

# Affordable Housing Program

## 2018 Funding Round

### Eastern Pennsylvania

#### **1075 Powell and 47 W. Basin Rehab**

Norristown, Pennsylvania

**Member:** Customers Bank

**Sponsor:** Habitat for Humanity of Montgomery County, Pennsylvania

**Project Type:** Homeownership

**Units:** 2

**AHP Grant:** \$191,852

**Total Development Cost:** \$258,056

The 1075 Powell and 47 W. Basin Rehab project will increase the availability of owner-occupied housing in Norristown, Pennsylvania, an area characterized by poverty, crime and blighted properties. The project is part of a broader community revitalization and stabilization initiative aimed at creating homeownership opportunities for very low-income families. Two three-bedroom housing units will undergo intense rehabilitation, with repairs ranging from new flooring and appliances to the replacement of copper piping and electrical systems. The two rehabilitated homes will be sold to families with incomes of less than or equal to 50 percent of the area median income, with one home set aside for a homeowner with disabilities.

#### **Declaration House: The Denver House Project**

Denver, Pennsylvania

**Member:** Ephrata National Bank

**Sponsor:** REAL Life Community Services

**Project Type:** Rental

**Units:** 10

**AHP Grant:** \$750,000

**Total Development Cost:** \$2,178,597

Declaration House: The Denver House Project represents a partnership of three local nonprofits committed to improving the lives of residents in Denver, Pennsylvania, a small town located in northern Lancaster County. REAL Life Community Services, Welsh Mountain Health Centers and Lancaster Housing Opportunity Partnership will transform the former Denver House hotel from a longtime haven for drug use and prostitution into 10 affordable rental units, a social services hub and a healthcare clinic. Six of the 10 units will be reserved for individuals or families with incomes at or below 50 percent of the area median income (AMI), with four other units designated for families with incomes between 51 and 60 percent AMI. Two units will accommodate individuals with special needs.

## **Diamond Park III**

Philadelphia, Pennsylvania

**Member:** Customers Bank

**Sponsor:** Habitat for Humanity Philadelphia, Inc.

**Project Type:** Homeownership

**Units:** 5

**AHP Grant:** \$555,293

**Total Development Cost:** \$1,071,386

Diamond Park III will involve the construction and sale of five affordable homes in North Philadelphia, Pennsylvania. The project will complete the renovation of a three-block streetscape that boasts a low rate of vacancy and improved homeowner engagement. The overall housing development, including Diamond Phase III, will create a 21-home development to replace a collection of vacant properties previously used for illegal dumping and unsafe activities. This project will provide an opportunity for families earning less than 60 percent of the area median income to own a new, affordable and energy-efficient home with three bedrooms, 1.5 bathrooms and a yard. New homeowners will become vested in their property by completing 350 hours of "sweat equity" in lieu of a down payment, and they will benefit from a zero-percent-interest, 30-year mortgage.

## **Gaudenzia High Street**

Philadelphia, Pennsylvania

**Member:** PNC Bank, National Association

**Sponsor:** Gaudenzia Foundation, Inc.

**Project Type:** Rental

**Units:** 14

**AHP Grant:** \$635,500

**Total Development Cost:** \$1,200,500

The Gaudenzia High Street project in Philadelphia, Pennsylvania, will preserve and enhance supportive and transitional housing for 14 very low-income individuals with co-occurring substance abuse issues and mental health disabilities. The residents, currently housed in five scattered sites, will be brought under one roof through the rehabilitation of an existing vacant property that is conveniently located near public transportation and a retail area. The 1920s-era building requires painting, cabinetry repairs and updates to become compliant with the Americans with Disabilities Act. The single location will preserve the availability of affordable, transitional housing and an uninterrupted continuum of care that includes intervention and treatment, childcare, mental-health treatment, life-skills development, education and job-readiness training.

## **Mamie Nichols Homeownership**

Philadelphia, Pennsylvania

**Member:** Fulton Bank, National Association

**Sponsor:** Women's Community Revitalization Project

**Project Type:** Homeownership

**Units:** 5

**AHP Grant:** \$750,000

**Total Development Cost:** \$1,400,000

The Mamie Nichols Homeownership project will result in five newly constructed townhomes on parcels of donated land in the Point Breeze neighborhood of Philadelphia, Pennsylvania. This project will help counter the scarcity of affordable housing in what is rapidly becoming an upscale area, with nearby housing prices reaching as much as \$655,000. With the significant rise in property values, low-income residents in the area are often unable to find affordable homes to purchase or rent, and they are being displaced as a result. Each of the five new three-bedroom townhomes will be built to superior energy-efficient standards and sold for a price of \$130,000. One unit will be fully accessible to accommodate an individual with special needs. Additionally, each new homeowner will hold a 99-year ground lease with a restricted cap on resale profit to ensure that the homes remain affordable into perpetuity.

## **Mantua Preservation Project**

Philadelphia, Pennsylvania

**Member:** The Reinvestment Fund

**Sponsor:** Mt. Vernon Manor Inc.

**Project Type:** Rental

**Units:** 29

**AHP Grant:** \$750,000

**Total Development Cost:** \$2,237,500

The Mantua Preservation Project will prevent the displacement of residents in the Mantua neighborhood of West Philadelphia, Pennsylvania. The area's rapid decline in affordable housing options was hastened in 2016, when nine U.S. Department of Housing and Urban Development (HUD) properties were illegally sold to private developers. As part of a legal resolution, 10 other HUD properties were sold to Mt. Vernon Manor Inc. for a nominal cost, creating the basis for the Mantua project. The project will result in the rehabilitation of 29 units to accommodate low- and very low-income renters. Additionally, 15 of the units will be set aside for individuals with special needs and for people who have a history of domestic violence or substance abuse.

## **North Philadelphia Homeownership Rehabilitation Project**

Philadelphia, Pennsylvania

**Member:** Fulton Bank, National Association

**Sponsor:** Habitat for Humanity Philadelphia, Inc.

**Project Type:** Homeownership

**Units:** 18

**AHP Grant:** \$499,954

**Total Development Cost:** \$589,954

The North Philadelphia Homeownership Rehabilitation Project will assist low-income homeowners in the Sharswood and Brewerytown neighborhoods of North Philadelphia, Pennsylvania. These homeowners do not have the financial resources to make necessary repairs to their homes and must sometimes choose to abandon their properties or sell their homes for prices well below market value. To help prevent displacement and property abandonment, Habitat for Humanity Philadelphia will rehabilitate 18 homes for low- and very low-income homeowners. Four of the units are home to individuals with disabilities. Home repairs will address major structural needs, health and safety upgrades, HVAC, plumbing and electrical system upgrades, and modifications that will allow elderly residents to remain in their homes. In addition to positioning 18 families for financial stability, the project will help prevent further blight. To strengthen homeowner partnership, homeowners will be required to provide "sweat equity" and will have the opportunity to participate in financial literacy and home-maintenance training.

## **Philadelphia Home Preservation 2019**

Philadelphia, Pennsylvania

**Member:** Univest Bank & Trust Company

**Sponsor:** Rebuilding Together Philadelphia

**Project Type:** Homeownership

**Units:** 50

**AHP Grant:** \$721,250

**Total Development Cost:** \$976,557

The Philadelphia Home Preservation 2019 project is an important step in combatting the threat to affordable housing in Philadelphia, Pennsylvania. Philadelphia has a 26-percent rate of poverty and an aging stock of housing, with one-half of the city's houses built prior to 1950. Philadelphia also ranks lowest among all Pennsylvania counties in the county health rankings, due in part to substandard housing conditions. Unfortunately, a high percentage of residents do not have the financial resources to make critical home repairs. This project will fund the much-needed rehabilitation of 50 units belonging to low-income homeowners, 32 of whom have incomes of less than or equal to 50 percent of the area median income. Additionally, 10 individuals with disabilities will benefit from the project. Homeowners will receive training to maximize the sustainability of home repairs, as well as connections to local resources that can provide other types of support.

