOME Investment Partnerships (HOME) program, along with other federal housing programs, provide the much-needed capital to continue to help house deserving residents of San Mateo County.

Half Moon Bay Senior Campus

In 2014, MidPen Housing Corporation completed the first phase of the Half Moon Village development, a 45-unit, affordable senior housing project located in San Mateo, California. One year later, the organization finalized the second phase of development, which included an additional 115 homes.

Half Moon Village is a key component of the County of San Mateo's Half Moon Bay Senior Campus Plan to integrate multiple senior housing developments with on-site services in an infill neighborhood next to the historic downtown area. This innovative Senior Campus creates a continuum of care to address the high costs of living and healthcare for seniors with fixed incomes.

The campus includes Coastside Adult Day Health Center and a community center managed by Senior Coastsiders, both of which provide a range of healthcare services and other supportive programs. MidPen Resident Services Corporation offers additional on-site services, all of which are designed to help senior residents live healthy, independent lives.

DOH partnered with MidPen Housing to support the campus by providing over \$1.5 million in HOME funding and nearly \$1.1 million in Community Development Block Grants (CDBG). This leveraged \$37.4 million in Low Income Housing Tax Credits and \$1 million from the Federal Home Loan Bank Affordable Housing Program.

At the grand opening for Half Moon Village, Ms. McCreaty, a new resident, expressed her joy. "There are so many people who need housing like this in the Bay Area. I am one of the lucky ones."



CONTACT

Susan Dutton
(415) 295-8829
Susan.dutton
@eahhousing.org

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."



CONTACT

George Gekakis
(702) 364-8027
ggi@gekakis.com

PROJECT HIGHLIGHTS

Location: Las Vegas

Project: Senior Rental Housing

HOME: \$2.4M

Total Cost: \$17.3M

Other Federal: \$10.2M
Low Income Housing Tax Credits

Units: 110

District: NV-01

HOME SUCCESS STORY

Nevada

George Gekakis, Inc.

The real estate development firm of George Gekakis, Inc. (GGI) was founded in 1981 in Shreveport, Louisiana and expanded to Las Vegas, Nevada in 1989. In addition to building custom homes and commercial structures, GGI has designed and built affordable senior housing since the mid-1990s.

Along with its nonprofit partner, Silver State Housing, GGI uses HOME Investment Partnership (HOME) funds to bring projects to fruition, serving the needs of seniors and helping to stimulate, revitalize, and diversify neighborhoods in Southern Nevada.

To date, GGI has developed and currently manages nearly 1,000 units of affordable senior housing in Las Vegas, North Las Vegas, and Clark County, Nevada.

McKnight Senior Village I

McKnight Senior Village I (McKnight) has been a successful senior housing community since 1996, with 110, single-story, one-bedroom, cottage-style units located on six acres in Las Vegas, Nevada. As an aging property, however, the development needed significant rehabilitation, not only to keep pace with newer developments, but to adhere to the state's higher standards of energy efficiency and green building, as well as federal *Americans with Disabilities Act* requirements.

Between 2012 and 2013, Silver State Housing secured \$2.4 million in HOME funds to help rehabilitate and preserve the existing units from becoming obsolete. Overall, the total cost to rehabilitate the property was \$17.3 million, including \$10.2 million in Low Income Housing Tax Credits. GGI served as the developer on the rehabilitation project.



Thanks to HOME, the McKnight campus can continue to help low-income seniors age in place near family, friends, and familiar surroundings. HOME funds also helped ensure that McKnight can keep rents low enough to serve seniors earning just 35 to 50 percent of the area median income.

McKnight is close to the retail, grocery, banking, medical services, and public transportation that its residents need. It is also located within a safe, gated community. Residents have access to a 7,700-square-foot recreational clubhouse and supportive services, including access to healthy foods, health and wellness services, and computer literacy and English language courses, among others to help them enjoy a lifestyle they would not otherwise have.

CONTACT

Stephanie Simeon
(716) 882-7661
s.simeon@hocn.org

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.



CONTACT

Krister Adams
(802) 828-3026
krister@vsha.org

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.



