

# HOME Success Stories

## Veterans



The HOME Coalition  
2015

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Las Vegas

**Project:** Rental Housing Development for Veterans

**HOME:** \$1M

**Total Cost:** \$22M

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

**Units:** 221

**District:** NV-03

# HOME SUCCESS STORY

## Nevada

### Allied Affordable Housing

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

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

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

### Summerhill Apartments

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

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

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

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



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Bellingham

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

**HOME:** \$315,000

**Total Cost:** \$9.7M

**Other Federal:** \$8.1M  
Low Income Housing Tax Credits, HUD-Veterans Affairs Supportive Housing (VASH) Vouchers

**Units:** 42

**District:** WA-01

# HOME SUCCESS STORY

## *Washington*

### City of Bellingham

With nearly 84,000 residents, the City of Bellingham, Washington believes that decent, affordable housing is vital to the health of its community and its residents. To help meet the significant need for affordable housing for low-income families, the city provides financial assistance to support the construction, preservation, and operation of such housing.

Bellingham's housing programs improve the quality of life in the community, provide assistance to low- and moderate-income households, preserve the existing housing stock in its neighborhoods, and provide employment opportunities for local contractors.

The City of Bellingham uses HOME Investment Partnership (HOME) funds to construct and preserve affordable homeownership and rental housing opportunities for low-income families and to provide rental assistance to very low-income tenants.

### Francis Place

Responding to the needs outlined in Whatcom County, Washington's 10-year plan to end homelessness, the City of Bellingham partnered with Catholic Housing Services (CHS) to complete Francis Place in July 2015.

The new, 42-unit development uses an efficient, coordinated-entry system and serves young adults (ages 18 to 24), veterans, and chronically homeless individuals. Francis Place uses the Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT) to ensure that it meets the needs of the most vulnerable homeless individuals.

Without HOME, Francis Place would not have been possible. To support the development of \$9.7 million Francis Place, the City of Bellingham provided \$315,000 in HOME funds and another \$362,000 of voter-approved housing levy funds. The Washington State Housing Finance Commission allocated \$8.1 million in Low Income Housing Tax Credits. Bellingham also provided nearly \$1 million for case management services and rental assistance.



Thanks to this investment, Dan, a new resident at Francis Place, now has a place to call home. After years of experiencing homelessness, he moved into the property in July 2015. At first, he struggled to connect with others. The years he spent being homeless left him feeling isolated. He would often shuffle around the community room without raising his head or acknowledging anyone nearby.

After a month of living at Francis Place, Dan now feels comfortable enough to interact with other residents and staff. Having a stable, supportive community to call home has given Dan the boost he needed in confidence and self-esteem.

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## PROJECT HIGHLIGHTS

**Location:** Glendale

**Project:** Rental Housing Development For Seniors and Veterans

**HOME:** \$2M

**Total Cost:** \$4.2M

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

**Units:** 18

**District:** CA-28

# HOME SUCCESS STORY

## California

### City of Glendale

Since 1975, the City of Glendale, California has helped improve access to safe, decent, and affordable housing by developing, preserving, and administering affordable housing programs and projects for low-income households. This includes new, affordable rental housing for seniors, families, and special-needs populations, as well as homeownership opportunities for first-time homebuyers. The city's vision is to ensure that all neighborhoods are quality, livable places that are free of blight and where residents feel safe and can access resources and services.

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

### Cypress Senior Living

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

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



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

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

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

## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Knoxville

**Project:** Supportive Veteran Housing

**HOME:** \$260,000

**Total Cost:** \$1.3M

**Other Federal:** \$500,000  
Federal Home Loan Bank, HUD-Veterans Affairs Supportive Housing (VASH) Vouchers

**Units:** 15

**District:** TN-02

# HOME SUCCESS STORY

*Tennessee*

## City of Knoxville

The City of Knoxville, Tennessee's Community Development Department has a mission to revitalize low- and moderate-income communities and strengthen all neighborhoods. The city's housing programs are targeted at the improvement and construction of affordable housing, homebuyer assistance, and repair and rehabilitation to reduce the number of substandard rental and owner-occupied residential properties. To do this, the city partners with community organizations to leverage various federal, state and local funding sources. The City of Knoxville uses HOME Investment Partnerships (HOME) funds to support its Owner-Occupied Rehabilitation program and Rental Rehabilitation program, to construct new affordable homes in partnership with local Community Development Housing Organizations (CHDOs), and to provide down-payment assistance to homebuyers.

