HOME SUCCESS STORY

California

Abode Services

Abode Services was founded in 1989 when a small group of people came together to address a growing problem with family homelessness in Alameda County, California. Its mission is to end homelessness by helping low-income, un-housed people, including those with special needs, to secure stable, supportive housing and to advocate for the end of the causes of homelessness. Abode Services does this by developing and implementing innovative programs to end homelessness using a “Housing First” philosophy.

Since 1989, Abode Services has expanded its impact throughout the Bay Area, serving more than 4,400 adults and children in Alameda, Santa Clara, and Santa Cruz Counties. It is proud to be a double-bottom-line agency with a commitment to effective financial management that is transparent to donors and funders and ensures the long-term stability of its programs.

Project Independence

When Lani first entered Abode Services’ Project Independence program in 2012, she was a 22-year old, single mother with two boys. The family was homeless and couch surfed for at least eight months. When Lani could afford it, she took her family to a motel so they could have a night alone and sleep on a bed. With average rents soaring as high as $2,078 in Alameda County, California, Lani couldn’t afford an apartment. She worked part-time, but could barely pay for her family’s basic needs, including groceries, clothing, diapers, and transportation.

Project Independence uses HOME Investment Partnerships (HOME) funds to help secure supportive housing for emancipated foster youth, like Lani. Under the program, residents live in affordable rental housing and participate in case management, education, vocational training, employment placement, financial literacy training, mental and physical healthcare, and other supportive programs.

With the help of $12,370 in HOME funds over 10 months, Project Independence was able to help Lani build a solid foundation, allowing her to provide a more stable future for her family. Instead of focusing on where she would sleep for the night, Lani could focus on her career and finding childcare for her sons. Having a stable home allowed Lani to overcome significant challenges, including the violent death of her brother.

Lani now works for Tesla Motors in a secure, well-paying job. Most importantly, Lani is self-sufficient and rents a two-bedroom apartment in Hayward, California where she lives with her two sons. “I just can’t believe how far I’ve come and what I’ve accomplished for myself and my kids!”
HOME SUCCESS STORY

California

Affirmed Housing

Headquartered in San Diego, Affirmed Housing is dedicated to enhancing communities and the environment in California by building dynamic, professionally-managed, high-quality, green, multifamily housing. Affirmed Housing’s areas of expertise include site selection, engineering, architecture, construction, relocation, and marketing.

Affirmed Housing also has extensive knowledge of public finance, Low-Income Housing Tax Credit acquisition, and tax-exempt bond financing. The organization has demonstrated excellence both in the construction of new multifamily apartment communities and the rehabilitation of existing family and senior apartment projects in urban and suburban settings. The Affirmed Housing team is devoted to building well-designed, sustainable housing that creates a quality environment for residents and enhances the surrounding neighborhood.

Monte Vista II

Like many communities across the country, Murrieta, California struggles to provide affordable rental housing for its low-income residents. To help address this shortage, Affirmed Housing partnered with the City of Murrieta and the County of Riverside to develop Monte Vista II, a 40-unit, second-generation, affordable rental housing development. Monte Vista II serves as an addition to the original, 64-unit, Monte Vista Apartments, located immediately north of the project site.

Completed by Affirmed Housing in 2013, Monte Vista II is located on a two-acre site that is conveniently within walking distance to a public park, school, public transit, and numerous public amenities. Residents also enjoy on-site garden plots, covered tot lot, computer room, and numerous critical services, including computer skills courses, after-school programs, and more. With drought-tolerant landscaping and other green features, Monte Vista II is a high-scoring Build It Green community.

To develop the $10.4 million Monte Vista II project, the County of Riverside provided nearly $1 million in HOME Investment Partnerships (HOME) funds as critical gap financing, solidifying the project’s ability to be completed. The City of Murrieta donated the land site, as well as substantial financing. With these investments, Affirmed Housing would not have been able to bring Monte Vista II to fruition.