## **Promise Zone Homeownership Rehabilitation Project**

Philadelphia, Pennsylvania

**Member:** Customers Bank

**Sponsor:** Habitat for Humanity Philadelphia, Inc.

**Project Type:** Homeownership

**Units:** 20

**AHP Grant:** \$577,655

**Total Development Cost:** \$648,655

Promise Zone Homeownership Rehabilitation Project consists of home rehabilitations in three contiguous neighborhoods in West Philadelphia, Pennsylvania: Mantua, Belmont and Mill Creek. These neighborhoods comprise a federally designated Promise Zone, an area targeted to reduce poverty and bring greater opportunity to local residents with the goal of stabilizing neighborhoods and preventing home abandonment and further blight. The project will benefit 20 homeowners, 14 of whom have incomes of less than 50 percent of the area median income. Four homes will be renovated to accommodate individuals with special needs. Project repairs will prioritize the health and safety of occupants, with a focus on major systems, structural repairs and updates that will allow elderly residents to remain in their homes. Qualified residents will sign five-year retention agreements, and each will attend mandatory financial literacy and home-maintenance training.

## **St. Joseph Place**

Darby, Pennsylvania

**Member:** Beneficial Bank

**Sponsor:** Catholic Housing and Community Services

**Project Type:** Rental

**Units:** 50

**AHP Grant:** \$558,000

**Total Development Cost:** \$15,810,007

St. Joseph Place will be constructed in Darby, Pennsylvania, adjacent to the city of Philadelphia, where the need for affordable senior housing continues to grow. Existing options in Darby are at near-full capacity, and many local seniors are on waiting lists. In response to this need, St. Joseph at Collingdale is including the construction of St. Joseph Place as part of a much larger effort to rehabilitate historic properties on its parish grounds. St. Joseph Place will provide 50 units of service-enriched affordable housing for seniors ages 62 and older. Thirty units will be occupied by individuals with incomes of 50 percent or less of the area median income (AMI), with three of those having incomes of less than 20 percent AMI. The remaining 20 units will be leased to people with incomes from 51 to 60 percent AMI. Twenty-six units will be reserved for individuals with special needs, and six units will be fully accessible. A private trust has been established to fund an operating subsidy that will help very low-income seniors access the housing development. Robust on-site supportive services will include case management, health services and recreational activities.

## **Sandy's House**

Philadelphia, Pennsylvania

**Member:** PNC Bank, National Association

**Sponsor:** CATCH, Inc.

**Project Type:** Rental

**Units:** 15

**AHP Grant:** \$650,000

**Total Development Cost:** \$750,000

Sandy's House, a 15-bed transitional housing facility, occupies two former row homes in Philadelphia, Pennsylvania. The property needs significant rehabilitation, including bathroom and electrical system updates, the replacement of non-functioning windows, and the removal of a deteriorated building exterior. Rehabilitation will ensure that the residents of Sandy's House, who include previously homeless individuals with chronic mental-health disabilities, will continue to receive 24-hour care to meet basic medical, nutritional and behavioral needs. As part of an effort to move residents from institutional to physically and socially integrated community living, Sandy's House will continue to provide instruction in basic living skills, such as housekeeping, cooking, budgeting, the use of public transportation and medication management.

## **Sharswood I**

Philadelphia, Pennsylvania

**Member:** Customers Bank

**Sponsor:** Habitat for Humanity Philadelphia, Inc.

**Project Type:** Homeownership

**Units:** 9

**AHP Grant:** \$750,000

**Total Development Cost:** \$2,938,464

Sharswood I will provide new affordable housing options in an area that has long been a hub of poverty and criminal activity in Philadelphia, Pennsylvania. Nine homes will be constructed on the site of the former Norman Blumberg Apartments, which were completely destroyed as part of the Philadelphia Housing Authority's ambitious Sharswood Blumberg Neighborhood Transformation Plan. The nine units, which represent the first phase of the eventual construction of 20 homes for low- and very low-income residents, will help guard against further blight, prevent the displacement of local residents and contribute to the restoration of commercial activity. Each home will be built using sustainable construction methods, and each will have three bedrooms, 1.5 baths and a yard. Two homes will be reserved for individuals with disabilities, and one home will be ADA-compliant.

## **Susie Clemens House**

Hatfield, Pennsylvania

**Member:** TD Bank, N.A.

**Sponsor:** Advanced Living Community Development Corporation

**Project Type:** Rental

**Units:** 60

**AHP Grant:** \$554,600

**Total Development Cost:** \$15,608,922

Susie Clemens House will be constructed in Hatfield, Pennsylvania, where the need for affordable senior housing has become critical. The Susie Clemens House will provide 60 units of affordable housing for seniors. Fifteen units will be reserved for individuals with special needs, and six units will be fully accessible. Thirty-six units will be targeted to individuals with incomes of 50 percent or less of the area median income (AMI), 11 units will be targeted to individuals with incomes from 51 to 60 percent AMI, and 13 units will be available to individuals with incomes greater than 80 percent AMI. With waiting lists in the area growing to more than 1,200 individuals, Susie Clemens House will be a welcome respite for 60 seniors who are in need of safe and affordable housing.

## **Susquehanna Square**

Philadelphia, Pennsylvania

**Member:** TD Bank, N.A.

**Sponsor:** Community Ventures

**Project Type:** Rental

**Units:** 37

**AHP Grant:** \$750,000

**Total Development Cost:** \$13,296,971

Susquehanna Square in Philadelphia, Pennsylvania, will consist of 35 single-unit apartments and a three-story duplex. The development will be located near Temple University, which continues to contribute to a growing population and significant residential and commercial development. Conversely, this growth has caused area rent and home values to skyrocket and become out of reach for low- and moderate-income families. The construction of Susquehanna Square will serve double duty by eliminating a blighted area and increasing the pool of high-quality, affordable housing for a diverse population. The new properties will target 23 households with incomes of 50 percent or less of the area median income (AMI) and 14 more with incomes from 51 to 60 percent AMI. Eight of the units will be leased to individuals with disabilities, and a unique focus will be placed on seniors who are raising their grandchildren. The property's convenient location will place residents within walking distance of retail, education, recreation, healthcare and employment opportunities.

**Villas Del Caribe**

Philadelphia, Pennsylvania

**Member:** Customers Bank

**Sponsor:** HACE Affordable Housing Corporation

**Project Type:** Rental

**Units:** 81

**AHP Grant:** \$500,000

**Total Development Cost:** \$2,188,000

Villas Del Caribe is located in the Fairhill neighborhood of Philadelphia, Pennsylvania, where the need for safe, affordable housing has become critical. The existing property, built in 1997, consists of 81 rental units. Many of the units have HVAC and plumbing systems that have reached the end of their useful life and are in constant need of repair. Because residents have very limited financial resources, rent increases to pay for renovations are not an option. Replacement upgrades, including energy-efficient HVAC systems, water heaters and windows will provide the most cost-effective solution and will have the added benefit of saving residents up to 20 percent in utility costs. Of the 81 units, 73 will be leased to households with incomes at or below 50 percent of the area median income (AMI), with the majority of those having incomes of less than 30 percent AMI. Eight units will accommodate households with incomes from 51 to 60 percent AMI, and the remaining eight units will be available to mixed-income households. Additionally, 17 of the units will be leased to individuals who have been affected by domestic violence.



# Central Pennsylvania

## Redevelopment Authority of Union County Housing Rehabilitation Program

Winfield, Pennsylvania

**Member:** Mifflinburg Bank & Trust Company

**Sponsor:** Redevelopment Authority of the County of Union

**Project Type:** Owner-Occupied

**Units:** 16

**AHP Grant:** \$241,476

**Total Development Cost:** \$252,666

The Redevelopment Authority of Union County (RAUC) Housing Rehabilitation Program has a mission to provide safe, sanitary and affordable housing for income-eligible residents. This particular project will result in the rehabilitation of 16 homes for moderate-, low- and very low-income homeowners. The project is part of a larger effort to stabilize Union County neighborhoods by reducing commercial land consumption, making efficient use of existing infrastructure and services, and enabling seniors to remain in their homes. Of the 16 rehabilitated units, six will accommodate individuals with disabilities, and two other units will provide housing for individuals with a history of domestic violence or substance abuse.

