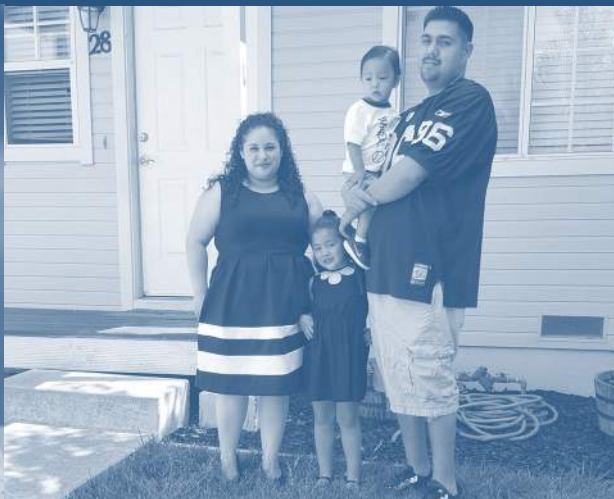


# HOME Success Stories

## Green Housing



The HOME Coalition  
2015

## CONTACT

Katelyn Silverwood  
(858) 679-2828  
katelyn@affirmed  
housing.com

## PROJECT HIGHLIGHTS

**Location:** Murrieta

**Project:** Rental Housing Development

**HOME:** \$968,000

**Total Cost:** \$10.4M

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

**Units:** 40

**District:** CA-42

# HOME SUCCESS STORY

## 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."



## CONTACT

Linda Gardner  
(510) 670-5939  
linda.gardner@  
acgov.org

## PROJECT HIGHLIGHTS

**Location:** Fremont

**Project:** Rental Housing Development for Formerly Homeless Families

**HOME:** \$1.9M

**Total Cost:** \$28.2M

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

**Units:** 50

**District:** CA-17

# HOME SUCCESS STORY

*California*

## Alameda County Housing and Community Development Department

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

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

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

### Main Street Village

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

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

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

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



## CONTACT

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

## PROJECT HIGHLIGHTS

**Location:** Delta Junction

**Project:** Rural Senior Housing Development

**HOME:** \$819,000

**Total Cost:** \$1.9M

**Other Federal:** N/A

**Units:** 6

**District:** AK-01

# HOME SUCCESS STORY

## *Alaska*

### Alaska Housing Finance Corporation

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

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

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

### Ptarmigan Heights

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

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

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

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

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



## CONTACT

Greg Payne  
(207) 245-3341  
gpayne@  
avestahousing.org

## PROJECT HIGHLIGHTS

**Location:** Portland

**Project:** Rental Housing Development

**HOME:** \$500,000

**Total Cost:** \$11.1M

**Other Federal:** \$6M Low Income Housing Tax Credits

**Units:** 57

**Jobs:** 373 construction

**Other:** \$1.72M in wages

**District:** ME-01

# HOME SUCCESS STORY

## Maine

### Avesta Housing

Avesta Housing has more than 40 years of experience as a leader in nonprofit affordable housing development and property management. Avesta is headquartered in Portland, Maine with satellite offices throughout its footprint in southern Maine and New Hampshire.

Avesta's mission is to improve lives and strengthen communities by providing quality affordable homes to people in need. Avesta offers full-service property management, leasing, resident service coordination, and maintenance services for the more than 2,000 units in its portfolio. In addition, the organization advocates for affordable housing, develops and manages high-quality affordable housing, and helps residents access other critical services.

Avesta's services are in high demand. More than 2,500 households are currently on Avesta's waiting lists.

### 409 Cumberland

To help address Portland, Maine's lack of affordable housing, Avesta developed 409 Cumberland, a 57-unit, affordable housing project in the Bayside Redevelopment Area in the city's downtown. Completed in 2015, the development sets aside 46 units for low-income families earning less than 60 percent of the area median income and serves people of all income levels, including some residents who were previously homeless.

With 409 Cumberland, Avesta sought to create a community that reflected the priorities of Portland as a whole. Not only does the development feature sustainable and energy-efficient materials, but it shares the city's focus on health and food systems by providing rooftop garden beds, a greenhouse where residents can grow vegetables year-round, and a Healthy Living Center where residents can learn how to make the most of their harvest, thanks to special programming by a local nonprofit, Cultivating Community.



Avesta used \$500,000 in HOME funds as gap financing to help make the development financially viable. As a result, HOME was not only critical to helping Avesta address the lack of affordable housing in the area, but it helped spur widespread economic activity.