As James Silverwood, President of Affirmed Housing, explained, “Monte Vista II enabled the City of Murrieta to produce additional affordable housing below the cost of a new stand-alone development. This strategy was a win-win for all involved—from residents to taxpayers.”
HOME SUCCESS STORY

California

Alameda County Housing and Community Development Department

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

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

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

Main Street Village

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

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

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

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

C&C Development

With over 30 years of experience, C&C Development (C&C) is a full-service, real estate development company based in Tustin, California that specializes in the construction, acquisition, rehabilitation, and management of affordable housing for working families and seniors.

Collaborating with stakeholders, housing organizations, local municipal staff, and elected officials, C&C with its nonprofit partner, Orange Housing Development Corp., designs and develops distinctive affordable projects to assist neighborhoods and communities in pursuing their smart growth goals and implementing their long-term housing vision. C&C is committed to these underlying planning principles in every project that it develops and believes that through enlightened implementation, its properties can serve as a catalyst for needed change, smart growth, and community-oriented development.

Serrano Woods

In 2011, Ms. Jenny Zamora escaped an abusive relationship with her two children. Through counseling, Ms. Zamora found peace and began rebuilding her life. “I don’t wait for people to help me. I move forward on my own.”

Ms. Zamora applied to live at Serrano Woods, a 63-unit, affordable housing rental development in Orange, California. However, she found that her new journey would not come easily. After qualifying for her new apartment at Serrano Woods, she lost her job when a major contract at the company she worked for did not materialize. Devastated, Ms. Zamora assumed she would no longer qualify for her new apartment. She was wrong. There was one apartment available and, with the assistance of C&C, Ms. Zamora qualified for it. In 2013, her family moved into their new apartment and Ms. Zamora enrolled in a local community college to earn her high school diploma.

With nearly $1.4 million in HOME Investment Partnerships (HOME) funds and $6.6 million in Low Income Housing Tax Credits, C&C was able to build Serrano Woods, a $17.5 million development. This project helped Ms. Zamora build a stable foundation for herself and her children.

Reflecting on where she was two years ago, Ms. Zamora sees a much brighter future ahead for her family. “As long as we have a roof over our heads and we are safe, I am happy.”
HOME SUCCESS STORY

California

California Housing Partnership Corporation

The California Housing Partnership Corporation (CHPC) is a private, nonprofit organization dedicated to helping government and nonprofit housing agencies preserve and expand the supply of affordable homes for low-income households throughout California. CHPC also provides leadership on housing preservation policy and funding.

Since its incorporation in 1988, CHPC has helped its partners create and preserve more than 20,000 affordable homes and has provided training and technical assistance to more than 10,000 individuals.

CHPC is unique in combining extensive experience in multifamily housing finance transactions with a deep commitment to affordable housing policy and technical assistance. CHPC regularly advises California’s housing agencies, legislature, and congressional staff on housing resource issues and is recognized as a national leader in the field.

Parc Grove Commons

Parc Grove Commons is a 215-unit, mixed-income project that was developed in 2009 by the Housing Authority of the City of Fresno on the site of an outdated World War Two-era public housing project. Today, the Parc Grove Commons targets low- and very low-income families earning less than 60 percent of the area median income and includes 31 units of public housing and 72 units for residents with Housing Choice Vouchers.

In addition to providing a much-needed source of affordable rental housing, Parc Grove Commons incorporates the latest in green building techniques and innovative energy designs, including solar panels, satellite-controlled irrigation systems, passive solar design, and recycled materials.

Initially, Parc Grove Commons faced many financial challenges. Unable to find either a mortgage lender or an investor, CHPC served as a key partner in putting together the complex financing needed. Wells Fargo demonstrated a commitment to the project by encouraging the California Community Reinvestment Corporation (CCRC) to provide the permanent loan. In addition, $5.7 million in federal stimulus funds and $2 million from the HOME Investment Partnership (HOME) program was combined with $29.4 million in other financing from the Housing Authority of the City of Fresno, the City of Fresno Redevelopment Agency, the Housing and Community Development Division, Wells Fargo Bank, and the California Reinvestment Corporation.

