CCG receives $80 million of New Markets Tax Credits
Governor Tom Wolf announced in mid-November that Commonwealth Cornerstone Group (CCG) secured $80 million of New Markets Tax Credit (NMTC) allocations from the U.S. Department of the Treasury’s Community Development Financial Institutions Fund. CCG was one of 120 community development entities nationwide receiving an allocation of the total $7 billion in NMTCs. Only 50 percent of applicants received funding.

CCG is a nonprofit community development entity created by the Pennsylvania Housing Finance Agency. CCG’s award is its largest single round award since the NMTC program was created in 2000. The goal of CCG is to use these tax credits to fund projects in key areas within communities to create business opportunities and spur economic revitalization. CCG will utilize the NMTCs to provide loans and equity investments for business expansion, mixed-use development, and community facilities across the state. More information about CCG and the developments it has funded is available on the web.

Affordable Housing

PHFA’s Brian Hudson promotes value of tax credits
In November, PHFA distributed an op-ed to various newspapers around the state. The topic was affordable housing, and the op-ed by Executive Director Brian Hudson included a call to the new president and Congress to increase the Low-Income Housing Tax Credit, which has proven its worth for stimulating the construction of affordable housing. Reproduced in the agency’s newsroom is the version of the op-ed that was published by the Allentown Morning Call.

For more information about the benefits of Low-Income Housing Tax Credits, please visit the Affordable Housing Tax Credit Coalition’s website, and watch a video that profiles the Paseo Verde development in Philadelphia.
This fall, PHFA was out and about celebrating ribbon-cutting ceremonies for Low-Income Housing Tax Credit housing around the state.

Kinder Park in Ridley Township celebrated its grand opening with a ribbon-cutting ceremony in late October. This completes phases I and II of the project consisting of a total of 98 townhouses of low-cost housing for families, seniors, and disabled residents including assistance services. Phase III is under construction and will consist of 56 additional units. Joining the celebration were (left to right) Lawrence Hartley, executive director of Delaware County Housing Authority; Holly Glauser, director of multifamily development at PHFA; and Mark Dambly, president of Pennrose Properties. The development was funded, in part, by Low-Income Housing Tax Credits administered by PHFA.

Bellefonte Mews, consisting of the Garman House and the Cadillac Building, held a grand opening ceremony in early November in Bellefonte. The Cadillac Building will offer 11 two- and three-bedroom units. The Garman House will offer 21 one- and two-bedroom units. On hand to help celebrate were developer Ara Kervandjian (second from left) and Brian Hudson, PHFA’s executive director (third from right), along with other partners and officials. Low-Income Housing Tax Credits administered by PHFA helped fund the development.

Dave Wright Apartments held its ribbon-cutting ceremony in mid-December in Heidelberg. Dave Wright Apartments is the second of its kind in the country to offer affordable housing to adults with autism combined with affordable housing for non-autistic families. The building is designed to be energy efficient and quiet and was partially funded by Low-Income Housing Tax Credits administered by PHFA. Brian Hudson, PHFA’s executive director (second from left), joined other officials for the celebration.

A ribbon-cutting ceremony was held in early October in Waynesburg to celebrate the opening of Gateway Senior Housing. Gateway was made possible, in part, by Low-Income Housing Tax Credits administered by PHFA. The building consists of 31 one-bedroom units and 21 two-bedroom units. Six of the apartments are fully handicap-accessible and all units are adaptable. Residents posed for a picture during the festivities.
PHFA’s Housing Forum is “Where it all begins”
PHFA’s 2017 Commonwealth Housing Forum is planned for May 11-12. If you’re a developer, lender, housing activist, property manager, or government official, then this is the conference for you. Three keynote speakers are planned. Researcher and author Dr. Eric Klinenberg will share observations from his book “Going Solo,” which documents the rising number of people living alone. Economist Elliot Eisenberg is back by popular demand. Plus celebrity chef Jeff Henderson will share his life story and insights for personal reinvention. For firms wanting to market their products to a targeted housing audience, customizable sponsorships are still available. Contact Chris Anderson at canderson@phfa.org or 717-780-3915 for details.

PHFA wants you to be “In It to Win It”
The 2017 Multifamily Affordable Housing Conference is a great opportunity to network with more than 500 multifamily affordable housing professionals from across the state. This year’s conference will be held June 28-30 at the Penn Stater Hotel and Conference Center in State College. If property managers and owners or service coordinators are a core audience for your firm or business, there are still great sponsorship opportunities available. To find out more, contact Melissa Medernach at mmedernach@phfa.org or 717-780-4353

Upcoming Events

Passive House Design

Passive House design may help address global warming
In an article published in the Daily Journal of Commerce in late October, author Tim Weyland explores Passive Housing as the new standard for energy efficiency in housing and possibly an answer to addressing global warming.

