

COMMUNITY OUTREACH

VIRGINIA HOUSING DEVELOPMENT AUTHORITY | FALL 2013

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Celebrating the opening of Timberlake Place, Charlottesville's newest affordable housing for seniors. Left to right: Charlottesville City Council member Dede Smith; VHDA Managing Director of Community Outreach Mike Hawkins; VHDA Senior Community Housing Officer Bruce DeSimone; JABA CEO Marta Keane; former JABA CEO and Timberlake Place resident Gordon Walker (cutting ribbon); JABA Board Member Willie Gentry Jr.; JABA Board Chairman M.E. (Dick) Gibson, Jr, Esq; Charlottesville Mayor Satyendra Huja; JABA Manager of Business Development Chris Murray; Charlottesville Vice Mayor Kristin Szakos. Story on Page 2.



VHDA's New Division: Sharing the Mission

Welcome to the inaugural edition of VHDA's Community Outreach Report. This is an update on the opportunities, accomplishments and partnerships of our new **Community Outreach Division**, which brings together our REACH Virginia Team, Homeownership Education, Housing Choice Voucher program and Marketing.

Bringing these four business units together will help us better leverage our internal talent, expertise and resources — and share them with our external partners as we work together to build a sustainable, affordable housing delivery network.

This report focuses on partnerships between VHDA and others who share our mission of helping Virginians attain quality, affordable housing. ■



VHDA + Jefferson Area Board for Aging Charlottesville's Newest Affordable Senior Housing

Charlottesville now has new, affordable senior housing in the downtown area. In August 2013, the Jefferson Area Board for Aging (JABA) unveiled its latest development, Timberlake Place. The property, which includes the historic Timberlake-Branham House, provides affordable housing with nearby services for people 55 and over and fits with JABA's mission, "to ensure that individuals and families live better."

As a non-profit organization providing services to seniors, JABA has expanded its role over the years to include the development of senior housing. A core tenet of JABA is the belief that living as part of a community promotes healthy aging.



Timberlake Place is a perfect example of that philosophy. This clustered development sits on more than three wooded acres. Residents enjoy views of the mountains, open spaces for community gardening, and easy access to public transportation, UVA Medical Center and Charlottesville's Downtown Mall.

According to Mike Hawkins, VHDA Managing Director of Community Outreach, "This development is the latest example of the strong

partnership between non-profit housing organizations, the community, and the city of Charlottesville in addressing local affordable housing opportunities."

There are 27 one- and two-bedroom units, 26 of which are at or below the 50 percent area median income. All apartments are ground-floor accessible; five comply with the



Timberlake Place combines historic rehabilitation with new construction, meets Charlottesville Architectural Design Control District guidelines, and is designed to complement the surrounding neighborhood. (Photos courtesy of JABA.)

Americans with Disabilities Act. They also meet American Lung Association standards for indoor air quality, feature universal design and exceed energy-efficient EarthCraft™ construction standards. As an added bonus, residents will save money on utilities because of ENERGY STAR® certification, water-efficient fixtures, and energy-efficient heating and cooling units.

Timberlake Place is unique because it combines the historic rehabilitation of a 19th century farmhouse and addition with three new apartment

buildings. The historic rehabilitation and new construction were designed to complement the surrounding Woolen Mills neighborhood, and conform to the Charlottesville Architectural Design Control District's guidelines. According to Hawkins, "The adaptive re-use of this structure reflects the sensitivity of the developer to the history of the neighborhood. Such attention to the community resulted in the strong support of the neighborhood association and individual neighbors during the public hearings necessary to secure approvals for the development."

Timberlake Place was completed at a cost of \$4.6 million, including \$1.7 million in Low-Income Housing Tax Credits and a SPARC rental housing loan issued by VHDA, plus \$200,000 in Historic Tax Credits. It also received funding from the Charlottesville Housing Fund, a Community Development Block Grant, a private foundation grant and a Federal Home Loan Bank grant.

According to Chris Murray, Manager of Business Development for JABA, "It has been a delightful association. VHDA has been very easy to work with on a professional and personal level. It is never easy for a developer when the funding comes from multiple sources, but it was helpful that the tax credits and SPARC loan came from the same source. In addition, the construction oversight was beneficial."