CONTACT

Mark Blatter
(206) 842-1909
mark@housing
resourcesbi.org

PROJECT HIGHLIGHTS

Location: Bainbridge Island

Project: Homebuyer Assistance

HOME: \$781,000

Total Cost: \$5M

Other Federal: \$270,000
Self-Help
Homeownership
Opportunities Program

Units: 24

District: WA-06

HOME SUCCESS STORY

Washington

Housing Resources Bainbridge

Housing Resources Bainbridge (HRB) is Bainbridge Island, Washington's only independent, nonprofit, affordable housing provider and advocate. Because of escalating rents and real estate prices, it is HRB's mission to develop and maintain affordable housing on the island and to educate the community about this critical need.

Established in 1989, HRB is a community land trust that provides long-term rental housing, rental assistance, rental referrals, and below market rate homeownership opportunities for low-income families. HRB also matches owners and tenants, provides home modifications to enable the elderly and disabled to live independently, and partners with other organizations to offer financial education courses.

HRB's portfolio includes 89 affordable rental units and 30 owner-occupied homes that will remain affordable forever under the community land trust model.

Ferncliff Village

Ferncliff Village is the culmination of a dream that started at HRB in 2007 with the donation of a six-acre parcel of land near downtown Bainbridge Island in Washington. Connected to Seattle by ferry, housing prices on rural Bainbridge Island have risen quickly over the last 30 years, and many workers are unable to purchase a home in the community.

This generous donation is dedicated to providing housing for teachers, public employees, business owners, and service employees in the area. HRB quickly decided that the community land trust model would be the best way to build and keep this housing affordable in perpetuity.

Working with Kitsap County, HRB was able to secure \$680,000 in HOME Investment Partnerships (HOME) funds through the competitive grant process, \$101,000 in HOME Community Housing Development Organization (CHDO) funds, a \$270,000 Self-Help Home Ownership Program (SHOP) grant, and numerous generous private donations, for a total project cost of \$5 million.

In total, 24 single-family homes were built and sold to low- and moderate-income families in Ferncliff Village. Homeowners included public employees, teachers, writers, construction workers, architects, restaurateurs, small business owners, nonprofit employees, and retirees. These owners now have stable homes with affordable, fixed-rate mortgages and are earning equity in their homes that will be realized at the time of sale.

The Ferncliff Village project was completed in 2013, and the homes will remain affordable for the community of Bainbridge Island in perpetuity.



CONTACT

Sharon Lee
(206) 443-9935
sharonl@lihi.org

PROJECT HIGHLIGHTS

Location: Seattle

Project: Rental Housing Development for Formerly Homeless Seniors and Veterans

HOME: \$1.4M

Total Cost: \$13M

Other Federal: \$9.5M
Low Income Housing Tax Credits

Units: 60

District: WA-09

HOME SUCCESS STORY

Washington

Low Income Housing Institute

The Low Income Housing Institute (LIHI) develops, owns, and operates affordable housing for the benefit of low-income, homeless, and formerly homeless people in Washington state. LIHI advocates for just housing policies at the local and national levels and administers a range of supportive service programs to assist those it serves in maintaining stable housing and increasing their self-sufficiency.

Founded in 1991, LIHI has grown to be one of the most productive affordable housing developers in the Northwest. LIHI owns and/or manages over 1,700 housing units at 50 sites in six counties throughout the Puget Sound region. Eighty percent of LIHI housing is reserved for households earning less than 30 percent of the area median income.

Ernestine Anderson Place

Ernestine Anderson Place (EAP), located in Seattle, Washington, is a five-story, newly constructed affordable housing development, built in the transit-oriented Central Area adjacent to downtown and Capitol Hill. Of the 60 units at EAP, 45 are set aside for formerly homeless seniors under the Housing First model. Eight units are reserved for homeless veterans.

As the developer, owner, and manager of EAP, LIHI has helped address the critical lack of affordable housing for the estimated 1,000 seniors who are homeless in King County.

The EAP development opened on February 8, 2013, a date declared Ernestine Anderson Day by Mayor Mike McGinn. EAP is named in honor of legendary jazz singer Ernestine Anderson, an international star from Seattle's Central Area and graduate of Garfield High School.

