Governor Wolf leads efforts to reduce recidivism of inmates

Governor Tom Wolf has led an effort by the state Department of Corrections, the Department of Banking and Securities, the Board of Probation and Parole, PHFA, and the PA Credit Union Foundation to offer financial reality fairs to Pennsylvania inmates who are about to be released. The program is one of the first in the nation. There were five fairs held on Oct. 14 across the state in Pittsburgh, Philadelphia, Harrisburg, Erie and Reading.

One of the core challenges facing people after being in jail is a lack of knowledge about, and access to, financial services. A financial reality fair is an interactive financial literacy tool. During the October event, participants did role playing and completed a budget sheet requiring them to live within their monthly salary while paying for basics such as housing, utilities, transportation, clothing and food. They also discussed unexpected and emergency expenditures. Volunteers from credit unions, community groups, and state agencies provided parolees with financial counseling. The organizations and agencies involved are hoping to conduct more financial reality fairs if they prove successful.

PENNVEST sewer and septic repair loan program expanded

The Pennsylvania Infrastructure Investment Authority (PENNVEST) and PHFA are expanding a program intended to help homeowners with repairs and connections to septic and sewer systems. The goal is to help homeowners deal with the unexpected expenses related to this work, and to protect water quality in Pennsylvania.

The Homeowner Septic Program previously covered repairs to residential septic systems and first-time connections to a public sewer. It now is being expanded to include loans for repairs to existing sewer line connections to homes. This enhancement is in addition to other improvements made to the program such as: expanding eligibility requirements, increased loan amounts up to $25,000 (including manufactured homes), and increased number of lending participants.

Homeowners who want more information or want to start the PENNVEST application process should contact one of the lenders. They can also call PHFA at 1-855-U-Are-Home (827-3466), and then press “0” to be connected with the agency’s Customer Solutions Center. Information is also available on PHFA’s website.

Lenders interested in participating in the Home Septic Program should visit the PHFA website or call Roberta Schwalm with PHFA at 717-780-3838.
Commonwealth Cornerstone Group helps fund projects

PHFA’s Commonwealth Cornerstone Group (CCG) has awarded $34 million in New Markets Tax Credit (NMTC) financing to help fund projects across Pennsylvania. The projects include: Eastern Tower Community Center Philadelphia; 101NQ, Lancaster; and, the Highline, Pittsburgh.

The Eastern Tower Community Center will receive $9 million in NMTCs for a mixed-use development in the Chinatown community of Philadelphia. A groundbreaking ceremony was held in early October to celebrate. The development will have 45,000 square feet on the ground to fifth floors for commercial use. The 20-story building will also eventually include 150 residential units. The new facility will bring commercial, residential and recreational offerings to the neighborhood. (Photo courtesy of Thomas Lo)

Lancaster’s 101NQ, formerly the Bulova Technologies building, will use CCG’s $10 million in NMTCs to help over-haul it into a mixed-use retail, office and residential complex. The first floor will include a restaurant and retail space. The second and third floors will provide office space and 40 apartments. Eight of the apartments will be rent-restricted for people with low incomes. (Rendering of the 101NQ building)

Pittsburgh’s South Side will receive $15 million in NMTCs to transform its historic riverfront terminal building. The nearly one million square-foot Pittsburgh Terminal Warehouse and Transfer Company building will be rehabilitated to become the new Highline and include office and light industrial space, creating new public spaces and riverfront connectivity. (Rendering of the Highline building)

CCG was created in 2004 by PHFA to serve as a nonprofit community development entity. Please visit CCG’s website to see all the projects funded by the organization and NMTCs.

PHARE Update

Pennsylvania counties receive PHARE grants

Centre, Allegheny, Franklin, Chester, Greene and Westmoreland counties received grants from PHFA’s Pennsylvania Housing Affordability & Rehabilitation Enhancement Fund (PHARE) in 2017. The funding will help these counties’ residents in several different ways.

Centre County received $26,000 to add to the budget for the Adult Services of Center County. The extra funding will help caretakers provide more assistance to qualifying residents ensuring clients can continue to live comfortably at home.