In fact, the \$11.1 million project employed 373 construction workers—99 percent of whom were Maine residents—paying \$1.72 million in construction wages and \$3.8 million in building materials. Additionally, the City of Portland received \$14,271 in development-related fees, the State of Maine generated \$248,320 in revenue, and annual property taxes increased from \$6,106 to \$36,848 after construction.

## CONTACT

Matt Schwartz  
(415) 433-6804  
mschwartz@chpc.net

## PROJECT HIGHLIGHTS

**Location:** Fresno

**Project:** Rental Housing Development

**HOME:** \$2M

**Total Cost:** \$37.2M

**Other Federal:** \$5.7M  
ARRA, Housing Choice Vouchers

**Units:** 215

**District:** CA-16

# 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.

## CONTACT

David A. Rowe  
(718) 462-8654  
davidr@camba.org

## PROJECT HIGHLIGHTS

**Location:** Brooklyn

**Project:** Rental Housing Development For Formerly Homeless Families and Individuals

**HOME:** \$26.1M

**Total Cost:** \$66.8M

**Other Federal:** \$24.5M  
Low Income Housing Tax Credits, \$1.4M Federal Home Loan Bank Affordable Housing Program

**Units:** 209

**District:** NY-09

# HOME SUCCESS STORY

*New York*

## CAMBA, Inc./CAMBA Housing Ventures, Inc.

CAMBA is a nonprofit agency that connects people with opportunities to enhance their quality of life. CAMBA serves 45,000 individuals annually across 70 New York City locations and provides 160 high-quality services in six program areas: Economic Development, Education and Youth Development, Family Support, Health, Housing, and Legal Services.

In 2005, CAMBA created CAMBA Housing Ventures, Inc. (CHV), an affiliated, nonprofit affordable housing development corporation, in response to New York City's affordable housing crisis. CHV's mission is to develop sustainable and energy-efficient buildings that provide safe and affordable housing for low-income and formerly homeless families and individuals. CHV's portfolio includes work-out acquisition, new construction, rehabilitation, and preservation projects. To date, its portfolio includes 2,057 units of affordable housing, totaling \$617 million in public and private investment.

### CAMBA Gardens Phase I

In 2013, CHV developed CAMBA Gardens Phase I (CGI), a \$66.8 million, 209-unit, award-winning, LEED Platinum, supportive and affordable housing development built on the historic Kings County Hospital Center Campus in Wingate, Brooklyn. CGI is home to 61 households earning below 60 percent of the area median income and 146 formerly homeless families and individuals. CGI represents a new national model for reusing underutilized public hospital land for much-needed supportive and affordable housing, co-locating housing and healthcare.

The development is the result of a unique partnership between a public hospital, nonprofit developer, service provider, and community stakeholders that creates housing as healthcare and facilitates tenants' health and stability. Together with New York City Health and Hospitals Corporation (HHC), the project addresses a diverse set of community needs and was founded on a 2005 Corporation for Supportive Housing (CSH) white paper.

CGI is Energy Star-certified, Enterprise Green Communities-certified, and a New York State Energy Research and Development Authority (NYSERDA) Green Affordable Housing Component Partner with an 86-KW, roof-top solar photovoltaic system, producing 104,000 kW/hrs of electricity per year. CAMBA provides on-site services, including financial literacy and computer training, nutrition workshops, benefits advocacy, linkages to job training, resume workshops, and access to health care services.

CGI was financed with \$26.1 million in HOME Investment Partnerships (HOME) funds, 125 project-based housing vouchers through the New York City Department of Housing Preservation and Development, and \$1.4 million from the Federal Home Loan Bank Affordable Housing Program and other New York City and state

resources. In 2014, CGI received the Building Brooklyn Award, the Novogradac Development of Distinction Award, and CSH Project of the Year Award. CGI spurred over \$25 million of economic investment into 81 Brooklyn-based businesses, providing construction jobs to 59 Brooklyn residents and hiring 42 permanent employees.



