Governor Wolf announces nearly $8.1 million to improve housing
Governor Tom Wolf announced in October that PHFA approved nearly $8.1 million for 44 housing projects to improve the availability and affordability of housing in 28 counties. The projects are being supported by the Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund, which is administered by PHFA and funded by Act 13’s impact fee on natural gas producers. Award recipients were chosen during PHFA’s October board of directors meeting.

“A strength of this PHARE funding is that the projects that are supported are proposed by local governments based on evaluations of their community’s housing needs,” said Governor Wolf. “The funding is being used by local organizations and government leaders to address their most pressing housing concerns and provide the most immediate and positive impact.”

A list of the PHARE and Marcellus Shale impact fee funding recipients can be seen on PHFA’s website.

Money magazine recognizes Pennsylvania for offering the most homeownership assistance programs
Money magazine recognized Pennsylvania as the state with the most assistance programs to help homebuyers and homeowners in an article published in July. The mortgage website HSH.com provided the data for the article, which ranked the 50 states and Washington D.C. Pennsylvania came out on top with more than 11 programs. New York state came in second with 10 programs and Wyoming came in third with nine programs.

The 11 programs offered by PHFA help homebuyers with down payment and closing cost assistance, modification loans for people with disabilities, tax savings with the Mortgage Credit Certificate, and more.

The full Money magazine article can be viewed online. Visit PHFA’s website for information about all the homebuyer assistance programs offered.

PHFA’s Employer Assisted Housing program gets mention in Bloomberg BNA report
Bloomberg BNA released a report in August discussing Employer Assisted Housing (EAH) programs and the benefits of these programs for employers and their employees. BNA’s report provides information regarding

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renting versus buying, legal incentives and liabilities of EAH programs, how to set up an EAH program and several EAH program case studies.

PHFA was spotlighted as one of the case studies in the report, providing some history of PHFA’s EAH program, the total EAH loans made, and how to become a PHFA EAH partner. PHFA began offering an employer assisted housing program to employers in 2004 and has made 207 loans totaling $24.7 million through the program to date.

For more information about PHFA’s EAH program, visit PHFA’s website. You can view the full Bloomberg BNA report online.

**Awards**

**PHFA’s Hudson receives NeighborWorks award**

In mid-August, PHFA’s Executive Director Brian Hudson was honored by NeighborWorks America as a visionary leader in community development. Hudson was presented with the award during NeighborWorks’ opening reception for its 2015 Philadelphia Training Institute.

Deborah Boatright, NeighborWorks America’s regional vice-president, noted, “As head of PHFA, Brian Hudson has instituted new and better ways to develop affordable housing, and to keep homeownership viable for low- and moderate-income families. From mortgage assistance funds to the Pennsylvania Housing Trust Fund to PHARE funds, PHFA is always ahead in policy and programs to address the needs of people living throughout the Commonwealth.”

NeighborWorks America is a congressionally chartered nonprofit organization that supports community development in the United States and Puerto Rico. The organization provides grants and technical assistance to more than 240 community development organizations. NeighborWorks America provides training for housing and community development professionals through its national training institutes.

**PHFA’s Housing Services Department receives Special Achievement Award at NCSHA conference**

PHFA’s Housing Services Department received a Special Achievement Award from NCSHA during its annual conference held in Nashville, Tenn. in late September. The award recognizes housing finance agency programs, projects, or actions that respond in an outstanding manner to an important state need. PHFA was recognized for its Certificate in Elder Service Coordination (CESC).

CESC is a program that helps assure high-quality service coordination at elderly residential developments in Pennsylvania. By providing a well-managed, low-cost and very convenient means of training, PHFA is able to further its goals of improving the quality of life for elderly residents in its developments. To date, 209 participants have completed the CESC program.

PHFA partnered with California University of Pennsylvania’s Rural Communities Institute to create the CESC program. PHFA’s Alicia Spencer, senior housing services representative, administers the program for the agency. PHFA’s JoLynn Stoy, associate counsel, was instrumental in developing the application for submission to NCSHA.
McKeesport’s Yester Square development utilizes PHFA’s Accessible Unit Policy
In September, the McKeesport Housing Authority’s new Yester Square housing development celebrated the completion of 68 new energy efficient apartments, 24 of which are completely wheelchair accessible. These 24 apartments represent a huge increase in the number of available accessible units and greatly exceed PHFA’s requirements for the percentage of units that must be accessible. PHFA’s Accessible Unit Policy requires an applicant for Low-Income Housing Tax Credits to commit to a specific number of accessible units.

It takes real effort and persistence to be able to fill 24 accessible units with qualified residents. The leadership at the housing authority attributes their success to aggressively working with community partners like the local nursing home transition coordinators, the Center for Independent Living and other organizations to get qualified applicants into the accessible apartments.

PHFA allocated $1.2 million in Low-Income Housing Tax Credits to help finance Yester Square. For more information about PHFA’s Accessible Unit Policy, contact Gelene Nason at gnason@phfa.org.

PHFA seeks participants for the Section 811 Project Rental Assistance Demonstration Program
PHFA continues to look for multifamily housing owners to participate in the Section 811 PRA Demonstration Program. This program will provide permanent affordable rental housing and needed supportive services to extremely low-income people with disabilities, age 18 – 62, many of whom are hoping to transition out of institutional settings back into the community.

Please visit HUD’s website or contact Gelene Nason at 717-780-3874 or gnason@phfa.org for more information, or if you would like to be considered for the program.

LIHTC lease addendum developed
In 2014, PHFA asked all Low-Income Housing Tax Credit program (LIHTC) project owners to provide a copy of the standard lease form used in their LIHTC properties. The agency reviewed more than 1,000 leases to make sure the properties were identified as LIHTC properties, and, if so, met the applicable federal requirements.

During this review, the agency noted a wide variation in provisions of LIHTC leases and decided to provide a mandatory form for the lease addendum to be attached to each LIHTC lease. PHFA expects the new lease addendum will aid residents and housing managers in both the level and ease of compliance. To view the full lease addendum, visit PHFA’s website.

PHFA Around the State

Meadows at Tiffany Pines, in Montrose, had its ribbon-cutting ceremony in late July. This 40-unit townhouse complex meets the PHFA Energy Conservation and Green Building Criteria and includes a solar, renewable energy system. The complex utilized Low-Income Housing Tax Credits through PHFA.

An artist’s rendition shows the redevelopment of the Divine Lorraine development. A groundbreaking celebration was held in September. When completed, the Divine Lorraine will consist of more than 100 apartment units and 20,000 square feet of ground floor retail space.

Orchard Park, in Duquesne, celebrated its grand opening in September. The development offers one-, two-, three- and four-bedroom apartments and many amenities focused on residents’ comfort and convenience. This affordable rental community was funded in part by PHFA Low-income Housing Tax Credits.

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PHFA takes a walk for epilepsy

PHFA employees participated in the annual Epilepsy Foundation Western/Central Pennsylvania Fun Run/Walk for Epilepsy held August 15 on City Island in Harrisburg. Tonya Warren (third from right), who works in PHFA’s HEMAP Division, organized a team of 20 employees known as Tonya’s Treasures. They joined more than 600 walkers to raise money for research and to help raise awareness of the 95,000-plus people in western and central Pennsylvania living with epilepsy. Warren’s team raised $1,625 for the cause, beating its goal by $50 from last year.