

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



REGION III

DELAWARE, DISTRICT OF COLUMBIA, MARYLAND, PENNSYLVANIA, VIRGINIA, AND WEST VIRGINIA

ANNUAL FUNDING REPORT

FOR THE PERIOD OCTOBER 2006 TO SEPTEMBER 2007

HUD's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination.

PHILADELPHIA REGIONAL OFFICE

100 PENN SQUARE EAST — THE WANAMAKER BUILDING

PHILADELPHIA, PA 19107

Table of Contents

Welcome to the U.S. Department of Housing and Urban Development	1
Increasing Homeownership	3
Promoting Affordable Housing.....	6
Strengthening Communities.....	9
Ensuring Equal Opportunity in Housing.....	13
Promoting the Participation of Faith-Based & Community Organizations	16
Region III Economic Impact Statements	18
Overall Regional Financial Summary.....	18
Baltimore Field Office	19
Charleston, WV Field Office	20
District of Columbia Field Office	21
Philadelphia Field Office (Eastern PA)	22
Pittsburgh Field Office.....	23
Richmond, Virginia Field Office.	24
Wilmington, Delaware	25

Welcome to the U.S. Department of Housing and Urban Development

As you travel through the cities and counties, towns and villages of HUD Region III – the District of Columbia and the states of Delaware, Maryland, Pennsylvania, Virginia and West Virginia – you’re almost certain to find HUD, its partners, and its dollars at work, investing in people and the communities that they call home in many ways:

- At work in southwest Virginia helping connect families to a public water supply.
- At work in a Philadelphia classroom helping public housing residents complete their high school education.
- At work with residents of a coop not just avoid foreclosure, but also to transform their building into the first “green” apartment building in our nation’s capital city.
- At work helping a homeless veteran in Baltimore get off the street and, better still, get his life back together.
- At work helping more than 240 parents in Delaware protect their sons and daughters by “getting the lead out” of their houses.
- At work helping a crafts cooperative in West Virginia not just win a blue ribbon for best jelly at the State Fair, but also recover some of the jobs that left town, along with the coal company, what seems like decades ago.
- At work, even, helping people and partners all across Region III understand how easy – and smart - it is to change the world by simply changing from incandescent to fluorescent bulbs.

We’re proud that HUD is often described as the “nation’s homeownership agency.” But no matter where you travel around our region you’re almost certain to find that homeownership is just one of the things we do. That’s clear from the six Strategic Goals for which the President of the United States and the Congress hold us accountable each and every year:

- To increase homeownership;
- To promote affordable housing;
- To strengthen communities;
- To ensure equal opportunities in housing;
- To embrace high standards of ethics, management and accountability; and
- To promote the participation of faith-based and community organizations.

Accomplishing these objectives, of course, starts with the subject of this report – money. During the Federal fiscal year 2007 – October 1st, 2006 to September 30th, 2007 – the U.S. Department of Housing and Urban Development provided local governments, housing authorities and nonprofit and for-profit partners *more than \$4.1 billion* in assistance in Region 3.

In addition, through its Federal Housing Administration, the Department insured almost 50,000 single-family mortgages with a total dollar value of more than \$5 billion.

Big numbers, right? So big, in fact, that they're hard to evaluate and difficult to see what they meant in the lives of the people and the communities, something that you as a citizen and a taxpayer have a right to know.

Hopefully, this Funding Report will begin to answer some of your questions. With more than 200 housing authorities and more than 110 local governments receiving HUD funds, it would be impossible in this report to detail where every dollar goes or to describe every one of the thousands of things we and our partners accomplish each year on behalf of those we serve.

But by report's end, we hope you will have a better idea of the good work that our Department and our partners are doing with the Federal funds entrusted to us under the administration's direction. We are proud of our work and the real progress to which it has contributed over the past year. Once you've had a chance to peruse this report, we hope you will understand why.

Increasing Homeownership

Ask almost anybody what defines the American Dream and “homeownership” is almost certain to be, like motherhood and apple pie, at or near the top of the list. It’s a dream that’s already been achieved by the two-thirds of American families who own their homes and a dream that burns bright in the eyes of most of the remaining third.