Photo Credit: Matthew Septimus Photography

## CONTACT

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

## PROJECT HIGHLIGHTS

**Location:** Visalia

**Project:** Senior Rental Housing

**HOME:** \$2.8M

**Total Cost:** \$9.6M

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

**Units:** 43

**District:** CA-22

# HOME SUCCESS STORY

## California

### Christian Church Homes

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

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

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

### Sierra Meadows

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

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

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

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

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





## CONTACT

Danielle Foster  
(530) 757-5602  
dfoster@cityofdavis.org

## PROJECT HIGHLIGHTS

**Location:** Davis

**Project:** Rental Housing Development

**HOME:** \$2M

**Total Cost:** \$20.8M

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

**Units:** 69

**District:** CA-03

# HOME SUCCESS STORY

## California

### City of Davis

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

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

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

### New Harmony Mutual Housing Community

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

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

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

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



## CONTACT

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

## PROJECT HIGHLIGHTS

**Location:** Pasadena

**Project:** Rental Housing Development

**HOME:** \$1.2M

**Total Cost:** \$16.9M

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

**Units:** 45

**District:** CA-32

# HOME SUCCESS STORY

## California

### City of Pasadena Housing and Career Services Department

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

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

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

### Hudson Oaks

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

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

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

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



## CONTACT

Jill Quezada  
 (530) 891-6931  
 jquezada@  
 chiphousing.org

## PROJECT HIGHLIGHTS

**Location:** Biggs

**Project:** Rural Mutual Self-Help Homeownership

**HOME:** \$2M

**Total Cost:** \$9.2M

**Other Federal:** \$6.6M  
 USDA Section 502 Direct

**Units:** 56

**District:** CA-03

# HOME SUCCESS STORY

*California*

## Community Housing Improvement Program

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

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

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

### North Biggs Estates

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

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

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



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

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

## CONTACT

Alexander H. Roberts  
(914) 683-1010  
aroberts@  
communityhousing.org

## PROJECT HIGHLIGHTS

**Location:** Patchogue

**Project:** Homebuyer Assistance

**HOME:** \$9,600

**Total Cost:** \$252,000

**Other Federal:** N/A

**Units:** 1

**District:** NY-01

# HOME SUCCESS STORY

*New York*

## Community Housing Innovations

Community Housing Innovations (CHI) provides housing and human services that enable low- and moderate-income families and individuals to achieve the greatest social and economic independence at the lowest cost to society. CHI owns and manages more than 250 single- and multi-family units of affordable and permanent rental housing in Westchester and Long Island, New York.

The HOME Investment Partnerships (HOME) program provides CHI with the capital to assist low-income families in the community. Without HOME, many homeowners served by CHI would not have been able to fulfill their dream of becoming homeowners. HOME is a critical, necessary resource for building strong communities nationwide.

### Mr. Gabriel Lugo and Ms. July Iscola

Patchogue is less affluent than other communities in Suffolk County, New York, and it is in significant need of affordable housing. Many low-income residents in the community struggle to find safe, decent, and affordable housing.

That's why CHI uses HOME funds to offer first-time homebuyers assistance, including grants to offset down payment and closing costs, in addition to rehabilitation expenses. Grant assistance is provided in the form of a deferred, forgivable loan with no payments that declines over time and is secured by a second mortgage lien.

Before becoming homeowners in 2013, Gabriel Lugo and his partner, July Iscola, were long-term renters. For several years, they lived in apartments in aging rental housing developments, paying too much in rent and utilities. They always dreamed of owning their own home, so they turned to CHI for help.

CHI provided Mr. Lugo and Ms. Iscola \$9,600 in HOME-financed homebuyer assistance. CHI also helped them secure \$14,750 from the Affordable Housing Corporation to rehabilitate their home. After moving into their first home in 2013, they completed the rehabilitation the following year. This included the installation of energy-efficient upgrades that result in lower utility bills. Mr. Lugo and Ms. Iscola love their new home and are happy to have a foundation to build upon.

CHI uses the HOME program as a resource to provide families in the Patchogue community the opportunity to purchase their first home. Together, CHI and HOME help low-income families become successful homeowners.



## CONTACT

Cullen Ryan  
(207) 879-0347  
cullen@chom  
housing.org

## PROJECT HIGHLIGHTS

**Location:** Portland

**Project:** Rental Housing For Individuals With Special Needs

**HOME:** \$1.1M

**Total Cost:** \$10.6M

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

**Units:** 38

**District:** ME-01

# HOME SUCCESS STORY

## Maine

### Community Housing of Maine

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

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

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

### Elm Terrace

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

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

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

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

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

and spurring additional development.