Allegheny County received $50,000 to encourage landlords to rent to tenants with criminal backgrounds, poor credit history and past evictions, which are factors that could cause a landlord to turn down an applicant. Landlords will be able to get up to $3,000 for legitimate damage claims.

First-time homebuyers in Franklin County will now get financial assistance through a new grant. PHARE RTT provided PathStone, a local community development and human services organization, with $116,000 to assist first-time homebuyers with closing costs and down payments. The grant provides qualifying participants with up to $6,700.

Chester County will use a $300,000 PHARE RTT grant to expand the Decade to Doorways initiative. This initiative coordinates the efforts in the county working to combat homelessness. The grant will help expand current services and improve service delivery.

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A groundbreaking ceremony was held in early October to celebrate the beginning of construction of townhouses on the former Center Township High School in Rogersville, Greene County. Partial funding of $165,000 was provided by PHARE funds to start the project, which will bring much needed new housing to the community.

PHARE funds provided $305,150 to help transform Eisenberg’s Department Store in Monessen, Westmoreland County, into Eisenberg’s Apartments. It will provide 13 units of affordable housing and help bring more foot traffic to the downtown area.

PHARE was established to provide the mechanism by which certain allocated state or federal funds, as well as funds from other outside sources, would be used to assist with the creation, rehabilitation and support of affordable housing throughout the Commonwealth.

PHFA Around the State

PHFA has been busy helping build affordable housing around the state.

Pittsburgh Mayor William Peduto addressed attendees during a groundbreaking ceremony at Morningside Crossing in late August. The old Morningside Public School will be transformed into 13 new affordable housing units. A new building will be constructed in the parking lot adding 33 additional housing units. The project was funded, in part, by Low-Income Housing Tax Credits administered by PHFA. The development also won a PHFA Innovation and Design Award for community impact.

Glassport Mayor Rosemary Bradley was joined by South Allegheny School District Solicitor George Gobel (top) in addressing the audience at the Glassport Retirement Residence groundbreaking ceremony in early October in Glassport. Once completed, the development will offer 55 one- and two-bedroom units of affordable housing for seniors. The development will feature a healing garden near the entrance to the building and edible landscaping including blueberries, raspberries, apple trees and vegetable gardens. Pennsylvania Senator Jim Brewster (center) and PHFA’s Executive Director and CEO Brian Hudson (bottom) also spoke. Partial funding for the project was administered by PHFA in the form of Low-Income Housing Tax Credits.

In late September, Presby’s Inspired Life broke ground on Witherspoon Senior Apartments in Philadelphia. The apartment project will bring 60 units of affordable housing for people 62 and older to the city. Joining in the festivities was Holly Glauser, PHFA’s director of development (second from left); Judee Bavaria, Presby’s Inspired Life president and CEO (center), and John Paone, PHFA board member (second from right). Partial funding was provided by Low-Income Housing Tax Credits administered by PHFA.

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Block party brings together Latino and American cultures
PHFA joined the Latino Hispanic American Community Center (LHACC) for their annual block party in Harrisburg in early September. LHACC’s goal is to promote the Latino-American community in Harrisburg by offering information and referral services. The block party was originally started to celebrate the opening of the center but has evolved into a celebration of Latino and Hispanic culture and heritage. PHFA employees Ed Martinez and Kalief Washington attended the party.

PHFA goes pink for a cause
PHFA held its annual Denim Day event during the first week of October in honor of Breast Cancer Awareness Month. Employees could pay to wear jeans and/or sneakers at work and buy pink bracelets, pink can coolers and pink car magnets. There was also the annual bake sale and raffle. PHFA employees raised $2,519 for the cause.

PHFA employees walk for epilepsy
PHFA employee Tonya Warren (front center) led her team of 21 teammates in the Harrisburg Epilepsy Fun Run/Walk on City Island in Harrisburg early in August. Warren’s team, “Tonya’s Treasures,” raised $1,615 to help support education, programs, services and research for new medical findings for epilepsy.