Since its inception, the Federal Housing Administration – a part of HUD – has played a major role in helping that dream come true. Over the years, FHA has insured some 2.7 million mortgages in Region III, more mortgages, in fact, than there are housing units in the cities of Los Angeles, Chicago and, just for good measure, Boston combined.

It’s no surprise that FHA products are so popular among homebuyers. It requires only a 3 percent down payment and, because gifting from families and non profits is allowed, the required down payment is easier to assemble than most, especially for young families trying to purchase their first home. FHA also requires FHA-approved lenders to offer a range of loss mitigation services to any FHA purchaser who happens to hit a financial bump in the road. In addition, HUD has a nationwide network of over 500 approved housing counseling agencies.

Whether in good times or bad, HUD’s network of housing counseling agencies is extremely important to the homebuying public. Buying a home is one of the biggest events in most families’ lives and, because so much money and so many decisions are involved, it can also be one of the most traumatic ones. HUD counseling agencies are there to help first-time buyers understand exactly what they’re getting into and existing homeowners get out of any trouble that they may have gotten themselves into.

Little press or public attention has been paid to steady, year-to-year increases in HUD funding for housing counseling. In 2007, in fact, a record \$3.6 million was allocated to housing counseling agencies across the Region. Given what’s happened to the housing market over the last few months, it may turn out to have been one of the smartest, even most far-sighted budget decisions the President and the Congress have ever made.

Think back a few years. During the first half of this decade, what was true in the conventional mortgage market was true for FHA – it boomed, endorsing more than 138,000 in Region III. As the decade progressed and more and more “easy money” mortgages made their way onto the



Lisa Brown describes her homebuying experience with NCALL

market, FHA was unable to compete against zero-down mortgages and its market share and numbers dropped significantly. Though 2007 was FHA's

best year in the past three, total FHA insured mortgages in Region III were less than a third of what they were in 2003.

Indeed, it was long ago that some said FHA was irrelevant, wasn't competitive and ought to just go out of business. But then the world changed and many of the very attractive, but also very risky mortgage subprime adjustable rate mortgage products that homebuyers had chosen instead of choosing safe, sound and affordable FHA mortgages began to reset. Homebuyers went into default. Then into foreclosure. And thousands, even millions of homebuyers began losing their homes.

“So the housing crisis must not steal away our dreams. That would be criminal. Instead, when we face this crisis, we must do what Americans always do...come together, work together, find solutions together.”

~Secretary Alphonso Jackson-February 8, 2008

FHASecure, a program under which homebuyers who have seen their adjustable rate mortgages re-set and their monthly payments to through the roof to apply to be refinanced into a fixed, FHA-insured mortgage. Already, 30,000 households facing foreclosure have gotten *FHASecure* mortgage. In the months ahead, for many more

Bang for the Buck

Like a needle in a haystack, every so often there's a nugget pure as gold to be found in a pile of junk mail.

Just ask Lisa Brown of Dover, Delaware. A year or so ago she returned from her mailbox with the usual pile of bills, supermarket circulars and "get-rich-quick" offers that, in most American households, lay unopened on the kitchen table until a day or two later they're tossed, also unopened, into the trash.

But this day a letter from the Dover Housing Authority in Delaware caught her eye. Expecting not much of anything and certainly no good news, she opened it anyway. Much to her surprise, it was a letter asking her how the Dover Authority could help her become a homeowner. Bingo!

Be assured, it didn't take a second or third letter from the Authority to get Ms. Brown's attention. In fact, before she knew it, she was attending "how to buy a home" sessions offered by the National Council on Agricultural Life and Labor Research, Inc.(NCALL) a HUD-approved housing counseling agency that serves the State of Delaware. And within months, she'd become the homeowner she'd doubted, but the letter had told her she could be.

In doing so, she also became something else - the 6,000th person that NCALL's housing counseling programs has helped to become a homeowner.