## CONTACT

Sandra Noble Canon  
(859) 231-0054  
scanon@cvky.org

## PROJECT HIGHLIGHTS

**Location:** Nicholasville

**Project:** Rural Homebuyer Assistance and Owner-Occupied Rehabilitation

**HOME:** \$55,000

**Total Cost:** \$119,000

**Other Federal:** N/A

**Units:** 1

**District:** KY-06

# HOME SUCCESS STORY

## *Kentucky*

### Community Ventures

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

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

### The Schwarz Family

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

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

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

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

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

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

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



## CONTACT

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

## PROJECT HIGHLIGHTS

**Location:** Modesto

**Project:** Rental Housing Development

**HOME:** \$1M

**Total Cost:** \$19.9M

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

**Units:** 76

**District:** CA-10

# HOME SUCCESS STORY

## California

### EAH Housing

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

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

### Archway Commons

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

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

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

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

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

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



## CONTACT

Janice Jensen  
(510) 803-3314  
jjensen@  
habitatEBSV.org

## PROJECT HIGHLIGHTS

**Location:** Martinez

**Project:** Habitat for Humanity Homebuyer Assistance

**HOME:** \$1.5M

**Total Cost:** \$5M

**Other Federal:** N/A

**Units:** 12

**District:** CA-05

# 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.





## CONTACT

Jackson Rabinowitsh  
(415) 625-1047  
jrabinowitsh@  
habitatgsf.org

## PROJECT HIGHLIGHTS

**Location:** Daly City

**Project:** Habitat For Humanity Homebuyer Assistance

**HOME:** \$1.3M

**Total Cost:** \$12.9M

**Other Federal:** N/A

**Units:** 36

**District:** CA-12

# 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.

Photo Credit: Steve Fisch Photography

## CONTACT

Michelle Girardot  
(509) 534-2552  
michelle@  
habitat-spokane.org

## PROJECT HIGHLIGHTS

**Location:** Deer Park

**Project:** Rural Habitat For Humanity Homebuyer Assistance

**HOME:** \$300,000

**Total Cost:** \$1.5M

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

**Units:** 10

**District:** WA-05

# HOME SUCCESS STORY

## Washington

### Habitat for Humanity-Spokane

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

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

### Hope Meadows

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

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

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

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

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



## CONTACT

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

## PROJECT HIGHLIGHTS

**Location:** Buffalo

**Project:** Owner-Occupied Rehabilitation

**HOME:** \$429,000

**Total Cost:** \$1.7M

**Other Federal:** N/A

**Units:** 56

**District:** NY-26

# HOME SUCCESS STORY

*New York*

## Heart of the City Neighborhoods, Inc.

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

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

### Home Repair Assistance Programs

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

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

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

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

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



## CONTACT

Scott McReynolds  
(606) 436-0497  
scott@housingdevelop  
mentalliance.org

## PROJECT HIGHLIGHTS

**Location:** Jackson

**Project:** Rural Homebuyer Assistance

**HOME:** \$25,000

**Total Cost:** \$143,000

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

**Units:** 1

**District:** KY-05

# HOME SUCCESS STORY

*Kentucky*

## Housing Development Alliance

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

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

### The Stamper Family

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

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

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

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

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



## CONTACT

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

## PROJECT HIGHLIGHTS

**Location:** Bethel

**Project:** Rural Rental Housing Development

**HOME:** \$462,000

**Total Cost:** \$2M

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

**Units:** 10

**District:** VT-01

# HOME SUCCESS STORY

*Vermont*

## Housing Foundation, Inc.

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

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

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

## Depot II

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

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



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

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

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

## CONTACT

Sidonie Harkness  
(425) 576-5190  
sidonie@  
imaginehousing.org

## PROJECT HIGHLIGHTS

**Location:** Kirkland

**Project:** Rental Housing Development For Low-Income and Formerly Homeless Families

**HOME:** \$1.7M

**Total Cost:** \$16.3M

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

**Units:** 58

**District:** WA-01

# HOME SUCCESS STORY

## *Washington*

### Imagine Housing

Imagine Housing is the largest nonprofit organization in East King County, Washington dedicated solely to developing affordable rental homes for very low-income families and supporting their efforts to lead more successful lives. By offering stable housing, education, guidance, and encouragement to residents, Imagine Housing builds hope, improves economic vitality, and strengthens the community for everyone who lives on the Eastside. Imagine Housing envisions an interconnected and welcoming community where all people can love, learn, work, and play.

Imagine Housing strives to transform the community, making an immediate and long-term impact. It does this by developing innovative solutions based on stability, integrity, and long-term viability, partnering with organizations and individuals to broaden the organization's effectiveness, and always engaging the public.