For more information, contact VHDA Senior Community Housing Officer Bruce DeSimone at 804-343-5656 or bruce.desimone@vhda.com. ■

VHDA + Virginia Supportive Housing

Providing Much More Than a Place to Live for Virginia's Homeless

It's no secret that homelessness is a complex condition that runs much deeper than simply not having a place to call home. Virginia's homeless are often challenged with physical, mental and emotional disabilities that need to be addressed along with their housing needs.

That's why VHDA partners with Virginia Supportive Housing (VSH), a not-for-profit organization that works to end homelessness in Virginia through supportive housing. Permanent supportive housing includes supportive services such as mental health counseling, access to substance abuse treatment programs, assistance with medical care and financial literacy training to help residents overcome the challenges in their lives.

VSH develops, owns and operates more than 460 apartment units across

Virginia. Additionally, VSH connects homeless individuals with rental property owners to provide even more subsidized housing to those in need.

Supportive Housing is a proven, permanent solution to homelessness.

"Supportive housing is a proven, permanent solution to homelessness," said VSH Executive Director Alice Tousignant. She added, "VSH would not be able to provide permanent supportive housing without the help from VHDA, with whom we have partnered for more than two decades."

VHDA supports Virginia Supportive Housing development through our Low-Income Housing Tax Credit

program (LIHTC) and through SPARC rental housing loans.

"Most recently, VHDA has allocated tax credits and provided loans to VSH that allowed us to develop 240 units of supportive housing in South Hampton Roads and 21 units in Richmond," said Tousignant.

While the programs and services that VSH offers are varied, the goals are the same: improving people's economic self-sufficiency and housing stability and promoting mental health and substance abuse recovery. VSH's approach has achieved impressive results: 98 percent of their residents do not return to homelessness.

For more information, contact VHDA Senior Strategic Lending Officer Chris Hilbert at 804-343-5741 or chris.hilbert@vhda.com. ■

VHDA + The Military

Teaching Military Families to Meet Housing Challenges

When it comes to homeownership, military families have unusual situations to consider. Deployments, temporary duty, relocations and paperwork can all trip up a military family's financial stability, and it can be difficult for them to find the right information for their circumstances.

To help address these challenges, VHDA offers a special edition of our Homebuyer Education class with specific topics for military personnel, taught on various service installations throughout the Commonwealth.



VHDA's representatives are specially trained on how to interact and relate with military personnel. Through this partnership, which began in 1998, we have provided 228 homebuyer classes to 2,637 military households.

Our classes are free, and cover topics such as special qualifications for VA loans, what to do when the serviceperson is deployed or reassigned, and how to work with military documentation when applying for home loans.

For more information about VHDA's specialized Homeownership Education class for members of the military, contact Housing Education Officer LaDonna Cruse at 804-343-5682 or ladonna.cruse@vhda.com. ■

VHDA + Arlington Partnership for Affordable Housing + A Visionary Congregation

Leap of Faith: Making Housing More Affordable in Arlington

Affordable, quality housing is essential to Arlington's future economic vitality. But in this community where incomes and housing costs run high, finding an affordable place to call home can be daunting for many low- to moderate-income people. The Arlington Partnership for Affordable Housing (APAH) and VHDA, along with a handful of local churches, are on a mission to change that.

Founded in 1989, APAH works to develop, preserve, own and advocate for quality affordable housing in Arlington, and to promote opportunity for residents through partnerships and programs. APAH and VHDA have collaborated on a number of initiatives through the years, including working with faith-based organizations to develop mixed-use / mixed-income communities.

One example of this partnership is the highly successful vPoint Apartments community. APAH and VHDA worked with the First Baptist Church of Clarendon to transform an outdated church property into a 116-unit apartment community. These apartments sit atop an existing and still operational two-story Church of Clarendon building, retaining the main entrance with its tall columns and steeple.

Designed with lower-income residents in mind, vPoint Apartments offer eight floors of studio, 1-, 2- or 3-bedroom apartments and four stories of underground parking. The development meets LEED Gold certification standards and has designated 10 percent of its units for permanent supportive housing. Adjacent to the Clarendon Metro station and the bustling shopping and restaurant district, vPoint is well suited for commuters and residents who want to live a car-free lifestyle.

