

TOP STORIES

Pennsylvania recovers from Hurricane Sandy; housing needs are addressed

The impact of Hurricane Sandy last October was felt throughout Pennsylvania. Rainfall of 2-to-4 inches statewide was not as heavy as was experienced with Hurricane Irene last year, but it still did cause flooding, prompting some people to evacuate their homes. The main concern with Sandy was the wind, with gusts reaching 85-90 mph and approximately 44,000 state residents left without power.

Following the impact of the hurricane, Governor Tom Corbett visited hard-hit areas in Pennsylvania to ensure state resources were being applied effectively to save lives and property. The governor deployed more than 1,500 National Guard troops within Pennsylvania and neighboring states to assist storm victims. There also were 48 American Red Cross shelters established to help people in need.

PHFA helps victims in need of housing

The Pennsylvania Housing Finance Agency was actively involved in the recovery efforts. The agency encouraged displaced residents to check the state's housing locator service at www.PAHousingSearch.com for help finding stable housing quickly. Property providers also were urged to list any available rental housing as quickly as possible.

PAHousingSearch.com is a free service and is supported with funding from the Pennsylvania Emergency Management Agency, the Department of Public Welfare, the Department of Community and Economic Development, the Pennsylvania Housing Finance Agency, and the Professional Affordable Housing Management Association. PHFA Executive Director Brian Hudson reported that having a centralized housing locator resource did help storm victims and landlords connect so that available housing was put to immediate good use.

PHFA leads full-day foreclosure prevention event in northeastern Pennsylvania

More than 300 people attended a full-day foreclosure prevention event in Monroe County in early February to learn from educational sessions and receive helpful counseling about their mortgages. The event, sponsored by PHFA, was intended to help people in danger of foreclosure, but it also offered assistance for county residents whose mortgages are current but whose home values are less than what they owe on the property.

(Cont.)



Governor Tom Corbett thanks an out-of-state power line repair group who drove from Biloxi, MS to assist with fixing Pennsylvania's electric power grid.



The governor meets with Pennsylvania National Guard officers to discuss Hurricane Sandy relief efforts.

Organized by PHFA Manager of Counseling and Education Terri Redmond, the event was successful, although everyone agreed that work remains to be done to help more troubled homeowners in the county.

Joining PHFA in planning the event, held on the campus of East Stroudsburg University, were the American Society of Certified Housing Executives and the National Real Estate Training Institute. The event ran from 7 a.m. to 7 p.m. on Feb. 1, and it was promoted heavily in the local paper and on radio to alert homeowners. The people who attended not only had the chance to receive foreclosure counseling, but lenders were on-site to discuss workout packages. The agency plans continued efforts in partnership with counseling agencies in the region to address the foreclosure backlog in the county.

Brian Hudson named president of NCSHA

PHFA's executive director, Brian Hudson, was elected president of the National Council of State Housing Agencies (NCSHA) in October during the association's annual conference. He will serve as president for a two-year term. NCSHA represents the affordable housing interests of housing finance agencies from around the country before the administration and Congress. Hudson served NCSHA previously as vice president and secretary-treasurer. He began his PHFA career in 1975 as a staff accountant and worked his way up through the agency to be named executive director and CEO in 2003.

Hudson addressed all the NCSHA conference attendees, noting, "I am honored to help lead the National Council of State Housing Agencies at a time when affordable housing has the potential to do so much good to enhance people's lives and help drive our national economic recovery."

HOUSING COUNSELING

PHFA recognizes outstanding state housing counselors



There was a full house during the housing counselor awards ceremony with attendees filling the Hilton ballroom in Harrisburg.



U.S. Representative Chaka Fattah accepts the PHFA Award of Excellence from Executive Director Brian Hudson.

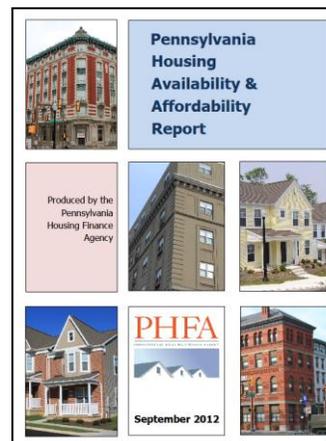
PHFA honored the work of Pennsylvania's housing counselors during an awards ceremony in November. More than 120 representatives from 82 counseling agencies statewide were in attendance. The role of the state's private sector counseling agencies is to educate Pennsylvania residents about their housing options. They work one-on-one with renters looking to purchase their first homes and also with homeowners who are in danger of foreclosure. Awards were presented to both individual counselors and to counseling agencies who exhibited exemplary service to customers.

(Cont.)

U.S. Representative Chaka Fattah also was honored by PHFA with an Award of Excellence for his support on affordable housing issues throughout his career. Congressman Fattah was a state legislator in 1983 when PHFA's Homeowners' Emergency Mortgage Assistance Program (HEMAP) was created and was one of the initiators of the program. Fattah shared with the audience that "Launching HEMAP as a young legislator, and seeing the program assist tens of thousands of Pennsylvanians to realize the American dream of homeownership for almost three decades, is one of my proudest achievements."

PA HOUSING AVAILABILITY AND AFFORDABILITY REPORT RELEASED Report gauges the abundance and cost of housing in Pennsylvania

In September, PHFA released its first housing availability and affordability report for Pennsylvania. This report, produced entirely by PHFA staff, draws on U.S. Census Bureau data for its research findings and includes an executive summary. It should interest people who want to learn about the abundance and relative cost of housing in the particular county where they live or work. Additionally, comparisons between counties are easily accomplished. Statewide data also have been presented so that housing availability and affordability in individual counties can be compared with the status of housing in the state as a whole. People wanting to read the report can find it on the agency homepage at www.PHFA.org; look under the "Housing Resources" header for "PA Housing Studies." Paper copies can be obtained by calling Chris Anderson at 717.780.3915.