No wonder so many homebuyers – especially homebuyers in trouble – are coming back to FHA. In August 2007, President Bush and HUD Secretary Alphonso Jackson called a White House press conference to announce the launch of

FHASecure may be not just the best, but the only life-raft in what, almost overnight, became very troubled economic seas.

“*FHASecure* is providing tens of thousands of families with a powerful incentive to obtain affordable and safe home loans,” HUD Secretary Jackson said earlier this year. “Homeowners finally have an opportunity to save their American Dream without risking their financial future, and they're taking advantage of it everyday.”

Particularly welcome has been the support for *FHASecure* that has come from our partners in the housing industry. In the weeks and months following the program's launch, HUD Field Offices across the Region collaborated in Region-wide efforts with, among others, the Delaware and Maryland Associations of REALTORS, the Virginia Association of Housing Counselors, Members of Congress and state and local housing agencies to make sure their members and staffs understood the a-b-c's of *FHASecure* so that they might better serve at-risk homeowners seeking help to get the help that *FHASecure* was created by President Bush to provide.

Given the nation's current economic circumstances, it's no surprise that HUD and FHA have paid a great deal of attention to marshalling resources that help at-risk homeowners avoid foreclosure. But that doesn't mean that HUD and FHA have turned away from their goal of trying to increase the number of families entering the homebuying market for the first time.

As in years past, in 2007 virtually every part of HUD devoted a significant portion of its resources to assisting first time homebuyers. Public housing authorities across Region III, for example, continued to utilize at least some of the Housing Choice Vouchers they received to help eligible buyers cover the costs of buying a home. By year's end, some 510 Housing Choice Vouchers – once used exclusively for rental complexes – were being used to help families make the transition from renting to buying a home. In efforts to revitalize dilapidated public housing projects or rescue troubled rental complexes, it's now standard operating procedure to make sure that any project funded by HUD must insure that homeownership is a part of the new mix. And, across the region, local governments were also using some of their Community Development Block Grant, HOME Investment Partnership and American Dream Downpayment Initiative funds from HUD to help buyers with down payments and closing costs.

Today, more than two thirds of American families own their homes. It's a record unmatched by any other country in the world. As “the nation's homeownership agency,” HUD's proud of its efforts to promote homeownership. For lots of reasons. Homeownership, of course, is good for the economy. It's good for the cities and the neighborhoods where homeowners settle. It's good for the institutions like schools and churches and civic associations that are the lifeblood of those communities. But, most importantly, it's good for the families who buy the homes. Believing in the American Dream makes you want to change your life. But owning a piece of the American Dream does.

Promoting Affordable Housing

Two thirds of American families own their homes. It's a record matched by no other country in the world.

Which raises the question: What is HUD doing for the one-third of American families who don't own a home? The answer, simply put, is lots.

Across Region III, for example, *more than 150,000 income eligible households* have Housing Choice Vouchers which permit them to rent apartments from private landlords, but pay no more than 30 percent of their monthly income in rent. Another *135,000 families* live in rent-subsidized,



Maggie Detweiler cuts the ribbon at Stevens Towers

privately-owned apartment complexes. You'll also find *more than 200 public housing authorities* across the Region,

offering affordable housing to *some 115,000 families*.

And HUD's not stopping there. We also continue to work with experienced nonprofits to expand the supply of affordable rental housing for the low-income elderly and persons with disabilities. In fiscal year 2007 alone, HUD awarded almost \$63 million in capital funds and rent subsidies for more than 450 such units in Region III.

As we speak, HUD also has awarded more than *\$940 million* in HOPE VI grants in *20 cities in Region III*— from Philadelphia to Norfolk, Baltimore to Easton - to allow housing authorities to revitalize older, often dilapidated complexes. Better still, the HOPE VI model strives to eliminate the isolation of public housing families by re-

Dust Settles in Lebanon

As is true for any grand opening, when 100-year old resident Maggie Detweiler cut the ribbon this summer to celebrate the end of the renovation of Stevens Towers at the corner of Willow and 10th in Lebanon, Pennsylvania there were lots of distinguished guests to acknowledge and to thank.