The community is located near schools, medical facilities, the Fresno Art Museum, city college, pharmacy, public transportation, banking, employment resources, groceries, and commercial retail. It provides residents with a community room, learning center, and playground.
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 in rural communities.
HOME SUCCESS STORY

City of American Canyon

With 20,000 residents, the City of American Canyon was incorporated in 1992 and is located about 35 miles northeast of San Francisco at the southern end of Napa County, California.

In 2013, the City of American Canyon was awarded a HOME Investment Partnerships (HOME) grant in the amount of $700,000 to be used for first-time homebuyer down payment assistance and owner-occupied rehabilitation loans. Without HOME, many first-time homebuyers in American Canyon would not have the capital needed to purchase their home and provide stability for their family.

First-Time Homebuyer Down Payment Assistance

Angel and Connie Sanchez’s son, Ismael, was born minutes before an earthquake hit Napa, California in 2014. The earthquake damaged their apartment, making it unsafe for their newborn son. They became homeless until a family member took them into their small, overcrowded, one-bedroom home. Frustrated and uncertain about when their apartment would be repaired, Mr. Sanchez tried to find another home for his family, but could not afford any options.

In December 2014, the Sanchez family submitted an application to the City of American Canyon’s First-Time Homebuyer Down Payment Assistance program. The program is supported with HOME funds and provides gap financing to help make home purchases more affordable for low-income, first-time homebuyers. Under the program, the Sanchez family secured a $100,000, one-percent, deferred-payment loan to help them buy a three-bedroom, newly renovated home in American Canyon. In total, the city has used $450,000 in HOME funds to help the families—like the Sanchez family—purchase their first home under the program.

Thanks to the city and HOME, Mr. and Mrs. Sanchez’s monthly house payment is only slightly more than the rent they were paying for their old apartment.

A few months after moving into their home, they continue to thank the city for helping them achieve their dream of homeownership. “Without the city’s down payment assistance, we would have never been able to afford to purchase a home for our family.”
HOME SUCCESS STORY

California

City of Berkeley

The City of Berkeley, California created its Housing Trust Fund in 1990 to better serve the city’s diverse residents by supporting the acquisition, rehabilitation, and development of affordable housing. The Housing Trust Fund is primarily focused on providing access to safe, decent, and affordable housing to low-income families and seniors, individuals with disabilities and special needs, and those experiencing homelessness.

Berkeley is now one of the highest-cost housing markets in the nation, and the city’s Housing Trust Fund is an essential tool for preserving and creating affordable housing opportunities. HOME Investment Partnership (HOME) funding is critical its success, supporting both development activity and the city’s capacity to monitor the affordable homes created.

University Avenue Cooperative Homes

University Avenue Cooperative Homes (UA Coop) was first developed in 1982 with the acquisition of five single-family homes and a nine-unit apartment building and the new construction of 33 units. The original developer intended to convert the property into a limited-equity housing cooperative, but it became insolvent in 1992. To ensure that the project could serve as affordable rental housing, Resources for Community Development (RCD), a Berkeley-based, nonprofit affordable housing developer, agreed to take over the property and to work with the tenant association to develop a preservation strategy. By 2013, however, the buildings in the UA Coop development ranged in age from 30 to nearly 100 years old and were in need of substantial rehabilitation.

In 2013 and 2014, the City of Berkeley partnered with RCD to preserve the development by providing a $1.2 million, 55-year, low-interest residual receipts loan financed primarily with HOME funds. The city also provided a predevelopment loan and a long-term, $1 lease for land currently appraised at $2 million. This support allowed RCD to not only preserve the affordable homes, but to update and improve the facades on Sacramento Street and University Avenue. The total development cost was $23 million.