### Velocity

In 2014, Imagine Housing developed Velocity, a \$16.3 million, 58-unit, affordable rental housing project in Kirkland, Washington, that is exclusively targeted to low-income individuals and households earning less than 60 percent of the area median income. Eight of the units are set aside for families transitioning out of homelessness.

In addition to providing residents with a safe, decent, and affordable place to call home, Velocity also provides access to staff who can connect residents to the supportive services, assistance, and resources they need to thrive. The development also operates a Kids Club to help students with their homework two days a week. In doing so, Velocity helps to create a sense of normalcy and belonging, especially for those families transitioning from a homeless shelter.

The development also offers internet access in all of the common areas, a coffee-shop-inspired library space, a rooftop garden with walking paths, and a gas barbeque. A rooftop community room hosts a variety of activities and services designed to enhance the residents' lives and promote opportunity for movement within the community. Moreover, Velocity meets Evergreen standards for energy efficiency, saving valuable resources and contributing to a clean planet.

With Velocity, Imagine Housing has helped address the critical lack of affordable housing in the area. The development would not have been possible without the support of \$1.7 million in HOME Investment Partnerships (HOME) funds as gap financing.



Photo Credit: William Wright  
Photography

## CONTACT

Charla Jackson Peter  
(502) 564-7630  
cpeter@kyhousing.org

## PROJECT HIGHLIGHTS

**Location:** Springfield

**Project:** Rental Housing Development

**HOME:** \$394,000

**Total Cost:** \$1.6M

**Other Federal:** \$742,000  
Community Development Block Grants, \$264,000  
Historic Tax Credits

**Units:** 7

**District:** KY-02

# HOME SUCCESS STORY

## Kentucky

### Kentucky Housing Corporation

Kentucky Housing Corporation (KHC) was created in 1972 by the General Assembly and is a self-supporting, public corporation of the Commonwealth of Kentucky. A portion of KHC's funds are derived from the interest earned through the sale of tax-exempt mortgage revenue bonds. From these proceeds, KHC has made homeownership possible for more than 86,000 Kentucky families.

KHC also operates through the receipt of fees for administering federal programs. This includes U.S. Department of Housing and Urban Development (HUD) rental assistance, which has made quality housing available to more than 27,500 low-income Kentuckians. Other programs offered by KHC include rental housing production financing, homeownership education and counseling, and a variety of rental assistance, housing rehabilitation, and home energy and repair initiatives.

### Robertson Apartments

The Robertson Building is a historic property that was built in the 1800s in downtown Springfield, Kentucky. It has found new life as a mixed-use development with commercial space on the first floor and seven affordable, energy-efficient rental housing units aimed at households who cannot afford market-level rents. Three of the units are targeted to families who earn less than 60 percent of the area median income (AMI), and the remaining four units are targeted to households who earn less than 80 percent of AMI.

One of the new residents, Ms. Laura Brady-Peek, has a long history with the Robertson Building. "I worked at the Robertson department store as a clerk in high school. Later, when the building was sold, I took martial arts classes in a space on the same floor where I now live!"

To revitalize the Robertson Apartments, KHC allocated \$394,000 in HOME Investment Partnerships (HOME) funds. The project also leveraged \$742,000 in Community Development Block Grants (CDBG), \$264,000 in federal Historic Tax Credit equity, and additional state resources for a total project cost of \$1.6 million.

Moreover, because of the energy-efficient upgrades and appliances, the apartments will remain affordable for residents going forward.

Ms. Brady-Peek says, "When you live on your own at 45 years old, there aren't a lot of nice, safe, affordable places. I was going to have to find a roommate, whether it be helping to care for an elderly person or living with a younger college student, but that's just not the life I wanted. I don't qualify for housing assistance, but don't make enough to live on my own. This has made a HUGE difference on the quality of my life."



## CONTACT

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

## PROJECT HIGHLIGHTS

**Location:** Seattle

**Project:** Rental Housing Development for Formerly Homeless Seniors and Veterans

**HOME:** \$1.4M

**Total Cost:** \$13M

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

**Units:** 60

**District:** WA-09

# HOME SUCCESS STORY

## Washington

### Low Income Housing Institute

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

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

### Ernestine Anderson Place

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

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

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

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

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

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





## CONTACT

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

## PROJECT HIGHLIGHTS

**Location:** Davis

**Project:** Rental Housing Development

**HOME:** \$2M

**Total Cost:** \$20.8M

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

**Units:** 69

**District:** CA-03

# HOME SUCCESS STORY

## California

### Mutual Housing California

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

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

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

### New Harmony Mutual Housing Community

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

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

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

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

that time to a large multifamily development within the region.