EAP features community space for residents, including a large resident lounge, TV viewing area, exercise room, library with free, internet-enabled computers, classroom, an outside patio garden, and social service offices for Sound Mental Health. The development is "built green" and meets the state's Environmental Sustainable Design Standard (ESDS) that is modeled on the Enterprise Community Green Communities effort. The building features energy-efficient insulation, Energy Star appliances, dual-flush toilets, reduced-flow faucets, and washable, no-wax floor surfaces.

The City of Seattle contributed \$1.3 million in HOME funds to the \$13 million project, allowing the development to serve individuals and families with limited incomes. Without HOME, EAP would not have been possible. Without HOME, EAP would not have been possible.

EAP was selected by Affordable Housing Finance (AHF) as a notable senior housing project, and in 2013, it received a Charles L. Edson Tax Credit Excellence Award Honorable Mention.



CONTACT

Rachel Iskow
(916) 453-8400
rachel@mutual
housing.com

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.



CONTACT

Joy McCracken
(605) 578-1401
joy@nwdhr.org

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

Sharath Chandra
(702) 486-7259
schandra@
housing.nv.gov

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."



CONTACT

Daniel Hlad
(415) 392-8215
dhlad@ncclf.org

PROJECT HIGHLIGHTS

Location: Redding

Project: Senior Rental Housing Development

HOME: \$500,000

Total Cost: \$13M

Other Federal: \$5.2M
Low Income Housing Tax Credits, \$2M Historic Tax Credits, \$590,000
Federal Home Loan Bank

Units: 60

District: CA-01

HOME SUCCESS STORY

California

Northern California Community Loan Fund

Northern California Community Loan Fund (NCCLF) is a nonprofit that partners with socially conscious impact investors and mission-driven organizations to address the need for housing, education, healthcare, food, jobs, and economic opportunity in low-income communities.

For over 25 years, NCCLF has provided loans and working capital, as well as consulting advice, to local organizations working to ensure that California's communities are financially stable and culturally vibrant. By investing in its loan fund, impact investors achieve their vision of realizing financial returns, while funding social good.

To date NCCLF has supported over 400 organizations, invested \$190 million, leveraged \$1.4 billion in working capital, and impacted the lives of over 1 million people in low-income communities. Of over 1,000 Community Development Financial Institutions rated by Aeris, an independent, third-party analyst, NCCLF is one of only six organizations to receive the highest possible AAA +1 rating.

As a CDFI, NCCLF partners with nonprofit organizations that use HOME Investment Partnerships (HOME) funds to support the development of affordable housing.

Lorenz Hotel

In 2012, NCCLF partnered with the City of Redding and Christian Church Homes of Northern California (CCH) to rehabilitate the historic, downtown Lorenz Hotel.

Completed in 2014, the \$13 million project created 60 units of high-quality, safe, and affordable housing for very low-income and extremely low-income seniors earning less than 50 and 30 percent of the area median income.

To help ensure that the development could serve seniors with the greatest needs, the City of Redding provided \$500,000 in HOME funding. Moreover, with partners, NCCLF provided \$625,000 in predevelopment financing for the project through the Redding Affordable Housing Loan Fund. The rehabilitation was managed by CCH, the largest nonprofit manager of affordable senior housing in Northern California that provides quality, affordable housing and services to over 6,500 seniors.



The Lorenz Hotel project not only directly addressed the lack of affordable housing in Redding, but it also preserved a historic landmark and contributed to the revitalization of the downtown area.

CONTACT

Dave Kreher
(606) 796-6333
davepshh@
windstream.net

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

Dominic D. Roybal
(707) 762-2336
dominicr@
pephousing.org

PROJECT HIGHLIGHTS

Location: Petaluma

Project: Senior Rental Housing Development

HOME: \$4M

Total Cost: \$18M

Other Federal: \$6.1M
Section 202 Supportive Housing for the Elderly

Units: 58

District: CA-02

HOME SUCCESS STORY

California

PEP Housing

Celebrating 37 years of service this year, PEP Housing began as a small, all-volunteer organization. Dedicated, local civic leaders and clergy joined forces to form PEP Housing to respond to the urgent needs of local seniors at risk of homelessness and/or living in appalling, substandard conditions in Northern California.