Developing an apartment facility that's literally built on top of a church introduced an unusual set of considerations. "There are challenges in working with a faith-based entity," said Nina Janopaul, APAH's President and CEO. "First, we are dealing with a congregation and not an individual ... It takes

more time to reach consensus ... It requires patience, being respectful of the church's mission needs, and being sensitive to emotional attachments to the existing church facility." Janopaul also observed that what works with one church may not work with another.

The vPoint Apartments were developed in partnership with the First Baptist Church of Clarendon and supported by Arlington County, with APAH acting as the development consultant. Key funding was provided by VHDA's Rental Financing division in the form of a SPARC rental housing loan, Low-Income Housing Tax Credits and REACH support funding.

More opportunities like vPoint are in Arlington's future. In fact, APAH is already at work on a new development with the Arlington Presbyterian Church, which will likely have a similar financing plan,

including a REACH predevelopment loan from VHDA.

For more details about this development, contact VHDA Community Housing Officer Michael Scheurer at 804-840-5957 or michael.scheurer@vhda.com.

To learn how faith-based groups can provide affordable housing in their own neighborhoods by participating in VHDA's Harvest Project, contact Community Housing Officer Monica Jefferson at 804-343-5736 or monica.jefferson@vhda.com. ■



More opportunities like vPoint Apartments, built in partnership with the faith-based community, are in Arlington's future.

VHDA + Virginia's Non-profit Housing Agencies

VHDA Receives Second Highest Award of HUD Housing Counseling Funds

VHDA has long helped local agencies obtain federal housing counseling grants from HUD and other resources. There have also been non-profits who chose to apply directly, without going through VHDA. In 2013, HUD streamlined its funding process and began offering financial incentives for non-profits to work through their state housing finance agency.

This created a new opportunity for VHDA to work directly with Virginia's non-profit housing agencies, and we offered our support to any that wanted to participate. We spread the word through our outreach specialists and our existing grant programs, including HUD, National Foreclosure Mitigation Counseling, and Resources Enabling Affordable Community Housing in Virginia (REACH *Virginia*).

The response was overwhelming, with 28 agencies choosing to apply for HUD funds through VHDA. As a result, we received the second highest award of HUD housing counseling funds to state housing finance agencies in the

nation in 2013, second only to Pennsylvania.

VHDA is responsible for distributing funds among partner agencies and ensuring agency compliance with HUD and VHDA regulations. We also support these agencies in advancing the HUD Housing Counseling Program, which seeks to improve financial literacy, expand homeownership opportunities, improve access to affordable housing and preserve homeownership.

VHDA passes grant funds to non-profit housing counseling organizations that provide our Homeownership Education classes and housing counseling. We also provide scholarships to the Virginia Association of Housing Counselors so members can earn continuing education credits and certifications.

For more information on housing counseling grant funds, contact VHDA Housing Education Officer Shawn Washington at 804-343-5743 or shawn.washington@vhda.com. ■

VHDA + American Planning Association + American Institute of Certified Planners Sharing, Learning and Planning for Revitalization

What do you get when you combine economic development planners, transportation specialists and community development officials with a motivated group of professionals committed to housing issues? You get a unique opportunity — to discover and share ideas about revitalizing our communities.

In 2013, VHDA offered a workshop called "Revitalizing Neighborhoods through Housing and Economic Development" in partnership with the Virginia Chapter of the American Planning Association (APA-VA) and the American Institute of Certified Planners (AICP).

It attracted 32 planners, economic and community development officials, consultants, non-profit housing developers and seven students from the Urban and Regional Planning Programs at Virginia Commonwealth University and the University of Virginia. Mario Wells, VHDA Program Support Trainee, attended and had this to say: "It was helpful to see the comprehensive approach, to see what's important for a community to function

and to identify community, economic and natural resources."



The two-day, interactive session focused on the importance of housing opportunities for neighborhood revitalization, workforce development, revitalization intervention options, land acquisition strategies, project financing, transportation options and creating implementation plans.