## Western Pennsylvania

### Building New Castles – The Court Street Project

New Castle, Pennsylvania

**Member:** First Commonwealth Bank

**Sponsor:** DON Enterprises, Inc.

**Project Type:** Homeownership

**Units:** 5

**AHP Grant:** \$375,774

**Total Development Cost:** \$705,469

Building New Castles – The Court Street Project is a community revitalization effort that will engage community leaders to help stabilize the Lower East Side of New Castle, Pennsylvania, where home values currently fall well below new home construction costs. Gap financing will help low-income homebuyers secure mortgages for one of five scattered-site, visitable homes that will range in price from \$42,000 to \$47,000. Homebuyers will include families or individuals with special needs or a history of domestic violence or substance abuse, and with incomes between 51 and 60 percent of the area median income. The homes will be built on property donated by Lawrence County and will complement the planned construction sites of surrounding neighborhoods in the city's Lower East Side.

### Centre Avenue YMCA

Pittsburgh, Pennsylvania

**Member:** BNY Mellon, National Association

**Sponsor:** ACTION-Housing, Inc.

**Project Type:** Rental

**Units:** 74

**AHP Grant:** \$700,000

**Total Development Cost:** \$ 6,008,898

The Centre Avenue YMCA in Pittsburgh, Pennsylvania, was built in 1922 and served for decades as the only YMCA facility in the region open to African Americans. This rich history evolved into a mission to provide emergency and transitional housing to homeless and low-income individuals. The facility's existing units, which remain at nearly 100-percent occupancy, are in disrepair and are no longer code-compliant. Space reconfigurations, a new HVAC system, an elevator and 10 private bathrooms – five of which will be compliant with the Americans with Disabilities Act – will result in 74 renovated units, all of which will be rented to individuals with incomes between 31 and 50 percent of the area median income. Fifteen units will be reserved for residents with disabilities, HIV or a history of substance abuse.

## **County New Home Construction**

Pittsburgh, Pennsylvania

**Member:** First Commonwealth Bank

**Sponsor:** Habitat for Humanity of Greater Pittsburgh

**Project Type:** Homeownership

**Units:** 3

**AHP Grant:** \$225,000

**Total Development Cost:** \$611,688

County New Home Construction in Pittsburgh, Pennsylvania, will provide much-needed affordable housing, thanks to the ongoing efforts of Habitat for Humanity of Greater Pittsburgh. To date, more than 90 local families have benefitted from the Greater Pittsburgh Habitat program. This particular project will alleviate the critical housing needs of three more families that are currently living in substandard conditions on incomes of 50 percent or less of the area median income. The three homes will be constructed on vacant, blighted lots in the Penn Hills and McKeesport neighborhoods of Pittsburgh. Each family will invest 350 hours of "sweat equity" into construction and will also participate in 30 hours of financial literacy and homeownership training to help equip them with the skills necessary to manage debt, repair credit and budget effectively. Two of the three homes will accommodate individuals with special needs.

## **Enright Court Restoration Project**

Pittsburgh, Pennsylvania

**Member:** First Commonwealth Bank

**Sponsor:** East Liberty Development Inc.

**Project Type:** Homeownership

**Units:** 16

**AHP Grant:** \$750,000

**Total Development Cost:** \$2,973,169

Enright Court Restoration Project will result in the complete renovation of 16 homes in the Pittsburgh, Pennsylvania, community of East Liberty. The revitalization of this neglected housing development will eliminate several vacant and blighted properties and create affordable housing for low- to moderate-income homebuyers. Eight units will be reserved for individuals with disabilities. The recent and dramatic transformation of the East Liberty neighborhood will give residents easy access to retail stores and restaurants, as well as the potential for wealth building, given the increased demand for housing in the area. Homeowners will also be empowered by the creation of a new homeowners' association.

## **Fairchance Senior Housing**

Fairchance, Pennsylvania

**Member:** TriState Capital Bank

**Sponsor:** Fayette County Community Action Agency, Inc.

**Project Type:** Rental

**Units:** 36

**AHP Grant:** \$447,414

**Total Development Cost:** \$8,438,108

The Fairchance Senior Housing project, in Pennsylvania's Fayette County, will provide 36 units of affordable, newly constructed housing for residents ages 55 and older. This project will help meet a critical need in a Pennsylvania county that ranks among the highest in its total population of seniors. Eighteen one-bedroom apartments and 18 two-bedroom apartments will be available for lease. Of those, 22 will be reserved for tenants with incomes at or below 50 percent of the area median income (AMI), and 14 units will be made available to tenants with incomes from 51 to 60 percent AMI. All apartments will be visitable, four will be fully accessible to individuals with disabilities, and two units will be leased to individuals who have been affected by domestic violence. The development will use solar thermal panels to reduce water-heating costs, and each unit will include energy-saving appliances, water-saving plumbing fixtures, drought-tolerant landscaping, central HVAC and a number of other energy-saving and security features. The site is less than one mile from the Fairchance Senior Center, a grocery store, beauty salons, banks, a pharmacy, a post office, places of worship, medical facilities, public transportation and walking trails.

## **Garfield Affordable Homeownership**

Pittsburgh, Pennsylvania

**Member:** First Commonwealth Bank

**Sponsor:** East Liberty Development, Inc.

**Project Type:** Homeownership

**Units:** 8

**AHP Grant:** \$750,000

**Total Development Cost:** \$2,075,181

The Garfield Affordable Homeownership project is a response to the lack of affordable housing and the threat of displacement for residents in Garfield, a rapidly developing neighborhood of Pittsburgh, Pennsylvania. Garfield's turn-of-the-century homes require extensive renovations, including the modernization of plumbing, electrical and HVAC systems, making the purchase and repair of these homes out of reach for many residents. This project will result in the rehabilitation and resale of eight homes, four of which will be reserved for homebuyers with disabilities or a history of domestic violence or substance abuse. To enhance the project's success, East Liberty Development, Inc. will engage Open Hand Ministries, a Garfield-focused general contractor, and Circles Greater Pittsburgh, an organization that identifies qualified low-income families and helps prepare them for homeownership.

## **Hazelwood Homeownership Program Phase II**

Pittsburgh, Pennsylvania

**Member:** First Commonwealth Bank

**Sponsor:** The Hazelwood Initiative

**Project Type:** Homeownership

**Units:** 4

**AHP Grant:** \$655,651

**Total Development Cost:** \$1,030,851

The Hazelwood Homeownership Program Phase II will provide four units of affordable housing in the Pittsburgh, Pennsylvania, community of Hazelwood. Hazelwood contains the largest remaining industrial brownfield site in the region, and 20 percent of homes in the community are vacant. While housing values are currently 25 percent lower than Pittsburgh's area median value, expectations are that the area will experience \$1 billion in new development over the next two decades, creating a rapid increase in rental and home prices and further homeowner displacement. To counter this trend, four vacant, blighted properties will be purchased and renovated to address lead paint, mold, asbestos and structural problems. The renovated homes will be sold to low- to moderate-income families, with two units reserved for households with special needs.

## **OBB Homeownership Stabilization Program**

Pittsburgh, Pennsylvania

**Member:** First Commonwealth Bank

**Sponsor:** Operation Better Block, Inc.

**Project Type:** Homeownership

**Units:** 4

**AHP Grant:** \$750,000

**Total Development Cost:** \$1,123,200

The OBB Homeownership Stabilization Program project will result in the purchase and renovation of four vacant, blighted properties in the Homewood community of Pittsburgh, Pennsylvania, where affordable housing is disappearing at a rapid rate. In the past several years, 184 properties in Homewood have been demolished and another 232 have been condemned. Fortunately, a holistic, neighborhood-wide strategic plan of revitalization and preservation is beginning to move the needle in a more positive direction. Upon completion of this project, the four renovated homes will be sold to very low-income homebuyers. Two units will be reserved for households with special needs and two more will be reserved for individuals or families with a history of homelessness.