Congressman Tim Holden was there. So was HUD Regional Director John Bravacos along with Lebanon Mayor Robert Anspach and members of the Lebanon County Commission and the Board of the Lebanon Housing Authority.

But the guests most distinguished and, all agreed, most deserving of thanks were the residents of Stevens Towers. They lived through two years of "noise, dust and general inconvenience" as the \$5.3 million renovation of the 37-year old, 11-story structure moved to completion.

And when they say "dust" or "noise", they do mean "dust" and "noise." Lots and lots and lots of it. Which is no surprise; of course, given how extensive the renovations were to a building that, effectively, hadn't been substantially rehabilitated since opening brand-new 37 years earlier.

A new community center. New kitchens. New bathrooms. Installation of a new fire alarm, sprinkler and emergency communication systems. A top-to-bottom replacement of the building's electrical and heating and air conditioning systems. And, maybe the dustiest and noisiest of all, the conversion of 40 efficiency apartments into twenty, spacious one-bedroom apartments.

All the dust and fuss, it appears, was worth it. "I love it here," exclaimed Arlean Watson, who moved to Stevens Tower in the middle of the three-year renovation project, told The Lebanon Daily News. "I call it my little piece of heaven."

connecting them to the larger community and placing a premium on transforming areas that were once almost exclusively low-income into “new” neighborhoods of both owners and renters and families up and down the income ladder.

The HOPE VI model has proven so successful, in fact, that an increasing number of housing authorities are no longer waiting to win a HUD grant to revitalize their public housing complexes. They are, instead, going to work with private developers and local

"There's an old, three-story bell tower that's been preserved at Stevens Towers from the days when it served as an elementary school. It's too bad that the bell has been removed. Because if there ever was a day to ring it, ever a project to celebrate, this is it."

~ Regional Director John Bravacos on the reopening of Stevens Tower elderly housing in Lebanon, Pennsylvania after \$5.3 million, HUD renovation.

governments to tap resources such as the Low Income Housing Tax Credits or Department of the Treasury New Markets Tax Credits to develop mixed-financing vehicles to revitalize and re-shape these neighborhoods.

And, experience shows,

whenever and wherever HUD or other funds are used to revitalize public housing communities, private investments in privately-funded housing and economic development is almost certain to follow.

Bricks and mortar are essential, obviously, to promoting affordable housing. But there are other important tools, like light bulbs. Yes, light bulbs.

Before he became HUD's Secretary, Alphonso Jackson was responsible for developing a HUD Energy Action Plan with 21 specific actions the Department could take that would, he believed, save \$2 billion in 2001 dollars.

That's a lot of money and, for HUD's partners, a lot of savings opportunities. No wonder, then, Crossgates Management has converted more than 2,200 units of HUD-assisted rental housing in Pittsburgh and Wheeling from incandescent to fluorescent lighting.

No wonder a senior housing complex rising from the ground in Pittsburgh is pioneering the use of a geothermal heating and cooling system.

No wonder a nonprofit in Livesy, Virginia is piloting the use of straw bales to build energy-efficient housing for farmworker families.

No wonder the Charleston Kanawha Housing Authority is using Energy Star rated building materials and appliances in a five year project that will ultimately replace 600 units of public housing in Charleston, West Virginia.

No wonder a HUD-funded neighborhood revitalization project in Blacksburg, Virginia was one of only 6 projects nationwide to win a national Energy Star Award for Design Excellence.

No wonder the very first apartment building to be renovated under the District of Columbia's new "green building" ordinance – described as the most ambitious in the country – is supported by HUD.

Yes, HUD is turning green and, thanks to Secretary Jackson's Energy Action Plan, it'll only get greener, saving energy, saving money and, even, helping to save the planet.

But maybe the best way to promote affordable housing is by promoting its residents. In the first few decades after the government got into the assisted housing business, public housing was a way-station for most families. For a generation or two, they'd live, affordably, in government-assisted housing. But then opportunity would knock, their hard work would pay off and they'd have a chance to go out and buy a home of their own. The same possibilities then became available to the next family that lived in that unit.