PHARE AND MARCELLUS SHALE FUNDING TARGETED TO MEET STATE'S HOUSING NEEDS \$7.6 million being distributed in 19 counties

In December, PHFA's Board of Directors approved the recipients of funding for projects improving the availability and affordability of housing in the state's Marcellus Shale region. The funding, from the Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund and the Marcellus Shale impact fee, is being used to help finance 25 housing projects in 19 Pennsylvania counties. The application process for this funding was guided by local communities who shared with PHFA their best approaches to address housing needs in their towns and cities. To view a complete list of PHARE and Marcellus Shale impact fee funding recipients, please visit the PHFA website at www.PHFA.org and look under the header for "Housing Resources"; then click on the item near the bottom of the drop-down menu for "PHARE (Act 105)". The document to view is the "2012 PHARE Reservation of Funds."

UPCOMING EVENT

2013 Commonwealth Housing Forum is set for May 2 and 3

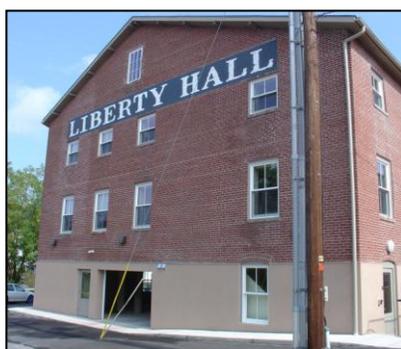
Dr. Mark Zandi, nationally known chief economist for Moody's Analytics, is one of three exceptional keynote speakers slated for PHFA's 2013 Commonwealth Housing Forum. The two other



keynote speakers will be **Joseph Smith**, monitor for the National Mortgage Settlement which funded the restart of the Homeowners' Emergency Mortgage Assistance Program (HEMAP), and **Alan Heavens**, real estate reporter for the Philadelphia Inquirer for the last 24 years. The high caliber of the event's plenary speakers is just one of several special highlights of the May 2-3 Forum. Also included will be 28 educational sessions, an evening networking event with delicious food and live music, an extensive exhibit hall, housing awards, and other special features. Held once again at the Harrisburg Hilton, the Forum theme is "Change Creates Opportunities." More than 650 housing professionals from across the state are expected to attend. Watch the PHFA homepage at www.PHFA.org for upcoming registration information. If your company wants to be a Forum sponsor, please contact Chris Anderson at canderson@phfa.org or 717.780.3915.

PHFA AROUND THE STATE

During the past few months, PHFA's Brian Hudson has represented the agency at numerous multifamily ribbon-cuttings and groundbreakings around the state



The photos above give a glimpse into a few of the multifamily development projects underway across Pennsylvania in which PHFA is involved. Starting at the top-left and moving clockwise: a) Construction is underway on Benedictine Place in Pittsburgh, which will provide affordable housing for formerly homeless women with children; b) Project H.O.M.E will provide 55 apartments for formerly homeless and low-income families in north Philadelphia with the help of funders like Jon Bon Jovi (shown in the photo) and PHFA; c) The site of the former Hitchner Biscuit Company in West Pittston is the new home of 18 affordable apartment units owned by United Neighborhood Community Development Corporation; d) A ribbon-cutting at Walnut Hill East in west Philadelphia was the ceremonial opening for 32 affordable apartments and boasts a sustainable and energy-efficient design; e) Historic Liberty Hall located on East Broad Street in Tamaqua is a wonderful old structure now rehabilitated to offer 12 general occupancy housing units for lower-income families; f) When rehabilitation is completed, Nugent Senior Apartments in Philadelphia will provide 57 affordable senior apartments. This grand old building was constructed in 1895 and is the former Nugent Home for Baptists, which is listed on the National Register.

AWARDS & RECOGNITION

PHFA wins national award at NCSHA Conference



Selected from worthy candidates from across the country, PHFA brought home a highly coveted Award for Program Excellence during the National Council of State Housing Agencies' (NCSHA) 2012 Annual Conference in Orlando, FL, in October. PHFA's submission for its program supporting nursing home transition rental assistance placed first in the Special Needs Housing category. This program is led by the agency's Housing Services Department, which is managed by Carla Falkenstein. PHFA's entry, along with the winners in other categories, will serve as models for other HFAs looking for innovative ideas to improve their housing programs and services.

NCSHA's Award for Program Excellence

COMMONWEALTH CORNERSTONE GROUP

Nonprofit community development arm of PHFA helps fund new Harrisburg health center



Photos above show the ribbon-cutting for the new Hamilton Health Center on the east shore in Harrisburg; CEO Jeannine Peterson is in the center of the picture holding the scissors, next to Harrisburg Mayor Linda Thompson. Also, inside the new center are full, modern health facilities, including dental offices.

A ribbon-cutting ceremony on Oct. 8 marked the grand opening of phase one of the new Hamilton Health Center in Harrisburg. PHFA had a hand in this project through its community development nonprofit, Commonwealth Cornerstone Group, which provided some of the funding, as well as project guidance. The expansive new facility will serve people with lower incomes, including many with no health insurance. The clean, bright building, overseen by CEO Jeannine Peterson, boasts 37 exam rooms filled with new technology and devoted to dental, medical, mental health and patient education. There will be a language interpreter on-site to help serve the needs of its diverse customer base. As Peterson remarked during the ribbon-cutting event, "People [seeking health care] deserve to be treated with respect in a pleasant and friendly environment." Peterson stated she hopes construction can begin on phase two within a year. The new construction would create space to house other functions, including social services.

Tom Corbett, Governor • Brian A. Hudson Sr., Executive Director & CEO

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