## **OOR in East Liberty**

Pittsburgh, Pennsylvania

**Member:** First Commonwealth Bank

**Sponsor:** Rebuilding Together Pittsburgh

**Project Type:** Homeownership

**Units:** 10

**AHP Grant:** \$409,302.75

**Total Development Cost:** \$512,302.75

OOR in East Liberty is taking on the renovation of Enright Court, a deteriorated housing development in the Pittsburgh, Pennsylvania, community of East Liberty. Enright Court was constructed more than 40 years ago as part of an affordable-housing initiative. Substandard design and materials have rendered the units physically hazardous and aesthetically unacceptable. To remedy resulting health and safety concerns, 10 homes in Enright Court will receive extensive rehabilitation. Of the pre-qualified homeowners, eight have incomes of 50 percent or less of the area median income (AMI), and two have incomes from 51 to 60 percent AMI. Five of the 10 units will accommodate individuals with disabilities. The project is part of a larger community effort to purchase dilapidated, vacant properties for renovation and resale to low-income homeowners.

## **OOR in Hilltop Phase II**

Pittsburgh, Pennsylvania

**Member:** Brentwood Bank

**Sponsor:** Rebuilding Together Pittsburgh

**Project Type:** Homeownership

**Units:** 14

**AHP Grant:** \$725,468

**Total Development Cost:** \$790,468

OOR in Hilltop Phase II will result in the extensive rehabilitation of 14 homes in the Hilltop community of Pittsburgh, Pennsylvania. Of the 14 pre-qualified homeowners, eight have incomes of 50 percent or less of the area median income (AMI), with three of those households earning less than 30 percent AMI. The renovations will permanently address health and safety issues that currently create substandard living conditions for targeted homeowners, including a number of seniors. One-half of the units will accommodate individuals with special needs. The project is one more step in preventing the displacement of local residents and contributing to the success of the Hilltop community's rebuilding efforts.

## **OOR in Homewood Phase II**

Pittsburgh, Pennsylvania

**Member:** First Commonwealth Bank

**Sponsor:** Rebuilding Together Pittsburgh

**Units:** 16

**Project Type:** Homeownership

**AHP Grant:** \$738,256

**Total Development Cost:** \$943,056

OOR in Homewood Phase II will add 16 units of safe and affordable housing in the community of Homewood, which is located in Pennsylvania's Allegheny County, one of the oldest counties in the nation. A high percentage of houses in Homewood were built in the 1940s and are in dire need of repair and renovation. Most local residents, however, do not have the financial means to renovate the properties and eliminate critical health and safety concerns. Of the 16 units that will receive extensive rehabilitation, 15 will be home to families with incomes at or below 60 percent of the area median income. The project will provide affordable housing for a number of seniors, and eight units will accommodate individuals with disabilities.

## **OOR in The Hill District Phase II**

Pittsburgh, Pennsylvania

**Member:** First Commonwealth Bank

**Sponsor:** Rebuilding Together Pittsburgh

**Project Type:** Homeownership

**Units:** 10

**AHP Grant:** \$478,433.50

**Total Development Cost:** \$576,433.50

The OOR in The Hill District Phase II project will rehabilitate 10 homes in the Hill District, a predominantly African-American neighborhood of Pittsburgh, Pennsylvania, which was destabilized after the assassination of Martin Luther King Jr. The process of community rebuilding has stretched across several decades and continues today, with a high percentage of the area's homes requiring substantial renovations. The current homeowners, eight of whom have incomes of 50 percent or less of the area median income, do not have the financial resources to make necessary repairs. This project will address health and safety issues and help a number of seniors and individuals with disabilities remain in their homes. All 10 homeowners have been pre-qualified and selected to participate in this project, which will advance a community revitalization that already includes the renovation of 60 homes in the Hill District.

## **Pioneer Apartments**

New Kensington, Pennsylvania

**Member:** PNC Bank, National Association

**Sponsor:** Aspire Properties LP

**Project Type:** Rental

**Units:** 36

**AHP Grant:** \$550,000

**Total Development Cost:** \$10,901,689

Pioneer Apartments will provide 36 units of affordable housing to extremely low-, low- and moderate-income households in New Kensington, Pennsylvania. Each of the one-, two- and three-bedroom units, which will range in size from 625 to 1,025 square feet, will be visitable, and four units will be fully accessible to individuals with disabilities. Nineteen units will be reserved for households with incomes of 50 percent or less of the area median income (AMI), with four of those allotted to households with 20 percent or less AMI. The remaining 17 units will be leased to families with incomes from 51 to 60 percent AMI. Nine of the 36 units will be leased to individuals with mental-health and physical disabilities.

## **Sixth Ward Flats**

Pittsburgh, Pennsylvania

**Member:** BNY Mellon, National Association

**Sponsor:** ACTION-Housing, Inc.

**Project Type:** Rental

**Units:** 35

**AHP Grant:** \$230,000

**Total Development Cost:** \$13,234,120

The proposed development will include a 35-unit affordable and supportive housing development on six vacant and abandoned properties in the gateway to Lawrenceville, one of Pittsburgh's fastest-growing and most desirable neighborhoods. The first floor will have commercial space to be used for community-oriented purposes. An outdoor plaza will also be built that will be open to the community. Of the 35 total units, eight units will be reserved for individuals with physical and mental disabilities. As this is a supportive housing development, all residents will have access to an on-site social service coordinator with dedicated office space. Services will include individual case management and classes on financial literacy and basic computer skills, among other subjects. Residents will elect a Tenant Council to provide a direct link between the building's tenants and the ongoing management of the property.



## **Sto-Rox Home Rehabilitation**

McKees Rocks, Pennsylvania

**Member:** West View Savings Bank

**Sponsor:** The Community at Holy Family Manor

**Project Type:** Homeownership

**Units:** 13

**AHP Grant:** \$260,000

**Total Development Cost:** \$262,528

The Sto-Rox Home Rehabilitation project will result in the renovation of 13 single-family homes in the McKees Rocks neighborhood of Pittsburgh, Pennsylvania. Approximately \$20,000 will be allotted per home to address a number of serious, deferred-maintenance and structural-integrity problems that are threatening the health and safety of low-income homeowners. The project will ensure that the necessary HVAC, plumbing, electrical, structural and roofing repairs are completed in a manner that preserves the character of the surrounding neighborhood. Ten homeowners with incomes of 50 percent or less of the area median income (AMI) will benefit from the project, as will three homeowners with incomes from 51 to 80 percent AMI. Nine of the units will be made available to individuals with disabilities. Additionally, all homeowners will receive financial and home-maintenance counseling.

## **Washington County Home Rehabilitation and Access Programs**

Washington, Pennsylvania

**Member:** Washington Financial Bank

**Sponsor:** Redevelopment Authority of the County of Washington

**Project Type:** Homeownership

**Units:** 20

**AHP Grant:** \$220,000

**Total Development Cost:** \$546,200

The Washington County Home Rehabilitation and Access Programs (Rehab) project will complete the rehabilitation and modification of 20 homes in Washington, Pennsylvania, through the use of forgivable loans extended to moderate-income homeowners. The Rehab program, which was established in 1977, has already benefitted 2,500 area homeowners. As a result of this final project phase, 16 homeowners will receive forgivable loans up to \$24,500 for rehabilitation that will include necessary repairs, improvements in energy efficiency and the reduction of lead-based paint. Four additional homeowners will receive forgivable loans of up to \$15,000 to complete modifications that will improve the daily lives of individuals with disabilities, an investment that will help extend independent living and reduce the financial burden of long-term care. Because of its efforts to help maintain affordable housing, restore neighborhoods and strengthen the county's tax base, Rehab has been recognized as a model program by the Pittsburgh Office of the U.S. Department of Housing and Urban Development.