At some point in the last half of the 20th century, though, opportunity stopped knocking and the prospects for hard work diminished for many families in government-assisted housing. Instead of living for just one or two generations in such housing, they were now there for three or four, or even more. In some sense, they'd been trapped in affordable housing.

Thanks to HUD's Family Self Sufficiency Program – the vast majority of housing authorities in Region III have one – that's now all changing. Families sign a contract, the goal of which is to leave assisted housing in five years. In return, they can benefit from enriched services to complete their education, learn new job skills and even prepare for job interviews. And, they're able to save money in an escrow account – often matched dollar-for-dollar by other programs – to use to go to college, start a business or buy a house.

Green Beans to Green living

What's a sure-fire recipe for saving a crime-ridden, physically-deteriorated and very, very troubled apartment complex? The residents of the 83-unit Galen Terrace in southeast Washington, D.C. would probably answer "green beans, potato salad, barbequed chicken and fried fish."

Because that's the feast the residents prepared at least once a month to raise the money to buy their apartment building. "We stayed out there from 11 in the morning until 2 in the morning," 63-year old resident Nancy Copeland, a 15-year resident of Galen Terrace, told *The Washington Post*, "We made \$700 and every month we put in a little money" in an account created to allow the Galen Terrace Tenants Association led by Yashonia Mallory, Wendy Hursey and Robin Farewell to exercise, under a local law, first right of refusal and to buy the complex themselves.

The Enterprise Foundation brought some added "green" to the table. Under its Green Communities Initiative the Foundation awarded a \$50,000 grant to insure that the top-to-bottom renovation was "green" - from energy-saving appliances to a reflexive coating on the roof, from a new and healthier HVAC system to low-flow toilets and shower heads, from stepped-up security systems to energy-efficient lighting. Indeed, *The Post* reported, Galen Terrace is "the first affordable housing building that meets the District's new 'green building' standards."

They're given the help and encouragement, in other words, to work hard, respond to opportunity's knock and, ultimately, stand on their own. For example, Maria Voysesst, a Peruvian-born single mother of three teen daughters living in public housing in Montgomery County, Maryland. She was barely getting by on \$8.50 an hour before joining a Family Self Sufficiency program in 2001. Thanks to the program, she improved her English, learned how to use a computer, was certified as a child care worker and was hired as a teacher's assistant. By the time she graduated from the program, she was earning \$13 an hour. Better still, by combining her resources with those of one of her now grown daughters, on June 28, 2007 she moved into her very own, newly-built town house.

Doors once closed to her are now open. Just as, thanks to the Family Self Sufficiency program, doors are opening for hundreds of other HUD assisted residents. And when the door to financial self-sufficiency finally opens for them and they move out of assisted housing, a door opens for another family.

That's the way government-assisted affordable housing used to work. That's the way it is supposed to work. Thanks to FSS and, yes, the families who use the program, once again that's the way it does work.

Fresh Start at Fresh Start

Things weren't going the way Mildred Mayo had hoped or planned. Even with a degree from Portsmouth's I.C. Norcom High School, every job she'd gotten seemed headed straight for a dead-end job - flipping burgers in a fast-food restaurant, filling trays in a meatpacking plant, stocking shelves in a department store.

No wonder she told The Virginian Pilot she "wasn't happy with the jobs." All she knew was that, pure and simple, she didn't "want to do anything like" what she's done before. In her early 30's, she realized it was time, she explained, to get "a career goal" and a fresh start.

Ms. Mayo got her chance for a fresh start thanks to a letter from the Portsmouth Redevelopment and Housing Authority. It invited her to join the Authority's Fresh Start, a component of a HUD-funded self-sufficiency program helping more than 300 public housing families to achieve financial independence.

Launched in 2004 by the Authority in partnership with Tidewater Community College, Fresh Start, is a small but intensive 12-week program designed to help participants acquire the skills they need to succeed in school, at work and, even, in life. It helps "clients think differently about themselves," explained the College's Mary Pat Liggio, "and the possibilities for the future."