According to Bruce DeSimone, VHDA Senior Community Housing Officer and liaison with APA-VA and AICP, "The greatest value of this training is connecting people from diverse backgrounds in economics and housing in order to have a common language and understanding of neighborhood development."

For information about future training opportunities, contact VHDA Community Housing Officer Keith Sherrill at 804-343-5735 or keith.sherrill@vhda.com. ■

Re-thinking the Housing Choice Voucher Program

What would your organization have to give up if your budget were cut by 30 percent or more? Could you support your day-to-day operations? As a result of the March 2013 sequestration and ensuing budget cuts, many public housing agencies must re-think how they administer the Housing Choice Voucher program.

The Housing Choice Voucher program is the major program of the U.S. Department of Housing and Urban Development (HUD) that makes decent, safe, sanitary housing more affordable for very low-income individuals and families, including the elderly and the disabled. Qualified recipients are able to find their own single-family homes, townhouses or apartments, and use their vouchers to help pay the rent. VHDA administers the program for more than 75 jurisdictions in Virginia, relying on 32 local agents to handle administrative responsibilities for 9,655 households.

Tight resources may push VHDA and its local agencies to look at the model for administering the program in a different way.

VHDA receives a fee from HUD to help cover the cost of administering the voucher program. We provide 75 percent of this fee to our 32 local agencies, and use the rest to run the VHDA central office and cover program-wide expenses. With fees from HUD being cut, there is real concern as to how expenses will continue to be met.

To illustrate how significant the cuts are, between 2008 and 2013, fees

provided by HUD to administer the voucher program dropped from 100 percent of the published fee rate to just 69 percent — the lowest level in history. As a result, some local agencies may ultimately be forced to opt out of the voucher program rather than cover shortfalls with their own funds, since many are already struggling to operate on a break-even basis.

It's not just administrative fees that are impacted. Also being cut are the actual Housing Assistance Payments (HAP) that are paid to landlords on behalf of voucher families. Of course,

everyone's goal is to keep current families on the program and not take away their rental assistance. VHDA is working with the HUD Shortfall Prevention Team to address the lack of adequate HAP funding. Since VHDA was expecting to exhaust our HAP reserve in 2013, we applied for a portion

of the \$103 million funding set-aside; this is a limited national resource that was created to address potential terminations of families who are currently in the voucher program. VHDA has been approved for this additional funding for calendar year 2013, but there are limitations in the HAP shortfall agreement.

By accepting the set-aside funding, VHDA is not permitted to fill any vouchers that become available



by natural attrition. VHDA has not issued any new vouchers from its 32 waiting lists since April 2013, and does not expect to open any waiting lists or pull any applicants from the waiting lists for the remainder of the calendar year.

Currently VHDA is 91 percent leased, and this is expected to decline until Congress makes a decision on funding. As overall leasing goes down, administrative fee income is cut as well. If revenues continue to decline for local voucher program administrators, we may need to consolidate or regionalize our local agents.

There have been consolidations before. In 1976, when VHDA began approaching local governments about offering the program, most wanted their own program. During this time, if a local voucher program administrator decided to opt out, another nearby agency would absorb their units and continue servicing the area. Over the years, 18 local agencies have absorbed adjacent programs, which has increased their revenue base and program efficiencies.

According to Sharon Fairburn, VHDA Housing Choice Voucher

Program Director, "Funding is very limited, and it may not be possible to follow the agency-delivery method that VHDA has implemented in the past. A more regional approach is slowly evolving, but tight resources may push VHDA and its local agencies to look at the VHDA model for administering the program in a different way."

Given the current structure of the voucher program, VHDA and our partners must work to find the best, most efficient way to deliver the program to families in Virginia. VHDA continues to view this as an important program to help provide decent, affordable housing to those who need it the most.

For more information, contact VHDA Housing Choice Voucher Program Director Sharon Fairburn at 804-343-5920 or sharon.fairburn@vhda.com. ■

A Win-Win-Win Partnership

On Oct. 17, 2013, VHDA was honored with the Corporate and Community Partners Award from Insight Enterprises, Inc. / Peninsula Center for Independent Living.