PEP Housing's original mission is to bring dignity and quality to affordable, senior housing. To date, more than 450 seniors live in 16 communities developed by PEP Housing. These communities are widely recognized for excellence in eco-friendly development and service-enriched programs.

PEP Housing has used HOME Investment Partnerships (HOME) funds as gap financing for several projects. Without HOME, those developments would not have come to fruition.

Casa Grande Senior Community

Having an affordable place to live in the community she has always called home is a dream come true for Ms. Maralyn Neilsen, a 73-year-old, long-time resident of Petaluma, California. Ms. Neilsen has overcome many obstacles in her life, including divorce after an 18-year marriage, the sudden and unexpected loss of her second husband, foreclosure, and the loss of her parents.

This strength helped Ms. Neilsen access a high quality of life at PEP Housing's Casa Grande Senior Community, a \$18 million, 58-unit, affordable rental housing development exclusively targeted to low-income seniors. PEP Housing manages the property and provides services through its Resident Service Coordinators. The development was financed with more than \$4 million in HOME funds and \$6.1 million in U.S. Department of Housing and Urban Development (HUD) Section 202 Supportive Housing for the Elderly funding.



In 2009, Casa Grande was honored with a prestigious Governor's Environmental and Economic Leadership Award. It was also an award finalist for the National Association of Home Builders (NAHB) National Green Building Award for Multi-Family Project of the Year. The development received a Met Life Foundation Award for Excellence in Affordable Housing, recognizing best practices in green, service-enriched housing for low-income seniors, and was the county's first Green Point-rated multifamily project.

Today, Ms. Neilsen continues to thrive at Casa Grande, where she is heavily involved in organizing social events and serves as the coordinator for a weekly card-making class for residents and other members of the community. To Ms. Neilsen, the HOME program means more than affordable housing. It means feeling welcome in a community that she can call home.

CONTACT

Ferrel D. Hansen
(775) 289-8519
ferrel@rncnv.org

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

Maria Velasquez
(619) 578-7550
communityrelations
@sdhc.org

PROJECT HIGHLIGHTS

Location: San Diego

Project: Senior Rental Housing Development

HOME: \$4.2M

Total Cost: \$28.8M

Other Federal: \$4.9
Section 202 Capital Advance

Units: 70

District: CA-51

HOME SUCCESS STORY

California

San Diego Housing Commission

Established in 1979, the San Diego Housing Commission (SDHC) provides a variety of award-winning, affordable housing programs and services that stimulate the local economy and revitalize neighborhoods, impacting the lives of more than 125,000 residents annually in the City of San Diego, California.

SDHC develops and preserves affordable housing, provides financing to developers and first-time homebuyers, administers rental assistance through the federal Housing Choice Voucher (HCV) program, and works to address homelessness through its three-year action plan, HOUSING FIRST—SAN DIEGO.

HOME Investment Partnerships (HOME) funds are used to support SDHC's efforts by financing affordable housing developments, assisting first-time homebuyers, and providing financial assistance to help homeowners rehabilitate their aging homes.

Victoria at COMM22

When Ray learned that he would be able to live at Victoria at COMM22, a new, 70-unit, affordable housing development for low-income seniors in the San Diego community of Logan Heights, he was overcome by emotion. "I was absolutely flabbergasted and had to ask more than once for the lady to repeat my monthly rent amount."

In 2008, Ray had become homeless after losing his job as a security guard. He lived for three years at the St. Vincent de Paul Village in Downtown San Diego before living on the streets. When he turned 62, Ray qualified for Social Security and took up residence at the Peachtree, a local hotel. Finding only part-time employment, he recycled cans and bottles to help make ends meet.

Thanks to SDHC and its many partners, Ray now lives in COMM22, an affordable housing partnership development that sets aside 70 units of rental housing for local seniors. SDHC served as a financing partner, and development was built by BRIDGE Housing Corporation and the Metropolitan Area Advisory Committee on Anti-Poverty in partnership with the San Diego Unified School District. Funding for the senior housing included \$4.2 million in HOME funds and \$4.9 million from the U.S. Department of Housing and Urban Development (HUD) Section 202 Capital Advance Loan program.