It's certainly done that for Ms. Mayo. She's graduated from Fresh Start and is now pursuing a degree at Tidewater. Fresh Start, she told The Pilot, "made me believe that I can do anything."



Fresh Start class of 2007

Strengthening Communities

Believe it or not, even in an agency with almost 100 offices, more than 9,000 employees and a budget of \$34 billion a year, every day at the U.S. Department of Housing and Urban Development starts with the same, simple question – how do we help a distressed community get strong and how do we help a strong community get even stronger? As is true with most simple questions, there are lots of different answers.

You can do it, for example, one dollar at a time. That’s what we did when the overcrowded Donora Day Care Center in Washington County, Pennsylvania needed just a single, solitary dollar to buy a building from a local housing authority that would give it room to grow and the kids it served a much nicer environment in which to learn.

You can do it one family at a time, like we did almost 150 times in 2007, providing families in Pennsylvania and Virginia, Maryland and the District of Columbia who’d never thought they’d own a home with a Homeownership Voucher and some down-payment assistance to help them cover some of the costs of owning their piece of the American Dream.

You can do it one house at a time, as we did in collaboration with Prince George’s County in Maryland when they began using FHA’s 203(k) acquisition and rehabilitation mortgage product to not only help homeowners to refinance out of risky, high cost mortgages, but also to provide them with the funds they need to bring their houses up to code.

You can do it one building at a time., like we did in McDowell County, West Virginia, in collaboration with Travel Beautiful

“Dream come true, isn’t it?”

~ Alfred Karl on the opening, with HUD assistance, of Sav-a-Lot supermarket in Wilkesburg, Pennsylvania.

Appalachian Inc. S.A.F.E., Inc. and the Appalachian Regional Commission to transform a long abandoned company store into a visitor center that celebrates the history

and culture of coal country and, better still, a place where budding entrepreneurs can come to learn how to make their good ideas a reality.

You can do it one shopping center at a time, as we did in partnership with the State of Pennsylvania and the Edge for Economic Development civic association to bring a grocery store back to Wilkesburg, a

"My life has made some pretty significant changes in the past eight months. These changes probably would not have been made possible without programs and agencies like those I just talked about. I am thankful to be able to start fresh and build a future for myself and my children."

~ Teresa Volk of Coatesville, Pennsylvania on assistance provided by HUD-funded Building Bridges program, March 26,2007

city of 20,000 residents in Pennsylvania who’d become very tired of having to travel to other towns to buy a quart of milk or a loaf of bread.

You can do it one apartment complex at a time, like we did with the Mayfair Mansion Tenants Association that exercised its option to buy and then began renovating an historic 569-unit complex on 22 acres in Washington, D.C.'s Parkside neighborhood.

You can do it one region at a time, as we did with the Virginia Department of Housing and Community Development and seven, small Appalachian communities stretching 253 miles along U.S. 58 to fund the restoration of dozens of historic buildings that call national attention to the region's musical heritage as the birthplace of both bluegrass and country music.

And, maybe most importantly, you can do it one person at a time, like we did in collaboration with the Ozaman House of Baltimore to help Charles Harvin - a young man

who'd lost his mom, his job and his home - pick himself back up and find his way again. "I'm finally growing up," he says, thanks to his hard work and the help of our partner. "I have no desire to go back" to the way things used to be.

Take a moment to think about these examples of the work that's been done in Region III over the last year or so. When you do, pretty quickly you realize that HUD may have the easiest part of the job.

We administer the programs that the President and the Congress establish, and we manage the flow of funds they appropriate. Our partners - hundreds of them - and the people they serve do most of the rest of the work to make and keep our communities strong.

At times, it seems the work may never end. There, for example, thousands of people like Charles Harvin in Region III, people who week after week, year after year have the greatest difficulty keeping a roof over their heads.

Shortly after taking office, President Bush vowed to end chronic homelessness by the end of this century's first decade. It's a daunting, some even fear impossible task. What's remarkable, though, is the innovation of our partners who, day in and

Stand Up at Stand Down

Life on the streets is never easy. Even for heroes.