# Delaware

## Central Dover Initiative

Dover, Delaware

**Member:** Wilmington Savings Fund Society, FSB

**Sponsor:** Central Delaware Habitat for Humanity, Inc.

**Project Type:** Homeownership

**Units:** 2

**AHP Grant:** \$95,000

**Total Development Cost:** \$360,793

The Central Dover Initiative project will consist of two newly constructed, single-family homes built in partnership with low-income homebuyers. The two-story homes with attached garages will be located within the Restoring Central Dover community-plan target area and the Downtown Development District of Dover, Delaware. Homeowners will invest "sweat equity" into the construction of their homes, and they will benefit from zero-percent-interest mortgages for home purchases. The properties, now owned by Central Delaware Habitat, are vacant or blighted properties that will be demolished and prepared for new construction. Restoring Central Dover is a holistic approach that brings community constituents together to address housing, youth engagement, economic growth, crime, transportation and workforce development.

## Home Repairs for Low-Income Homeowners

New Castle, Delaware

**Member:** Wilmington Savings Fund Society, FSB

**Sponsor:** Good Neighbors, Inc

**Project Type:** Homeownership

**Units:** 15

**AHP Grant:** \$100,000

**Total Development Cost:** \$100,000

The Home Repairs for Low-Income Homeowners project will enable 15 very low-income homeowners in New Castle, Delaware, to remain in their homes by providing critical home repairs to remedy safety and health concerns. All homeowners, many of whom are single mothers, seniors or individuals with special needs, have incomes at or below 50 percent of the area median income. Renovations will include foundation repair, roof repair or replacement, the installation of siding, windows, wheelchair ramps, stairs, handrails and water heaters, and the overhaul of HVAC, electrical and plumbing systems. In addition to remaining in their homes, these 15 homeowners will have the potential of building equity in properties that could continue to increase in value. The project will also contribute to the broader community revitalization.

## **Ingram Village Phase IV**

Ellendale, Delaware

**Member:** Fulton Bank, National Association

**Sponsor:** Sussex County Habitat for Humanity, Inc.

**Project Type:** Homeownership

**Units:** 5

**AHP Grant:** \$400,000

**Total Development Cost:** \$800,000

Ingram Village Phase IV will result in five newly constructed homes in the Ingram Village community of Ellendale, Delaware. The Sussex County Habitat for Humanity project will create homeownership opportunities for three families with incomes at or below 50 percent of the area median income (AMI) and two families with incomes from 51 to 60 percent AMI. One home will be reserved for an individual with special needs. As a condition of homeownership, families will be required to invest at least 200 hours of "sweat equity" and attend monthly pre- and post-homeownership classes for instruction on budgeting, insurance, predatory lending, foreclosure avoidance and home maintenance. Ingram Village is a largely market-rate subdivision that currently consists of 17 comparable homes. The development is within walking distance of a town park and other recreation areas, and within a reasonable commute to employment opportunities, beaches, restaurants, places of worship, schools and shopping centers.

## **Milton**

Milton, Delaware

**Member:** Community Bank Delaware

**Sponsor:** Sussex County Habitat for Humanity, Inc.

**Project Type:** Homeownership

**Units:** 4

**AHP Grant:** \$260,000

**Total Development Cost:** \$576,800

The Milton project addresses the concern that a majority of new homes in Sussex County, Delaware, are being sold for \$200,000 or more, an amount that is beyond the reach of many local residents. To help increase the availability of affordable housing, Sussex County Habitat for Humanity (SCHFH) will build four single-family, detached homes in Milton, Delaware, for homebuyers with incomes of 60 percent or less of the average median income (AMI). One household will be reserved for an individual with special needs. SCHFH helps prepare partner families for successful homeownership by requiring at least 200 hours of "sweat equity" and attendance at monthly pre-and post-homeownership classes that provide instruction in budgeting, insurance, predatory lending, foreclosure avoidance and home maintenance. As a result of this project, four families will be able to live in a thriving neighborhood that is located near good schools, employment opportunities and other amenities.

## **South Eastern Sussex Combined Project**

Selbyville, Delaware

**Member:** County Bank

**Sponsor:** Sussex County Habitat for Humanity, Inc.

**Project Type:** Homeownership

**Units:** 4

**AHP Grant:** \$260,000

**Total Development Cost:** \$541,800

The South Eastern Sussex Combined Project will occur in an area that continues to see increases in property values due to the city's proximity to beaches and inlets. As a result, affordable housing options in Selbyville and Dagsboro, Delaware, have been on the decline. To address this concern, Sussex County Habitat for Humanity will build four single-family, detached homes and make them available to local residents, two of whom have incomes of 50 percent or less of the area median income (AMI) and two others who have incomes from 51 to 60 percent AMI. One home will be reserved for a person with disabilities. New homeowners will invest 200 hours of "sweat equity" into the construction of their homes and the homes of others. They will also attend monthly pre- and post-homeownership instruction in budgeting, insurance, predatory lending, foreclosure avoidance and home maintenance.

## **Statewide Emergency Home Repair Program**

Milford, Delaware

**Member:** Wilmington Savings Fund Society, FSB

**Sponsor:** Milford Housing Development Corporation

**Project Type:** Homeownership

**Units:** 50

**AHP Grant:** \$450,500

**Total Development Cost:** \$450,500

The Statewide Emergency Home Repair Program will provide repairs to 50 low-income, owner-occupied housing units in Milton, Delaware. The homes are plagued by conditions that threaten the health and safety of the occupants. Work will include the replacement of furnaces, broken windows or roofs; the construction of entrance steps, wheelchair ramps and bathroom modifications to improve safety and accessibility; repairs to electrical and plumbing systems; and the installation of hardwired smoke detectors. The project will assist 35 homeowners with incomes of 50 percent or less of the area median income (AMI), 10 with incomes from 51 to 60 percent AMI, and five with incomes from 61 to 80 percent AMI. Ten of the units will be accessible to individuals with disabilities.

## **Sussex County Wide Combined Project**

Seaford, Delaware

**Member:** Fulton Bank, National Association

**Sponsor:** Sussex County Habitat for Humanity, Inc.

**Project Type:** Homeownership

**Units:** 2

**AHP Grant:** \$130,000

**Total Development Cost:** \$259,000

Sussex County Wide Combined Project will serve the communities of Seaford and Laurel, Delaware, which have been designated by the Delaware State Housing Authority as Homeownership Priority Areas due to a demonstrated need for affordable housing. To help address this need, Sussex County Habitat for Humanity will build two single-family, detached homes, one of which will be available to a family with an income of 50 percent or less of the area median income (AMI), and another to a family with an income from 51 to 60 percent AMI. As part of a larger neighborhood revitalization initiative, the house in Laurel will replace a vacant lot, and the home in Seaford will replace a dilapidated home that is beyond repair. Both new homeowners will be required to complete 200 hours of "sweat equity" and to attend monthly pre-and post-homeownership classes that provide instruction in budgeting, insurance, predatory lending, foreclosure avoidance and home maintenance.

## **The Flats Phase III**

Wilmington, Delaware

**Member:** Wilmington Savings Fund Society, FSB

**Sponsor:** Todmorden Foundation

**Project Type:** Rental

**Units:** 77

**AHP Grant:** \$750,000

**Total Development Cost:** \$18,697,479

The Flats Phase III will continue the momentum and re-investment in the Flats neighborhood of Wilmington, Delaware, by replacing 80 aging rental units with 77 new units of affordable housing. The new units will reinforce the design of the surrounding mature urban neighborhood. Housing units will be reserved according to area median income (AMI) considerations as follows: 30 units for households at or below 30 percent AMI, 14 units for households from 31 to 40 percent AMI, 24 units for households from 41 to 50 percent AMI, and nine units for households from 51 to 60 percent AMI. Sixteen units will accommodate individuals with disabilities. The Flats Phase III will continue a multi-year project to rehabilitate property originally built as workers' housing in the early 1900s. Once completed, the entire Flats development will have replaced functionally obsolete units with 434 modern, affordable units in the midst of amenities that include accessible public transportation, on-site supportive services, 24-hour maintenance services, free wireless internet service and an on-site community center.