In 2015, HUD Secretary Julian Castro toured COMM22 calling it "truly a model of what we like to see in communities across the United States."



CONTACT

Marie Hurt
(800) 239-7379
director@southernunitedneighborhoods.org

PROJECT HIGHLIGHTS

Location: New Orleans

Project: Owner-Occupied Rehabilitation After Hurricane Katrina

HOME: \$800,000

Total Cost: \$1M

Other Federal: \$50,000
Section 4 Capacity Building Grants

Units: 32

District: LA-02

HOME SUCCESS STORY

Louisiana

Southern United Neighborhoods

Southern United Neighborhoods (SUN) is a 501(c)(3) public charity that was founded in March 2010 by low- and moderate-income people to use research and training to combat the poverty, discrimination, and community deterioration that prevents low-income individuals from taking advantage of their rights and opportunities.

SUN works to create affordable housing programs and provide financial literacy services in order to help families get out of poverty and create citizen wealth in Louisiana, Arkansas, and Texas.

Currently, SUN uses HOME Investment Partnerships (HOME) funds to support its owner-occupied rehabilitation project in the Lower 9th Ward neighborhood in New Orleans, Louisiana. This program helps families bring their homes up to code so that they may live in sustainable, durable housing.

Lower 9th Ward Rehabilitation

Since 2012, SUN has partnered with the City of New Orleans Office of Community Development to rehabilitate owner-occupied housing in the Lower 9th Ward. This partnership uses HOME funds to pay for certified contractors that SUN hires and manages to complete repairs, bring homes up to code, and create sustainable housing for low-income and elderly residents. Without HOME, many residents—including Mr. Johnny Davis—would not have been able to return to his home after Hurricane Katrina.

Born in 1943, Mr. Davis is an African-American veteran and lifetime resident of the Lower 9th Ward. He was just one payment away from paying off his mortgage when Hurricane Katrina devastated his home and his community.

Afterward, a series of unfortunate circumstances kept him from rebuilding. Three weeks after the storm hit, his wife died from cancer. Mr. Davis received insurance money and Road Home money to rehabilitate his property, but fell victim to contractor fraud. Like many other residents in the area, he lost thousands of dollars in the process.

After relocating to Gretna, Louisiana, Mr. Davis began saving what little he could in order to fix his home. The stress and displacement from the storm made things more difficult, but Mr. Davis never lost hope.

In 2013, Mr. Davis reached out to SUN for help, and the organization provided him with \$124,000 in HOME funds to renovate his home, including the installation of framing, siding, and a new roof.

Pre-Katrina, the Lower 9th Ward had one of the highest rates of homeownership in New Orleans. Together, SUN, the City of New Orleans, and HOME are helping to restore those rates by helping residents return to their homes.



CONTACT

Sean Caron
(857) 221-8601
scaron@tcbinc.org

PROJECT HIGHLIGHTS

Location: Pittsburgh

Project: Rental Housing Development

HOME: \$1.7M

Total Cost: \$26.6M

Other Federal: \$14.9M
Low Income Housing Tax Credits, \$1.5M
Neighborhood Stabilization Program 2, \$3M HUD Upfront Grant

Units: 106

District: PA-14

HOME SUCCESS STORY

Pennsylvania

The Community Builders

The Community Builders, Inc. (TCB) is one of America's leading nonprofit, real estate developers and owners. Its mission is to build and sustain strong communities where people of all incomes can achieve their full potential. TCB realizes its mission by developing, financing, and operating high-quality housing and by implementing neighborhood-based models that drive economic opportunity for residents.

Since 1964, TCB has constructed or preserved hundreds of affordable and mixed-income housing developments and has secured billions of dollars in project financing from public and private sources. Today, TCB owns or manages 11,000 units of housing in 14 states in the Northeast, Midwest, and Mid-Atlantic regions.

East Liberty Place North and South

Once a vibrant retail area, the East Liberty neighborhood of Pittsburgh, Pennsylvania experienced a long period of decline throughout the latter half of the 20th century. Over the past 15 years, TCB has partnered with Pittsburgh's Urban Redevelopment Authority (URA), community-based organizations, and residents to implement a comprehensive multi-property neighborhood redevelopment plan.