The award recognizes VHDA's partnership in helping them meet the needs of people with disabilities.

Since 2011, Insight Enterprises has been able to provide 10 households with VHDA Rental Unit Accessibility Modification Grant funds totaling more than \$15,000. VHDA's Accessibility Modification Grant program began in 2003, and since then we have provided more than \$760,000 to help more than 579 households make their rental homes more accessible.



VHDA + Roanoke Regional Housing Network

Working Together to Meet Housing Needs in the Roanoke Region

VHDA works with a number of regional organizations who share our affordable housing mission. These groups bring together representatives from non-profits, business and government to advocate for affordable housing, support regional housing needs and develop housing policy.

One of our key partnerships is with the Roanoke Regional Housing Network (RRHN), a standing committee of the Council of Community Services. RRHN serves as a regional think tank for housing issues, and has contributed significantly to public policy, program initiatives and the development of a regional housing sustainability plan. They provide educational opportunities, and a forum for working with other advocacy groups.

RRHN does an excellent job of bringing together public, private and non-profit stakeholders around housing issues in the region.

Each year, VHDA sponsors a regional symposium hosted by RRHN, where participants collaborate on solutions for housing issues. In 2013, VHDA Design and Construction Officer Sergio Gambale was a presenter and led a session on Universal Design. In previous years, members of VHDA's REACH *Virginia* team have participated on panels to discuss funding resources and VHDA projects in the area.

VHDA has assisted with planning efforts across the Roanoke region and financed a number of mixed-use developments, such as the revitalization work in Clifton Forge and downtown Roanoke. This collaboration is expected to continue, and VHDA Community Housing

Officer José Páiz has spoken to RRHN members about predevelopment assistance and feasibility study funds for future efforts.

"I think RRHN does an excellent job of bringing together public, private and non-profit stakeholders around housing issues in the region," says VHDA Community Housing Officer Keith Sherrill. "They have been able to keep housing issues a part of the conversation in the Roanoke Valley, which I believe, has been crucial to some of the successful projects we have been a part of in this market."

To learn more about VHDA's partnership with RRHN, contact Community Housing Officer José Páiz at 804-343-5915 or jose.paiz@vhda.com. To learn about our work with other regional housing organizations around the state, contact REACH Team Director Elizabeth Seward at 804-343-5615 or elizabeth.seward@vhda.com. ■



New Director for REACH Team

Elizabeth Seward started in September as VHDA's REACH Team Director. She previously worked for the New York City Department of Housing Preservation and Development (HPD) on large-scale planning projects across the city in neighborhoods including Melrose, Harlem, Bedford-Stuyvesant, Brownsville and East

New York. While at HPD, Elizabeth developed policies and new strategies to bring affordable housing and other critical services like retail to underserved neighborhoods. She graduated from Virginia Commonwealth University with a bachelor of arts in History and the University of Iowa with a bachelor of arts in Economics. She received her Master of Regional Planning from Cornell University.



Message from Mike Hawkins

Managing Director of VHDA's New Community Outreach Division

When we look back on 2013, we will likely see this as a pivotal time in the transition of the affordable housing industry from reliance on federal leadership and programs to a model with multiple points of influence. While this movement began in the 1980s, a number of factors are now accelerating this process including continued reductions in federal funding and tax policy discussions. Such discussions may ultimately impact important tax credit programs that benefit housing and community development. In this challenging environment, it is imperative that we look for ways to identify opportunities to strengthen our affordable housing industry. Accordingly, this publication is intended to demonstrate approaches that use a variety of resources including VHDA assistance, which can help promote a sustainable affordable housing services network in the Commonwealth. VHDA's Community Outreach Division is excited to be a part of this important effort.

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VHDA is a self-supporting, not-for-profit organization created by the Commonwealth of Virginia in 1972, to help

Virginians attain quality, affordable housing. VHDA provides mortgages, primarily for first-time homebuyers and developers of quality rental housing. We use no state taxpayer dollars, but raise money in the capital markets to fund our loans. We also teach free homeownership classes, and help people with disabilities and the elderly make their homes more livable. VHDA works with lenders, developers, local governments, community service organizations and others to help put quality housing within the reach of every Virginian.

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