Thanks to HOME and the resources it leveraged, the UA Coop will continue to provide safe, decent, and affordable homes for 47 families, almost all of whom earn extremely low incomes and cannot afford market-rate housing anywhere in the Bay Area. Living in the UA Coop, these families have access to one of Berkeley’s primary commercial corridors and are in close proximity to Berkeley’s downtown and a BART station. Residents also benefit from a shared community room, manager’s office, garden areas, walkways, and two laundry rooms.
HOME SUCCESS STORY

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.
HOME SUCCESS STORY

California

City of Davis

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

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

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

New Harmony Mutual Housing Community

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

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

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

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

City of Napa Housing Division

The City of Napa, California’s Housing Division supports a number of affordable housing programs to assist low-income households in the community. It also staffs the Housing Authority of the City of Napa, which administers the U.S. Department of Housing and Urban Development (HUD) Housing Choice Voucher Program countywide and affordable housing programs in each of the other cities in Napa County.

The City of Napa receives HOME Investment Partnerships Program (HOME) funds through the state of California, which it uses to support its Down Payment Assistance program to help low-income, first-time homebuyers become homeowners. Together, HOME and the City of Napa bring hope to families who never thought they would be able own a home.

The Moreno Family

The City of Napa’s Down Payment Assistance program has made homeownership possible for many low-income households, including Braulio and Veronica Moreno.

When they first got married, the Morenos chose to live with her parents while he finished college and worked part-time. They soon welcomed a new baby, and due to fiscal restraints, Ms. Moreno took a job working as a guest services agent at a local hotel. In 2013, Mr. Moreno graduated from college and found employment with a local trucking company. Both employed, they dreamed of being able to move into a home of their own.

In January 2014, Ms. Moreno contacted the city’s Housing Division about a home that was for sale near her aunt and uncle. With their second child on the way, the Morenos were anxious to move out of her parents’ house and were excited about the prospect of purchasing a home near family members. They saved $14,000 for down payment and closing costs and secured a $176,000 mortgage. The City of Napa also provided the Morenos with a $70,000, 30-year, deferred mortgage loan financed with HOME dollars.

The Morenos love their new, $259,000 home and feel fortunate to have found one in their hometown that they can afford. As homeowners, they continue to build equity and pride in ownership.
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.”
HOME SUCCESS STORY

City of Riverside Housing Authority

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

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

Home Front at Camp Anza

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

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

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

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

California

Community Development Commission of the County of Los Angeles

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

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

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

The Courtyard at La Brea

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

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

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

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

Resident Steven Myrick says, “I feel like I’m a very rich poor person. You live with dignity here.”
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.
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.”
HOME SUCCESS STORY

California

Domus Development

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

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

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

Garden Village

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

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

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

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

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

California

Eden Housing

Founded in 1968, Eden Housing is one of the oldest, nonprofit, affordable housing developers in California. It builds and maintains high-quality, well-managed, and service-enhanced affordable housing communities. Since inception, Eden has developed or acquired more than 8,000 units of affordable housing in 130 properties throughout California, serving more than 17,000 lower-income residents, including families, older-adult seniors, and individuals with special needs.

Demand for Eden’s work is high. Nearly 17,000 households are currently on its waiting lists and its properties have virtually no vacancies.

The HOME Investment Partnerships (HOME) program plays an important role in helping Eden Housing build and preserve affordable housing in California. HOME has become even more critical in the wake of the state’s decision to eliminate its redevelopment agencies.

Sara Conner Court

When she was just 12 years old, Ms. Cox was separated from her family because of her mother’s substance abuse problems. Although Ms. Cox was placed in foster care, she never felt like she had a home. “For the most part, I always kept my bags packed,” she shared with us. “It was never safe to get comfortable.” As a teenager, she experienced homelessness. Her unsettledness continued after her son, Xavier, was born, moving four times before he turned three years old.

This all changed in 2009 when Ms. Cox became a resident at Sara Conner Court, a 57-unit, affordable housing development in Hayward, California. The community provides affordable homes to low-income families earning between 30 and 60 percent of the area median income. Ms. Cox smiled and said, “For the first time, I placed pictures in a frame and hung them on the wall.”