Lowering the world’s carbon footprint should be an important goal for everyone. One way to contribute to that goal is by having more efficient buildings. A way to do that is by utilizing Passive House design. Passive House has been found to be 80 percent more efficient with regard to heating than a traditionally built structure. This is only one area Passive House surpasses the traditionally designed building. Passive House design also provides an airtight envelope that brings major performance benefits.

PHFA recently released data showing the cost of building a Passive House designed building can be only a few dollars higher per square foot than building a conventional building. In 2015 and 2016, the agency received 58 (out of 179) proposals for Low-Income Housing Tax Credits that were for Passive House design. The average preliminary construction cost for the Passive Housing building was $171/square foot compared to $166/square foot for a conventional building.

The many advantages of Passive House design make it a very smart step toward lessening the global warming problem. To read the full article, please visit the Daily Journal of Commerce’s website.

Homeownership

HUD program may help resolve disputes for new manufactured homes
Does the manufactured home that you recently purchased, sold, installed, or manufactured have a defect? Can’t come to an agreement about how to fix the problem? The manufactured Home Dispute Resolution Program (DRP) may be able to help.

(Cont’d)
The U.S. Department of Housing and Urban Development (HUD) Office of Manufactured Housing Programs (OMHP) administers the DRP in 24 states; the remaining 26 states have a dispute resolution program run by the designated state administrative agency.

The DRP provides timely resolution of disputes between manufacturers, retailers, and installers regarding the responsibility to correct or repair alleged defects that have been reported in the one-year period after the date of the first installation of the home. Homeowners are among those who typically submit requests for dispute resolution, but retailers, manufacturers, and installers can do so as well. For more information on who to contact, what types of home issues are eligible for dispute resolution, and downloadable educational materials, please visit the HUD DRP website.

You can also contact Christine Biddlecombe, project manager and contractor for the Dispute Resolution Program, at cbiddlecombe@savangroup.com.

**Housing Services**

**Focus Group for resident service coordinator hiring and retention convenes**

PHFA’s Housing Services department staff has convened a focus group for resident service coordinator hiring and retention. PHFA recognizes that a stable and informed workforce is essential to the success of resident services at affordable housing developments. The goal of the initial focus group session was to gather information about what has been working to support resident service coordinators and what may strengthen their role going forward. Attendees provided excellent feedback and the group will be moving ahead with recommendations during future meetings.

**Workshops addressing hoarding delivered across the Commonwealth**

In the fall, the Housing Services department at PHFA coordinated a series of workshops across the Commonwealth aimed at assisting properties with addressing hoarding. The workshops included information about understanding hoarding as a disease and possible interventions. PHFA partnered with Linda Shumaker, outreach coordinator for the PA Behavioral Health & Aging Coalition, to deliver these informative workshops.

**Fair Housing**

**HUD releases final rule for equal access for programs based on gender identity**

HUD has issued a Final Rule designed to ensure equal access to programs funded and administered by HUD’s Office of Community Planning and Development for individuals in accordance with their gender identity. The rule requires that transgender or gender nonconforming individuals seeking shelter in temporary, emergency shelters or other single-sex facilities are to be placed in accordance to their gender identity. These facilities must also take nondiscriminatory steps to address privacy concerns and harassment issues.

**Community Involvement**

PHFA employees show generosity during a busy season of giving.

**PHFA participates in the Salvation Army Giving Tree**

PHFA employees generously sponsored 118 children this year through the Salvation Army Giving Tree program. The Giving Tree program provides Christmas gifts to underprivileged children. This is the largest number of children that PHFA employees have sponsored to date. Employees purchased items for the children they sponsored including toys and clothing. Middlesex United Methodist, a local church, also provided a tin of cookies for each child. Kim Ayala (center) organized PHFA’s participation in the program with the help of Elise Gutshall (left) and Richelle Strawser (right).

(Cont’d)
PHFA exceeds its 2016 SECA goal

PHFA participated again this year in the State Employee Combined Appeal (SECA). SECA raises money for social services, environmental and other worthwhile causes. During the eight-week campaign, employees could donate to any of approximately 1,000 non-profit agencies. PHFA employees contributed a total of $49,218.11. Deb Hammond, PHFA’s SECA representative, reported PHFA reached 113 percent of its contribution goal.