Just ask any of the more than 300 homeless veterans who attended the three-day Stand Down this fall at the National Guard Armory in north Philadelphia. "I got tired of it," Army veteran Bruce Clark told The Philadelphia Inquirer about his six months of homelessness. "People look at you like you're in a zoo."

"Stand Down" is a military term that refers to the custom of allowing units suffering from battle fatigue an opportunity to take a break away from the front. Now in its 19th year, Philadelphia's Stand Down is organized by volunteers, many of them active-duty and or reservists or retired military, in collaboration with the Department of Veterans Affairs and is one of the largest Stand Down events in the nation.

The Inquirer reported that there are an estimated 2,500 homeless veterans in the Philadelphia metropolitan area and, adds the Veterans Administration, almost 200,000 nationwide. Services provided - some by volunteers from as far away as Washington, D.C. - at this year's Stand Down included medical exams, dental care, mental health counseling, job referrals, legal counseling and even haircuts. "They feel at home here," said Philadelphia's Veterans Administration hospital.

Staff from HUD Philadelphia were among the providers in attendance, advising veterans on how to apply for public or assisted housing, on rental properties with current vacancies, on where to go to get free housing counseling assistance and on other resources they could tap through the Department's HUDVet telephone hotline at (800) 998-9999.

day out, have set about meeting the challenge the President has issued.

Like the dedication and innovation of a nonprofit known as Virginia Supportive Housing and four local governments – the cities of Chesapeake, Norfolk, Portsmouth and Virginia Beach – that have joined together to plan, build and fund the nation’s first transitional housing facility for homeless residents in the nation – Gounod Apartments. Gounod, in fact, proved so successful that a second is under construction and a third is being planned. And the four cities – joined by six others in south Hampton Roads – have recently announced their intent to develop a region-wide, 10-year plan to end chronic homelessness.

And what may be even more remarkable than innovation is the seemingly boundless dedication that our partners, using HUD programs and resources, have to the challenge at hand. From one year to the next, the problem never seems to go away. But from one year to the next, our partners are hard at work reaching out and helping those in need, celebrating the strengths of the communities they call home, but never believing that they can’t be made even stronger.

Ensuring Equal Opportunity in Housing

For all their importance to the lives and the communities we serve, HUD grant announcements usually don't make history. On November 6, 2007, though, one did in Morgantown, Virginia as HUD's Assistant Secretary for Fair Housing and Equal Opportunity announced a Fair Housing Initiatives Program grant of \$99,975 to the Northern West Virginia Center for Independent Living.

It's the first FHIP grant received by any organization in West Virginia. With the HUD funds, the organization intends to conduct

extensive "research on housing discrimination against persons with disabilities" and "assist alleged victims" of such discrimination.

"As diverse as this country is, we still see instances where individuals are denied housing because of the color of their skin or because they have physical disabilities that require certain accommodations. Not only is that not acceptable morally, it is against the law."

~ Assistant Secretary for Fair Housing & Equal Opportunity Kim Kendrick, April 6, 2007

The timing couldn't be more perfect. Last Spring, HUD reported that almost 40 percent of the record 10,328 housing discrimination complaints it received during fiscal year 2006 involved persons with disabilities, second only to the slightly higher number of complaints filed about racial discrimination. The report, HUD concluded, demonstrated the "importance of HUD's continued enforcement, education, and outreach activities to ensure that all Americans have access to housing opportunities."

That's exactly the work that the Northern West Virginia Center and, for that matter, eight other nonprofit organizations winning FHIP grants will do this year across the Region.

Just read the headlines from the past year and you'll soon realize that, for all the gains, they still have a lot of work to do. "HUD files complaint against Kansas City property manager who allegedly fires employee for advising tenants of Fair Housing Act rights." "HUD charges Virginia Beach landlord for allegedly subjecting African-American tenants to stricter rules than others, using racial slurs about them." "HUD reaches \$100,000 settlement with Indiana bank that allegedly refused to make loans on the basis of race and national origin in Pennsylvania, Maryland and the District of Columbia."