Sara Conner Court features a large community room with a computer learning center, common kitchen, and space for families to congregate. Its four buildings are situated around a large, lushly landscaped courtyard with a playground, walking and sitting areas, and a barbecue and picnic area.

Not only does Sara Conner Court provide high-quality homes for people who need it, but it significantly revitalized the local neighborhood. The development was built on the site of an abandoned, substandard retail center.

Eden Housing developed the $20.5 million Sara Conner Court community with $4.5 million in HOME funds, $11.5 million in Low Income Housing Tax Credits, and $350,000 in Community Development Block Grants (CDBG). Without this investment, Ms. Cox and her son would never have found a place where they could feel at home.
**HOME SUCCESS STORY**

**California**

**Habitat for Humanity East Bay/Silicon Valley**

Habitat for Humanity East Bay/Silicon Valley brings people together to build homes, communities, and hope. The organization revitalizes neighborhoods, builds affordable and environmentally sustainable homes, and empowers families through successful homeownership. Since 1986, Habitat for Humanity East Bay/Silicon Valley has partnered with volunteers and the community to serve more than 6,000 people and strengthen communities in Alameda, Contra Costa, and Santa Clara Counties in California.

Under its program, affordable homes are built using a large amount of volunteer labor, donated funds, and materials. Then, the homes are sold at affordable prices to qualifying, low-income families.

HOME Investment Partnerships Program (HOME) funds are a critical part the organization’s funding and allow it to serve families with limited economic means.

**Muir Ridge**

The demand for affordable housing in the San Francisco Bay Area far outstrips supply, especially for low- and very low-income households. As a result, the need for affordable homeownership opportunities is significant.

In 2013, Habitat for Humanity East Bay/Silicon Valley identified a property for sale in unincorporated Martinez in Contra Costa County, California. The site was already subdivided into finished lots, and much of the site improvements were already completed.

The organization purchased the site and, in 2014, leveraged $1.5 million in HOME funds to construct Muir Ridge, a vibrant, mixed-income, $5 million affordable housing development. Without HOME, Habitat would not have been able to bring the community together to help 12 low- and very low-income families buy their own home in the new development.

While the median home sales price in the Bay Area was $661,000 in July 2015, Habitat buyers at Muir Ridge will purchase their homes for less than $290,000. That’s because in part, under Habitat’s program, each family contributes at least 500 hours of sweat equity to help reduce construction costs. Moreover, they receive extensive construction, financial management, leadership, first-time homebuyer and home maintenance training. This helps ensure that Habitat homebuyers are empowered for long-term success.

In addition, each home includes many green building features to address passive solar design, energy efficiency, water efficiency, resource conservation, and indoor air quality.

Thanks to HOME, Muir Ridge has not only helped make the dream of homeownership a reality for low-income families in the area, but it helped ensure that the development will be an asset to the surrounding neighborhood for years to come.
HOME SUCCESS STORY

California

Habitat for Humanity Greater San Francisco

Habitat for Humanity Greater San Francisco (Habitat GSF) builds homes and community in partnership with thousands of volunteers and partners each year in Marin, San Francisco, and San Mateo Counties in California, where owning a home is becoming increasingly unaffordable and where financing for affordable housing has become scarce. Habitat GSF also offers free financial literacy and homebuyer readiness classes.

To date, Habitat GSF has built more than 200 affordable homes and has leveraged $2.5 million in HOME Investment Partnerships (HOME) funds. The organization is currently developing Habitat Terrace, a 28-home, single-family development in San Francisco’s Ocean View neighborhood and Mt. Burdell Place, a 10-home, single-family development in Novato, California.

7555 Mission Street

In 2012, Aleli and Gennis Reyes and their three children were living in a tiny, two-bedroom apartment in Pacifica, California. The Reyes family dreamed of becoming homeowners, but did not think that it was possible.