## West Virginia

### Clarksburg-Harrison Regional Housing – Owner-Occupied Rehab

Clarksburg, West Virginia

**Member:** MVB Bank, Inc.

**Sponsor:** Clarksburg-Harrison Regional Housing Authority

**Project Type:** Owner-Occupied

**Units:** 5

**AHP Grant:** \$163,625

**Total Development Cost:** \$165,175

Clarksburg-Harrison Regional Housing Owner-Occupied Rehab will provide another boost to the revitalization of Clarksburg, West Virginia. The project will result in the rehabilitation of five owner-occupied units in the city's Monticello Avenue area. The repairs will address electrical, plumbing and heating system problems, as well as structural and roof repairs. As a result, five moderate- to very low-income families will be able to maintain homeownership. The project is part of a larger concerted revitalization effort that has already resulted in a successful community cleanup initiative, the transformation of a public school into a community center and the re-opening of a historic performing arts center.

### Harper Road AHP Project

Lewisburg, West Virginia

**Member:** Pendleton Community Bank

**Sponsor:** Almost Heaven Habitat for Humanity

**Project Type:** Homeownership

**Units:** 1

**AHP Grant:** \$90,000

**Total Development Cost:** \$145,462

The Harper Road AHP Project will provide affordable housing for the family of a now-retired police officer who was paralyzed as the result of a shooting. Thanks to a donated parcel of land and at-cost construction, this Greenbrier County, West Virginia, family will no longer face the threat of homelessness. The family will invest "sweat equity" into the construction of their home, and they will benefit from an affordable, zero-percent-interest mortgage. In addition to meeting their physical needs, the project will complement other affordable housing efforts in an area still recovering from devastating flooding in 2016.

## **Loganwood**

Logan, West Virginia

**Member:** First National Bank of Williamson

**Sponsor:** Logan Housing Corporation

**Project Type:** Rental

**Units:** 11

**AHP Grant:** \$750,000

**Total Development Cost:** \$2,750,000

Loganwood, which will be constructed in Logan, West Virginia, will provide affordable rental units for 11 households with incomes at or below 50 percent of the area median income. Preference will be given to veterans, and three units will accommodate individuals with special needs. The development will be located on a property that has been vacant and used as a parking lot for more than five years. The location will give residents access to a number of amenities and will help create walking traffic to support existing businesses. Of the 11 units, six will have two bedrooms and five will have one bedroom. The project will enhance the overall appearance and use of vacant land in the city.

## **Marion County Home Repair Program**

Fairmont, West Virginia

**Member:** MVB Bank, Inc.

**Sponsor:** Fairmont Housing Authority

**Units:** 20

Program Type: Homeownership

**AHP Grant:** \$96,460

**Total Development Cost:** \$97,985

The Marion County Home Repair Program will enable five low-income homeowners, including one individual with special needs, to maintain their homes in Marion County, West Virginia. While Marion County is advancing in terms of businesses, technology and educational institutions, low-income homeowners have few resources to make necessary home repairs. As a result, some properties have become neglected and blighted. This project will create sustainable and affordable housing through the repair of roofs, windows, gutters and foundations, as well as accessibility improvements, electrical upgrades and new heating units. The project's targeted population of homeowners includes two families with incomes of 50 percent or less of the area median income (AMI). The remaining homeowners will have incomes from 51 to 80 percent AMI.

## **Mountain Opportunities Corporation – Owner-Occupied Rehab**

Clarksburg, West Virginia

**Member:** MVB Bank, Inc.

**Sponsor:** Mountain Opportunities Corporation

**Project Type:** Homeownership

**Units:** 5

**AHP Grant:** \$163,625

**Total Development Cost:** \$165,175

The Mountain Opportunities Corporation – Owner-Occupied Rehab project will provide the rehabilitation of five owner-occupied units in the historic Glen Elk district of Clarksburg, West Virginia. Necessary HVAC, electrical, plumbing, roofing and structural repairs will be completed to ensure that each major home system has a useful life of five years or more. The home repairs will benefit very low- to moderate-income families, with one unit reserved for an individual with disabilities or a history of substance abuse. The project is an important part of the greater revitalization occurring in Glen Elk, which includes the recent renovation of an historic performing arts center, the rehabilitation of a vacant building which now houses 40 low-income individuals, and the in-process creation of 36 housing units for elderly and low-income individuals.

## **North Hills Drive**

Charleston, West Virginia

**Member:** Premier Bank, Inc.

**Sponsor:** Habitat for Humanity of Kanawha and Putnam County

**Project Type:** Homeownership

**Units:** 9

**AHP Grant:** \$750,000

**Total Development Cost:** \$1,823,060

The North Hills Drive project is an example of Habitat for Humanity's successful self-help model at work in Charleston, West Virginia. The project will empower nine low- to moderate-income families by enabling them to purchase their own homes through the investment of "sweat equity," pre- and post-homeownership counseling and affordable zero-percent-interest mortgages. Five of North Hills Drive's newly constructed homes will be designated for families affected by homelessness, domestic violence or special needs. The homes, which will be located on two acres of a 50-acre donated parcel of land, will also help advance the recovery of an area still impacted by widespread flooding in 2016.



## **Princeton Repair Program**

Princeton, West Virginia

**Member:** Summit Community Bank

**Sponsor:** Community Action of South Eastern West Virginia, Inc.

**Project Type:** Homeownership

**Units:** 20

**AHP Grant:** \$276,203

**Total Development Cost:** \$276,203

The Princeton Repair Program will begin to fund repairs for an extensive waiting list of homeowners in Princeton, West Virginia, many of whom are elderly or living with disabilities. Of the 20 targeted homeowners, 14 have incomes of 50 percent or less of the area median income (AMI), four will have incomes from 51 to 60 percent AMI, and two will have incomes from 61 to 80 percent AMI. Five households will target individuals with disabilities. These home repairs go beyond already funded weatherization needs to address more critical concerns, such as roofs, porches and other issues that inhibit energy efficiency. In addition to improving the safety and comfort of the homeowners, the project will improve the visual impact of the city.

## **Victorville Apartments**

Hamlin, West Virginia

**Member:** Summit Community Bank

**Sponsor:** Coalfield Development Corporation

**Project Type:** Rental

**Units:** 24

**AHP Grant:** \$750,000

**Total Development Cost:** \$1,658,750

Victorville Apartments will provide 24 units of affordable housing to low-income residents in Hamlin, the county seat of Lincoln County, West Virginia, where affordable housing is in short supply. Of the 24 units, 15 will be allotted to households with incomes at or below 50 percent of the area median income (AMI), with the remaining nine units reserved for households with incomes from 51 to 60 percent AMI. The property was acquired in lieu of a foreclosure and will be fully owned by Coalfield Development Corporation (CDC) at the conclusion of the project. CDC will also provide project-based rental assistance.

**West Side Homes**

Fairmont, West Virginia

**Member:** MVB Bank, Inc.

**Sponsor:** Fairmont Community Development Partnership, Inc.

**Project Type:** Rental

**Units:** 4

**AHP Grant:** \$734,628

**Total Development Cost:** \$853,128

West Side Homes will provide affordable housing units to meet the needs of four low-income residents in Fairmont, West Virginia. One four-bedroom home and three three-bedroom homes will be constructed. Of the four homes, three will be allotted to households with incomes of 50 percent or less of the area median income (AMI), and one will be allotted to a household with an income from 51 to 60 percent AMI. Additionally, one home will be made available to an individual who has been affected by domestic violence. The project's contribution to neighborhood revitalization will increase safe and affordable housing options in a targeted low-income area and will help empower low-income families to improve their economic opportunities.

## Out of District

### HELP USA Walter Reed 2018

Washington, D.C.

**Member:** TD Bank, N.A.

**Sponsor:** Help Development Corporation

**Project Type:** Rental

**Units:** 77

**AHP Grant:** \$500,000

**Total Development Cost:** \$18,536,154

HELP USA Walter Reed 2018 will substantially rehabilitate a portion of the former Walter Reed Army Medical Center in the District of Columbia. The building, which previously served as non-permanent rehabilitation placement for Army personnel, was constructed in the 1970s and remained in service until the base closed in 2011. A portion of the building will be reconfigured and modernized to create 77 units of permanent supportive housing. All units will be occupied by individuals with incomes at or below 50 percent of the area median income, with 75 reserved for individuals with disabilities. A space for on-site social services will also be included in the renovation.