East Liberty Place North and South are positively transforming the neighborhood by providing 106 homes for families and seniors of all incomes, commercial space with community amenities, and jobs for residents. The developments have been a key catalyst for the revitalization of the East Liberty neighborhood, while simultaneously allowing low- and moderate-income families to remain in the community and benefit from the redevelopment.

The \$26.6 million East Liberty Place developments represent an innovative solution to a rapidly changing urban neighborhood. The former East Mall high-rise building straddled and restricted the entrance to downtown businesses and was widely seen as a major contributor to the decline of the neighborhood. By replacing the dilapidated housing complex with quality, mixed-income housing, the redevelopment created a new gateway to the downtown business district.

The URA provided \$1.03 million in HOME Investment Partnerships (HOME) funds in 2009 to help develop East Liberty Place North and \$634,000 in HOME funds in 2013 for East Liberty Place South. In addition, TCB secured \$1.5 million from the Neighborhood Stabilization Program 2 (NSP2), \$3 million from the Housing and Urban Development (HUD) Upfront Grant, and \$14.9 million in private equity generated by Low Income Housing Tax Credits. TCB worked closely with local government and public officials to drive neighborhood change.

HOME was instrumental in not only financing the developments, but in revitalizing the neighborhood, bringing affordable housing and new businesses to the area, and helping the city to reach its housing and economic development goals.



CONTACT

Josh Hooper
(502) 814-2730
jhooper@wearehpi.org

PROJECT HIGHLIGHTS

Location: Louisville

Project: Senior Rental Housing

HOME: \$315,000

Total Cost: \$4.1M

Other Federal: \$3.5M
Section 202 Supportive Housing for the Elderly

Units: 34

District: KY-03

HOME SUCCESS STORY

Kentucky

The Housing Partnership, Inc.

Incorporated as a private nonprofit organization, The Housing Partnership, Inc. (HPI) has provided affordable housing opportunities in Louisville, Kentucky for 25 years. HPI's mission is to create, sustain, and promote access to affordable housing opportunities. The organization strives to strengthen neighborhoods and improve lives through education and the preservation and development of affordable housing. In pursuit of this mission, HPI provides a wide range of services to the Louisville community, including homeownership counseling, financial literacy training, real estate development, resident services, and property management.

To date, HPI has developed over 6,000 affordable homes and apartments. In addition, 8,233 families have received home foreclosure counseling and \$98 million in federal, state, and local revenue have been leveraged. HOME Investment Partnerships (HOME) funds have been instrumental in HPI's work, specifically in the financing of single- and multi-family developments.

St. Denis

In April 2009, HPI partnered with the U.S Department of Housing and Urban Development (HUD), Catholic Charities, Louisville Metro, and Citizens Union Bank to develop St. Denis, a 34-unit, energy-efficient rental housing development exclusively targeted to low-income seniors in southwest Louisville, Kentucky.

The \$4.1 million project consisted of both new construction and the adaptive reuse of the former St. Denis Catholic School. Notably, over 956 tons of asphalt, metal, and concrete were recycled during construction. To finance the development, HPI secured \$315,000 in HOME funds and \$3.5 million in HUD Section 202 Supportive Housing for the Elderly funds.

Southwest Louisville is in desperate need of affordable housing for seniors. Even with rental assistance, low-income seniors struggle to pay for their living expenses and utilities. The average annual income of a senior living in HPI's senior housing is just \$12,047.

St. Denis was Louisville's first multifamily Energy Star building, and it was one of the first in the state. It was designed to minimize energy costs through an energy-efficient design. For example, a solar hot water heating system saves each resident over \$150 annually on energy costs. For this reason, St. Denis has received several awards, including Best Scoring Building at the 2011 Midwest Regional Energy Star Conference.

Given the significant development costs and HPI's commitment to keep rents affordable, St. Denis would not have been possible without HOME. Today, St. Denis averages 100 percent occupied and provides its residents the opportunity to age in place without financial stress.