Thanks to Habitat GSF and HOME, their dream became a reality in April 2013 when they moved into the 7555 Mission Street community, a 36-unit, condominium development in Daly City, California. With strong municipal and community support, Habitat GSF secured $1.3 million in HOME funds to complete the $12.9 million project.

The 7555 Mission Street project is GreenPoint-rated by Build It Green and features the largest solar installation of any Habitat for Humanity development in the world. It has received awards from the Grand Boulevard Initiative, Sustainable San Mateo County, and Habitat for Humanity International.

“We no longer need to rent and keep moving around, looking for cheap and nice apartments. It’s an unbelievable experience to be able to live in a house you built with your own hands,” said Elijah, one of the Reyes’ sons.

Having an affordable place to call home has allowed the Reyes family to plan for their future. Elijah graduated from high school and will start Skyline Community College in the fall of 2015. Daughter Erika is focusing on her college studies as well. She is majoring in engineering and appreciates having a quiet space to do homework. In addition, the Reyes family has opened their first retirement account.
Habitat for Humanity of Greater Los Angeles

Habitat for Humanity of Greater Los Angeles (Habitat LA) brings people together to build homes, communities, and hope throughout 110 cities and the unincorporated areas in Los Angeles County and 81 communities within the City of Los Angeles.

With the support of community partners, donors, and volunteers, Habitat LA provides low- and limited-income families and individuals the opportunity to build and purchase their own homes or renovate existing homes. In addition to a down payment and monthly mortgage payments, homeowners invest sweat equity. Since 1990, Habitat LA has built and repaired more than 600 homes locally.

Habitat LA uses HOME Investment Partnerships (HOME) funds to support construction, as well as to acquire land.

Sweat-Equity Homeownership

With a population of nearly 70,000, Lynwood, California ranks among the most densely populated communities in the state. The median household income in Lynwood is just $41,875, nearly $15,000 less than the statewide average, and 23 percent of the city’s residents live in poverty. As a result, there is an overwhelming need for affordable housing for low- and very low-income residents. That’s why Habitat LA identified Lynwood as one of its Neighborhood Revitalization Initiative focus communities in 2009.

For nine years, Ms. Nikki Payton, a 40-year-old nurse and single mother of three, lived in a dilapidated apartment. The roof caved in, mold became a problem, and there was no hot water. Ms. Payton had to boil water on the stove for baths and showers, and eventually all three children developed asthma. Afterwards, the Paytons moved in with Nikki’s mother in a small, crowded, two-bedroom apartment. The neighborhood was unsafe, and the children were unable to play outside.

The Paytons are thrilled to be moving into a safe, decent, and affordable home on Magnolia Avenue, which they believe will help them live better and healthier lives. HOME funds came together with additional sponsorships, donations, and volunteer contributions to make this project possible.

Not only has the project helped the Paytons, but the City of Lynwood has also been transformed. Since becoming a Neighborhood Revitalization Initiative focus community, Habitat LA has invested $24.3 million to build, rehabilitate, and repair more than 100 homes, as well as renovate key community buildings and the entire block of Magnolia Avenue. As a result, home prices have increased by 16 percent, unemployment has dropped by 38 percent, and crime is down 21 percent.
HOME SUCCESS STORY
California

Home Ownership For Personal Empowerment

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

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

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

Maidstone Avenue Home

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

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

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

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

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

### California

**LINC Housing**

LINC Housing (LINC) is one of California’s most productive nonprofit developers of affordable housing. To date, the organization has helped create more than 7,500 homes in 73 communities throughout California.

LINC properties are known for their excellent design, outstanding management, and life-enhancing services for residents. With more than 30 years of service to families, seniors, people with special needs, and local governments, LINC has helped create sustainable communities through new construction, acquisition, rehabilitation, and historic preservation.