### Lawndale Christian MAC House

Chicago, Illinois

**Member:** PNC Bank, National Association

**Sponsor:** Lawndale Christian Legal Center

**Project Type:** Rental

**Units:** 28

**AHP Grant:** \$750,000

**Total Development Cost:** \$3,431,960

Lawndale Christian MAC House (MAC House) will provide 28 housing units and multi-year programming to help young men ages 18 to 24 transition from the criminal justice system to healthy and independent living. The first step in carrying out this vision is the rehabilitation of a century-old building in an impoverished neighborhood on Chicago's West Side. The 24,590-square-foot building, which was purchased for one-tenth of its market value, requires fireproofing and an overhaul of plumbing, electrical and HVAC systems. Once completed, the 28 units will be designated for low- and very low-income individuals, and 14 will be reserved for individuals with a history of substance abuse. MAC House will provide case management, life-skills training, financial literacy, mental-health counseling and the opportunity for earn-while-you-learn union apprenticeships.

## **City on a Hill**

Fort Wayne, Indiana

**Member:** PNC Bank, National Association

**Sponsor:** The Fort Wayne Rescue Mission Ministries, Inc.

**Project Type:** Rental

**Units:** 201

**AHP Grant:** \$750,000

**Total Development Cost:** \$20,702,000

City on a Hill represents one more step in the 115-year mission of The Fort Wayne Rescue Mission Ministries, which is to provide housing, food and supportive services to individuals experiencing homelessness. Through the years, the organization's reach has grown to offer emergency and long-term shelter to 72 women and children, as well as a thrift store and educational opportunities. With demand consistently exceeding capacity, a decision was made to build a 76,100-square-foot structure in downtown Fort Wayne, Indiana. The newly constructed facility will accommodate 201 people, all of whom are at risk of homelessness. Of the total units, 181 will be available to people with incomes below 50 percent of the area median income, and 151 will be allotted to individuals with a history of substance abuse. In addition to sleeping quarters and shared spaces, City on a Hill will offer instruction in literacy and computer skills, along with GED preparation and vocational training.

## **Huntington Group Home**

Huntington, Indiana

**Member:** PNC Bank, National Association

**Sponsor:** Pathfinder Services, Inc.

**Project Type:** Rental

**Units:** 7

**AHP Grant:** \$550,000

**Total Development Cost:** \$680,000

Huntington Group Home will provide residential support services to adults with developmental disabilities through the construction of a new 4,000-square-foot group home. The home, which will be built on two acres of vacant, donated residential land in Huntington, Indiana, will replace an aged property that is not fully compliant with the Americans with Disabilities Act. The new facility will continue to serve seven individuals with disabilities who have incomes of 50 percent or less of the area median income. The single-story home will be equipped with seven 200-square-foot bedrooms, two full and ADA-compliant bathrooms, a therapy room, community spaces, an attached garage and storage. Huntington Group Home will resemble a traditional single-family home and will integrate nicely into the local residential community.

## **Carriage House Demonstration Project**

Indianapolis, Indiana

**Member:** PNC Bank, National Association

**Sponsor:** Englewood Community Development Corporation

**Project Type:** Rental

**Units:** 5

**AHP Grant:** \$250,000

**Total Development Cost:** \$600,000

Carriage House Demonstration Project will result in the construction of five carriage houses, which are apartments built over two-car garages. The units will provide safe and affordable housing for a diverse population in rapidly appreciating neighborhoods in Indianapolis, Indiana. Four of the five scattered-site rentals will be targeted to individuals earning 50 percent or less of the area median income (AMI), and one unit will be targeted to an individual earning from 61 to 80 percent AMI. Three units will be reserved for individuals with special needs. The carriage house project will serve as a model for a future initiative to create affordable, integrated and inclusive housing for the city's residents.

## **Taylor-Armstrong Residence**

Kokomo, Indiana

**Member:** PNC Bank, National Association

**Sponsor:** Kokomo Rescue Mission

**Project Type:** Rental

**Units:** 8

**AHP Grant:** \$650,000

**Total Development Cost:** \$765,000

Taylor-Armstrong Residence will increase the reach of the Kokomo Rescue Mission in Kokomo, Indiana, by adding eight affordable housing units for very low-income, single women, the majority of whom are recovering from substance abuse. The project is an enhancement to the existing 126 units of emergency-shelter and transitional-housing services offered by the rescue mission, which is one of the primary providers of housing and homeless services in Howard County, Indiana. The complete renovation of a now-uninhabitable property will create units that offer women a private bedroom and access to shared living spaces and multiple bathrooms. Additionally, residents will be engaged in programming aimed at breaking the cycle of alcohol and drug dependency, teaching life skills, and providing aftercare to encourage long-term, sustained independent living.

## **40210 Rehab Project**

Louisville, Kentucky

**Member:** PNC Bank, National Association

**Sponsor:** New Directions Housing Corporation

**Project Type:** Homeownership

**Units:** 11

**AHP Grant:** \$127,304.75

**Total Development Cost:** \$130,604.75

The 40210 Rehab Project will provide relief for low-income homeowners in the 40210 zip code of Louisville, Kentucky. The majority of homes in this zip code were built more than 70 years ago and are in rapid decline. To compound the situation, the area median income (AMI) of local residents is \$21,610, which is less than 40 percent of the AMI of Louisville's entire population. As a result, the cost of home repairs is out of reach for most residents. The 40210 Rehab Project will support the rehabilitation of 11 owner-occupied homes, including the repair of roofs and electrical, HVAC and plumbing systems. Accessibility and weatherization concerns will also be addressed. Six of the 11 units will provide housing for individuals with special needs.

## **Ascension Homes**

Baltimore, Maryland

**Member:** Fulton Bank, National Association

**Sponsor:** Govans Ecumenical Development Corporation

**Project Type:** Rental

**Units:** 20

**AHP Grant:** \$300,000

**Total Development Cost:** \$1,468,147

Ascension Homes, located in the Govans neighborhood of Baltimore, Maryland, provides permanent housing and residential care to individuals with chronic mental illness, developmental disabilities and a history of homelessness. Twenty units located across three scattered sites will undergo extensive interior and exterior renovations, including the repair of electrical systems, substandard bathrooms, siding, windows, roofing and porches. In addition to providing comfortable, home-like accommodations for 20 very low-income individuals, Ascension Homes offers 24-hour care and extensive support to help meet the medical, nutritional and behavioral needs of residents, with the ultimate goal of helping them attain physical and social integration into mainstream society.

## **McCleary Hill Phase I**

Hagerstown, Maryland

**Member:** Chase Bank USA, National Association

**Sponsor:** The Housing Authority of the City of Hagerstown

**Project Type:** Rental

**Units:** 68

**AHP Grant:** \$750,000

**Total Development Cost:** \$18,774,717

McCleary Hill Phase I will provide new family housing to replace Noland Village, an existing public housing community in Hagerstown, Maryland. Like many older, barracks-style public housing communities, Noland Village is outdated and at the end of its useful life. Of the 68 replacement units that will be located on a new site, 61 will be allotted to households subsisting on 50 percent or less of the area median income. Additionally, 34 units will be reserved for individuals with special needs. McCleary Hill Phase I, the first step in a multi-year revitalization effort, will also include a new community center with meeting spaces, an on-site management and maintenance office, a playground and two new parks.

## **Swift Lane**

Ann Arbor, Michigan

**Member:** Chase Bank USA, National Association

**Sponsor:** Ann Arbor Housing Commission

**Project Type:** Rental

**Units:** 64

**AHP Grant:** \$750,000

**Total Development Cost:** \$18,766,305

The Swift Lane project is part of a larger effort to maintain the supply of affordable housing in Ann Arbor, Michigan. The project involves two scattered sites that have been prepared for construction by demolishing 34 existing units of housing. In addition to replacing those 34 units, the new construction will create 30 additional units of affordable housing, resulting in a total of 64 new affordable rental units. Of these, 44 will be leased to households with incomes of 50 percent or less of the area median income (AMI), and the remaining 20 units will be reserved for households with incomes from 51 to 60 percent AMI. One-half of the units will provide permanent supportive housing for individuals with disabilities. Apartment configurations will include 31 one-bedroom units, 21 two-bedroom units, six three-bedroom units and six four-bedroom units.