## Washington Oaks Veteran Housing

In May 2015, a crowd came out to celebrate the grand opening of Washington Oaks Veterans Housing development, a 15-unit rental housing development in Knoxville, Tennessee that offers permanent, supportive housing for homeless veterans. The once derelict, blighted property has now become a place of hope.

Each year, more than 700 veterans in Knoxville seek assistance from homelessness partner agencies, and the 2010 Census estimates that close to 2,000 veterans and their families in Knox County live below the poverty level. To help address the critical need for safe, decent, and affordable supportive housing for local veterans, the City of Knoxville's Community Development Department partnered with the Helen Ross McNabb Center (HRM), a local mental health provider, to rehabilitate the development. HRM applied for and secured \$260,000 in HOME funds through the city's Rental Rehabilitation program. Today, live-in, on-site management helps to provide assistance to residents and connect them to supportive services.

Ms. Many-Bears Grinder, Commissioner of the State of Tennessee's Department of Veterans Affairs, called the opening of Washington Oaks "a life-changing event" for new residents. Other speakers at the event included State Commissioner of Economic and Community Development Randy Boyd, Knoxville City Mayor Madeline Rogero, Knox County Mayor Tim Burchett, and Susan Conway, Helen Ross McNabb Board Chair. City Council Members George Wallace and Daniel Brown were among the dozens of well-wishers who attended.

Several organizations supported the Washington Oaks project. The Democratic Women of Knoxville bought kitchen furnishings and housewares, members of the Washington Pike United Methodist Church helped to landscape the property, and Read Window Products donated the window blinds.

In less than three months, the apartments are fully occupied.



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## PROJECT HIGHLIGHTS

**Location:** Riverside

**Project:** Supportive Housing for Disabled Veterans

**HOME:** \$1.1M

**Total Cost:** \$12.8

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

**Units:** 30

**District:** CA-41

# HOME SUCCESS STORY

## California

### City of Riverside Housing Authority

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

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

### Home Front at Camp Anza

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

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

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

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



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## PROJECT HIGHLIGHTS

**Location:** Hines

**Project:** Supportive Housing for Homeless Individuals and Veterans

**HOME:** \$2.2M

**Total Cost:** \$18.6M

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

**Units:** 72

**District:** IL-03

# HOME SUCCESS STORY

*Illinois*

## Cook County Department of Planning and Development

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

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

### Freedom's Path

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

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

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

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

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



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## PROJECT HIGHLIGHTS

**Location:** 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.



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## PROJECT HIGHLIGHTS

**Location:** El Monte

**Project:** Permanent Supportive Housing Development For Homeless Veterans

**HOME:** \$400,000

**Total Cost:** \$12.9M

**Other Federal:** \$8.6M  
 Low Income Housing Tax Credits, HUD-Veterans Affairs Supportive Housing (VASH) Vouchers

**Units:** 41

**District:** CA-32

# HOME SUCCESS STORY

## California

### Mercy Housing California

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

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

### El Monte Veterans Village

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

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

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

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



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Houston

**Project:** Permanent Supportive Rental Housing For Homeless and Disabled Veterans

**HOME:** \$3.8M

**Total Cost:** \$18.9M

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

**Units:** 192

**District:** TX-02

# HOME SUCCESS STORY

*Texas*

## National Equity Fund

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

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

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

## Travis Street Plaza

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

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

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

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

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

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



## CONTACT

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## PROJECT HIGHLIGHTS

**Location:** Belle Fourche

**Project:** Rural Owner-Occupied Rehabilitation

**HOME:** \$8,400

**Total Cost:** \$10,500

**Other Federal:** N/A

**Units:** 1

**District:** ND-01

# HOME SUCCESS STORY

## *South Dakota*

### NeighborWorks Dakota Home Resources

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

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

### The Breeding Family

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

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

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

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

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



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## PROJECT HIGHLIGHTS

**Location:** New Orleans

**Project:** Owner-Occupied Rehabilitation After Hurricane Katrina

**HOME:** \$800,000

**Total Cost:** \$1M

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

**Units:** 32

**District:** LA-02

# HOME SUCCESS STORY

## *Louisiana*

### Southern United Neighborhoods

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

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

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

### Lower 9th Ward Rehabilitation

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

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

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

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

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

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