HOME Investment Partnerships (HOME) funds have been used to finance several affordable communities in LINC’s portfolio. Providing the initial capital investment, HOME is an instrumental part of LINC’s mission to provide families with access to safe, decent, and affordable homes.

### Mosaic Gardens at Whittier

Ms. Valerie Hernandez, a single mother of three daughters, lived in an unaffordable apartment in a rough neighborhood. "We heard gunshots and fights all the time." Then, she drove by Mosaic Gardens at Whittier, a new 21-unit affordable housing development that was under construction. The Hernandez family was one of more than 500 families who submitted an application for the 21 apartments.

When the family learned that their application for Mosaic Gardens had been approved, Ms. Hernandez and her children were thrilled. The family moved into their new home in 2012 when construction was completed and quickly got settled into their new lives. "It's such a relief to have a safe home for my girls while I work to make a better life for us."

The $9.4 million Mosaic Gardens development was financed with a $2.3 million HOME loan from the City of Whittier and $4.3 million in Low Income Housing Tax Credit equity from Bank of America Merrill Lynch. The City of Whittier Redevelopment Agency also provided a $2.8 million loan to support the project.

Recently, Ms. Hernandez earned her real estate license. She works part-time as an administrator for a prominent real estate company, while building her own clientele. "If the rent for my home was higher, I would have to work full-time to make ends meet, and I wouldn’t be able to build my own business or learn from other real estate agents.”

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**HIGHLIGHTS**
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.
HOME SUCCESS STORY
California

Mental Health Association of San Mateo County

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

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

Cedar Street Apartments

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

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

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

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

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

California

Mercy Housing California

Mercy Housing California (MHC) was incorporated in 1988 as the California affiliate of Mercy Housing, Inc. (MHI), a national, nonprofit, affordable housing development, management, and resident services organization headquartered in Denver, Colorado. The mission of MHI and all its subsidiaries, including MHC, is to create stable, vibrant, and healthy communities by developing, financing, and operating affordable, program-enriched housing for families, seniors, and people with special needs who lack the economic resources to access quality, safe, housing opportunities.

HOME Investment Partnership (HOME) funds are a vital source of funding in nearly all MHC communities and is vital to fulfilling the mission of Mercy Housing.

El Monte Veterans Village

El Monte Veterans Village is a newly constructed, 41-unit, permanent, supportive housing development targeted to chronically homeless veterans in the City of El Monte in Los Angeles County, California. Today, Los Angeles County has the highest number of homeless veterans in the nation.

Completed in February 2014, El Monte Veterans Village is the first of its kind in the San Gabriel Valley. By partnering with New Directions for Veterans, a veterans services provider, and the U.S. Department of Veterans Affairs, the development not only provides high-quality, safe homes, but also comprehensive supportive services for its residents.

HOME played a critical role in supporting El Monte Veterans Village. In 2011, the City of El Monte demonstrated its strong support for the development by providing MHC with $400,000 in HOME funds. Because the HOME funds were committed early on in the predevelopment process, MHC was able to leverage other substantial public and private funds, including $8 million in Low Income Housing Tax Credits, to move the development into construction late in 2012. Thanks to HOME, this groundbreaking development was able to move forward.

El Monte Veterans Village has catalyzed the support of the community. Local schoolchildren, nonprofit organizations, and other community members continue to donate goods and their time to help the veteran residents.
HOME SUCCESS STORY

California

MidPen Housing

MidPen Housing’s mission is to provide safe, affordable, high-quality housing to those in need, to establish stability and opportunity in the lives of its residents, and to foster diverse communities that allow people from all ethnic, social, and economic backgrounds to live in dignity, harmony, and mutual respect.

MidPen Housing is one of the nation’s leading nonprofit developers, owners, and managers of high-quality, affordable housing. To date, the organization has built or rehabilitated more than 100 rental housing developments, providing 7,500 units for low-income families, seniors, and individuals with special needs throughout Northern California.

HOME Investment Partnerships (HOME) funds are critical to MidPen’s development process, providing the low-cost financing necessary to bring projects to fruition.