## **Burton Street Campus**

Grand Rapids, Michigan

**Member:** PNC Bank, National Association

**Sponsor:** Bethany Christian Services

**Project Type:** Rental

**Units:** 22

**AHP Grant:** \$750,000

**Total Development Cost:** \$4,817,000

Burton Street Campus is a tangible outcome of a vision that began in Grand Rapids, Michigan, in 1944, when two women ensured the safety of one homeless child. That single act evolved into Bethany Christian Services (BCS), one of the largest national providers of services to children. Since its founding, BCS has provided foster care, residential care, adoption, immigration transition and counseling services to more than 45,000 children. The Burton Street Campus project will involve the purchase and renovation of a vacant property that will create 22 new units of housing for youth under the age of 18. Some units will be reserved for individuals recovering from a life of human trafficking or other types of abuse.

## **myHome Home Repair Program**

Camden, New Jersey

**Member:** Republic First Bank DBA Republic Bank

**Sponsor:** Saint Joseph's Carpenter Society

**Project Type:** Homeownership

**Units:** 90

**AHP Grant:** \$230,000

**Total Development Cost:** \$631,200

The myHome Home Repair Program project will target Camden, New Jersey, which ranks highest in the state in terms of unemployment and poverty. The majority of residents do not have the financial resources to make even the most necessary home repairs. This, coupled with the stricter enforcement of city codes, threatens homeownership for Camden's long-time, fixed-income residents. Thanks to myHome, an owner-occupied rehabilitation program, 90 of Camden's most vulnerable residents will benefit from roof repairs and repairs to electrical, plumbing, heating and cooling systems over the course of the next two years. Of the 90 homeowners, 40 will have incomes of 50 percent or less of the area median income (AMI), with 25 of those subsisting on incomes of less than 30 percent AMI. The remaining homeowners will have incomes from 51 to 60 percent AMI. Additionally, 18 households will include individuals with disabilities, people affected by domestic violence or individuals with a history of substance abuse. To participate in the myHome program, homeowners will be required to remain in their homes for a minimum of five years.



## **Responsive to Our Community AHP 2018**

Oneida, New York

**Member:** Northwest Bank

**Sponsor:** Responsive to Our Community

**Project Type:** Rental

**Units:** 10

**AHP Grant:** \$379,696

**Total Development Cost:** \$765,696

Responsive to Our Community AHP 2018 will assist very low-income residents in Oneida, New York, while simultaneously building a workforce of skilled construction workers. The project will result in 10 newly renovated apartments, with eight of the 10 units reserved for individuals with incomes of 50 percent or less of the area median income. The objective is to lease one-half of the units to individuals experiencing homelessness and one-half to individuals with a history of domestic violence. Unemployed veterans, their family members and their extended family members will be hired to transform dilapidated buildings into mixed-use developments. In addition to gaining experience, those who wish to pursue a career in construction will have the opportunity to become nationally certified construction workers.

## **Carroll Street Apartments**

Durham, North Carolina

**Member:** PNC Bank, National Association

**Sponsor:** CASA

**Project Type:** Rental

**Units:** 16

**AHP Grant:** \$750,000

**Total Development Cost:** \$2,858,631

Carroll Street Apartments will be constructed on donated land in Durham, North Carolina. The property, which once housed an Army Reserve Center, has been vacant since 2013. After the demolition of four existing structures, a newly constructed, 16-unit apartment building will provide permanent, supportive housing for individuals with disabilities and a history of homelessness. In addition to stable and affordable accommodations, residents will have access to on-site classes, public transit, parks, walkable services, stores and jobs. CASA, which has a 26-year history of developing and managing supportive housing, will also connect tenants to appropriate health and social services through an established network of service providers.

## **TNP Rehabs for Sale**

Warren, Ohio

**Member:** PNC Bank, National Association

**Sponsor:** Trumbull Neighborhood Partnership

**Project Type:** Homeownership

**Units:** 4

**AHP Grant:** \$155,000

**Total Development Cost:** \$301,200

TNP Rehabs for Sale, a project sponsored by Trumbull Neighborhood Partnership (TNP), will result in the rehabilitation of four existing, single-family homes that will be sold to owner-occupants. Three of the units will be located in Warren, Ohio, and the fourth will be located in the adjacent city of Niles, Ohio. All properties were acquired through donation, and all have been certified as blighted properties. Three of the four units will be located in census tracts with homeownership rates of less than 50 percent, and one unit will be renovated to visitable standards and reserved for an individual with disabilities. Two homes will be made available to very low-income households, and two more will be available to moderate-income households. TNP has successfully completed 26 rehabilitations of vacant structures for sale to owner-occupants since 2013.

## **Courthouse Family Housing**

Washington Court House, Ohio

**Member:** PNC Bank, National Association

**Sponsor:** Community Action Commission of Fayette County

**Project Type:** Rental

**Units:** 53

**AHP Grant:** \$430,000

**Total Development Cost:** \$9,444,852

Courthouse Family Housing is a new-construction, family-housing development that will be situated on a six-acre property in the city of Washington Court House, Ohio. The proposed development will include six, two-story walk-up buildings and a total of 53 units of affordable housing. The project will consist of a mix of configurations, including 13 one-bedroom, 32 two-bedroom and 8 three-bedroom units. Twenty percent of the 53 affordable units will be reserved for households with special needs. Each unit will be constructed with Energy Star-rated kitchen appliances and HVAC systems, enabling the property to achieve LEED Silver certification.

## **Helena Avenue New Construction**

Youngstown, Ohio

**Member:** PNC Bank, National Association

**Sponsor:** Youngstown Neighborhood Development Corporation

**Project Type:** Homeownership

**Units:** 3

**AHP Grant:** \$750,000

**Total Development Cost:** \$975,900

The Helena Avenue New Construction project will result in the availability of three new, affordable residential units in Youngstown, Ohio. The homes will be built on properties that have been certified as blighted and donated by the Mahoning County Land Bank. Each home will be sold for \$75,000, an amount affordable for the low- and moderate-income households included in the project. All homes will be visitable, and one unit will be reserved for an individual with disabilities. Youngstown Neighborhood Development Corporation has rehabilitated more than 100 vacant Youngstown properties over the last several years, and the Helena Avenue New Construction project will continue to address city's overwhelming need for quality, affordable homeownership opportunities.

## **REVITALIZE Owner-Occupied Rehabs**

Youngstown, Ohio

**Member:** PNC Bank, National Association

**Sponsor:** Youngstown Neighborhood Development Corporation

**Project Type:** Owner-Occupied Housing

**Units:** 20

**AHP Grant:** \$750,000

**Total Development Cost:** \$756,000

The REVITALIZE Owner-Occupied Rehabs project will turn blighted properties in Youngstown, Ohio, into affordable housing units for 20 very low-, low- and moderate-income households. The need for affordable housing in Youngstown is desperate, as indicated by the nearly 1,000 homeowners who remain on a waiting list for property rehabilitation. Of the 20 homes that will be repaired, 15 will be occupied by homeowners with incomes of 50 percent or less of the area median income (AMI). The remaining five homeowners will earn from 51 to 80 percent AMI. Ten of the homes will be occupied by individuals with special needs.

**Clark House**

Milwaukee, Wisconsin

**Member:** PNC Bank, National Association

**Sponsor:** Sunny Side Development Ltd.

**Project Type:** Rental

**Units:** 64

**AHP Grant:** \$750,000

**Total Development Cost:** \$ 4,488,293

Clark House in Milwaukee, Wisconsin, was built in the 1890s, and by the 1930s, it was used to house 90 low-income factory workers. Today, Clark House provides housing for individuals with a history of mental illness, chronic homelessness and incarceration. The existing building is in serious disrepair, and residents are at risk of losing access to affordable housing and the three meals they receive each day. The Clark House rehabilitation will prevent imminent demolition and maintain affordable housing for 64 vulnerable, low-income residents. Thirty-two rental units will be reserved for people with special needs.