## CONTACT

John Wiltse  
(585) 340-3346  
jwiltse@pathstone.org

## PROJECT HIGHLIGHTS

**Location:** Alexander

**Project:** Rural Owner-Occupied Rehabilitation

**HOME:** \$46,000

**Total Cost:** \$105,000

**Other Federal:** N/A

**Units:** 1

**District:** NY-27

# HOME SUCCESS STORY

*New York*

## PathStone Corporation

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

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

## The Crittenden Family

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

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

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

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

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



## CONTACT

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

## PROJECT HIGHLIGHTS

**Location:** Vanceburg

**Project:** Rural Rental Housing Development

**HOME:** \$225,000

**Total Cost:** \$473,000

**Other Federal:** HOME Tenant-Based Rental Assistance

**Units:** 4

**District:** KY-04

# HOME SUCCESS STORY

## *Kentucky*

### People's Self-Help Housing, Inc.

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

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

### Central Crossings Development

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

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



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

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

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

## CONTACT

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

## PROJECT HIGHLIGHTS

**Location:** Petaluma

**Project:** Senior Rental Housing Development

**HOME:** \$4M

**Total Cost:** \$18M

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

**Units:** 58

**District:** CA-02

# HOME SUCCESS STORY

## California

### PEP Housing

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

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

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

### Casa Grande Senior Community

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

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

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

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



## CONTACT

Chris Holden  
(802) 535-3613  
chrish@ruraledge.org

## PROJECT HIGHLIGHTS

**Location:** Newport

**Project:** Rural Rental Housing Development

**HOME:** \$515,000

**Total Cost:** \$6.4M

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

**Units:** 21

**District:** VT-01

# HOME SUCCESS STORY

## *Vermont*

### **RuralEdge**

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

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

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

### **Lakebridge**

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

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

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

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

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

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



## CONTACT

Susan Friedland  
(510) 647-0700  
sfriedland@  
sahahomes.org

## PROJECT HIGHLIGHTS

**Location:** Walnut Creek

**Project:** Rental Housing Development

**HOME:** \$2.5M

**Total Cost:** \$26.2M

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

**Units:** 48

**District:** CA-11

# HOME SUCCESS STORY

## California

### Satellite Affordable Housing Associates

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

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

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

### Arboleda

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

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

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

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

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



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

## CONTACT

Tom Collishaw  
(559) 802-1620  
tomc@selfhelp  
enterprises.org

## PROJECT HIGHLIGHTS

**Location:** Lamont

**Project:** Rural Rental Housing Development

**HOME:** \$2M

**Total Cost:** \$12.9M

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

**Units:** 44

**District:** CA-21

# HOME SUCCESS STORY

## California

### Self-Help Enterprises

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

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

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

### Rancho Lindo

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

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

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

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

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

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



## CONTACT

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

## PROJECT HIGHLIGHTS

**Location:** Louisville

**Project:** Senior Rental Housing

**HOME:** \$315,000

**Total Cost:** \$4.1M

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

**Units:** 34

**District:** KY-03

# HOME SUCCESS STORY

## *Kentucky*

### The Housing Partnership, Inc.

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

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

### St. Denis

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

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

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

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

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





## CONTACT

Gus Seelig  
(802) 828-3250  
gus@vhcb.org

## PROJECT HIGHLIGHTS

**Location:** Windsor

**Project:** Rural Rental Housing Development

**HOME:** \$750,000

**Total Cost:** \$17.7M

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

**Units:** 58

**District:** VT-01

# HOME SUCCESS STORY

*Vermont*

## Vermont Housing & Conservation Board

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

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

## Union Square Apartments

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

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

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

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

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



## CONTACT

Connie Snow  
(802) 246-2103  
csnow@w-wht.org

## PROJECT HIGHLIGHTS

**Location:** Brattleboro

**Project:** Rural Rental Housing Development

**HOME:** \$200,000

**Total Cost:** \$5.3M

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

**Units:** 24

**District:** VT-01

# HOME SUCCESS STORY

## Vermont

### Windham & Windsor Housing Trust

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

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

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

### Upper Story Housing

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

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

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

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

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

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