Aptos Blue

On her own since she was 18 years old, Ms. Laura Contreras has worked hard to make ends meet despite challenges she’s faced. Although she always planned to attend college, Ms. Contreras was forced to put her education plans on hold when she unexpectedly became pregnant at age 20 and her living expenses rose. Because Ms. Contreras wanted to make a better life for her daughter, she temporarily moved back to her mother’s house in Aptos, California and enrolled in Human Services Certification classes at Cabrillo College.

As part of her certification, Ms. Contreras pursued an internship at Housing Choices, a nonprofit organization that helps individuals with developmental disabilities find affordable housing. The internship was perfect for Ms. Contreras, and she accepted permanent employment with the organization after it was over. With a meaningful job and her college plan on track, Ms. Contreras needed to complete just one more piece of the puzzle—a home to call her own.

Thanks to MidPen Housing and a partnership with the County of Santa Cruz, Ms. Contreras was able to find a home in Aptos Blue, a $20.8 million, 40-unit, affordable rental housing development, surrounded by coastal redwoods and a preserved, historic landmark onsite. Financed with $3 million in HOME funds and $7.2 million in Low Income Housing Tax Credits, Aptos Blue provides much-needed workforce housing in an ideal location near public transit, shopping, and the beach. The development also preserved and rehabilitated the Castro House—one of California’s culturally rich landmarks.

When she found out that she was would be living at Aptos Blue, Ms. Contreras was beyond excited. Crying tears of joy, she finally made a home for herself and her daughter.
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.
HOME SUCCESS STORY
California

Napa Valley Community Housing

For 38 years, Napa Valley Community Housing (NVCH) has developed and managed affordable homes in Napa County, California. Currently, the organization manages 616 affordable housing units across 17 developments.

NVCH serves low-income individuals and families by providing residents with opportunities to improve their quality of life. Its Resident Services Program teaches successful life and leadership skills, and its Family Empowerment program provides access to on-site healthcare, job training, and educational services.

NVCH received the Outstanding Nonprofit of the Year Award from the Napa Chamber of Commerce and Mechanics Bank in 2010, as well as the Citibank Nonprofit Appreciation Award and Union Bank Cornerstone Award.

Arroyo Grande Villas

After losing her home to foreclosure when the housing bubble burst in 2008, Ms. Ana Vallejo and her three young children could only afford a small condominium in a neighborhood plagued with gang activity. Luis, her youngest son, began skipping school, his grades began to plummet, and he started rebelling at home and getting in trouble with the law.

In 2010, the family moved into Arroyo Grande Villas, a new 25-unit affordable housing development in Yountville, California. Ms. Vallejo hoped that it would provide a better future for her children.

The $8.4 million development was built by NVCH using more than $3.1 million in HOME Investment Partnerships (HOME) funds. This investment allows low-income families, like the Vallejos, to move to a community with better opportunities.

Ms. Vallejo largely credits NVCH for helping Luis turn his life around. “Moving to a safe neighborhood enabled us to get away from the gangs and bad influences in our old neighborhood.” The Resident Services staff connected her with resources to help get Luis out of trouble, including parenting classes, counseling services, and help navigating the court system. Luis was referred to the Legacy Youth Project, a program that steers local youth away from gangs and other troubles by offering daily, campus-based mentoring at Vintage High School.

Luis received several As on his report card for the first time since starting high school, and in October 2014, he was named Student of the Month. His inspiring story was featured in “The Mask You Live In,” a documentary that examines masculinity and its impact on society, and he was interviewed by Matt Lauer on the “Today” show in March 2015.

Luis has big hopes for his future. He graduated from high school in June and plans to attend Napa Valley College.
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.
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.
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.
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.”
HOME SUCCESS STORY

California

Satellite Affordable Housing Associates

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

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

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

Arboleda

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

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

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

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

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

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

California

Step Up

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

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

Step Up On Fifth

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

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

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

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

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

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