The kids stole the show

There were, of course, grown-ups present at the celebration of the 39th anniversary of the Fair Housing Act hosted by the Newport News Office of Human Affairs, a HUD grantee.

Wendell Braxton of the Newport News Office of Human Affairs welcomed the 90 or so attendees. Managing Assistant U.S. Attorney Howard Zlotnick spoke about efforts by the U.S. Department of Justice to combat hate crimes. Denise Goode of Housing Opportunities Made Equal, Inc., provided an update on the status of fair housing legislation considered by this year's General Assembly session. And HUD Regional Director for Fair Housing Wanda Nieves talked about the increase in HUD's enforcement actions in general and its efforts to address the impacts of local zoning and land-use decisions on the Fair Housing Act.

But the kids stole the show. All 400 of them, from ten Head Start programs across Newport News. In planning for this year's celebration, the Office of Human Affairs looked to do something a little different to bring home the importance of the Act. They decided on a poster contest in which kids could talk about what fair housing means to them in pictures instead of words.

The Office of Human Affairs probably wasn't prepared for the response it got. More than 400 posters of all shapes, sizes and color combinations.

"Remarkable, just remarkable," said HUD Richmond Field Office Director Bill Miles after viewing some of the 10 winning entries and presenting awards to 1st-place winner, Indira Mohabir of the Aqueduct Head Start Center, 2nd-place winner, Carolyn Boyke of the Hampton Avenue Head Start Center and 3rd-place winner Azalyia Carter of the Suzanne E. Jones Head Start Center.

"One thing was clear from every entry I viewed. Although they're young, these kids really, truly 'get' the message of fair housing and the rights and obligations that flow from it."

"HUD charges Philadelphia landlord with allegedly violating the Fair Housing rights of a couple with a young child."

Unfortunately, the list goes on and on. For all that, though, the record number of complaints filed in 2005 and 2006 and, maybe, in 2007 may, in an odd way, contain some good news. For it might be that at least some of the rise may result not so much by an increase in discriminatory acts as from an increased awareness among Americans of the rights and protections the Fair Housing Act affords them.

As the record suggests, allegations of discrimination can't and won't be ignored by HUD. But the degree to which increases stem from greater public awareness – thanks to the equal opportunity logo you'll find in virtually every real estate ad, thanks to the national public service campaigns done by the

Ad Council and thanks to

all of the fair housing workshops hosted by HUD and its partners – is the degree to which FHIP organizations are doing the job and meeting the challenges for which they were funded to do.



Newport News Headstart kids stole the show

Forty years young, the Fair Housing Act – so controversial when first proposed – and the rights and obligations it provides are clearly accepted widely as “the way things are supposed to be” in the United States. And the credit for that rests not with HUD or even its partners, but with the people who had to endure and sacrifice so much not so long ago to make it the law of this land.

Promoting the Participation of Faith-Based & Community Organizations

Want to know one of HUD's "little secrets"? We have lots of partners. In fact, we have hundreds of them: from REALTOR associations to local governments; from domestic violence shelters to mortgage lenders; from community development corporations to local civic associations; from housing authorities to the developers and owners of multi-family rental complexes.

We have partners like the New Knollwood Civic Association in Claymont, Delaware that, with help from HUD, just completed the renovation of six historic houses. There are partners like the Almost Heaven Habitat for Humanity who just broken ground for 12 affordable houses in rural Pendleton County, West Virginia. We have partners like Housing Virginia, Inc. a statewide organization supporting America's Affordable Communities Initiative by encouraging its members to reduce or eliminate regulatory barriers to affordable housing. And there are partners like the Latin American Youth Center in Washington, D.C. that took the concept of a HUD Youthbuild grant to help at risk young people complete their high school degrees while learning construction trades and turned it into a charter school.

Want to know another one of HUD's "little secrets"? We'd like even more partners.

Why? Because new partners offer our Department new energy, new perspectives and new ways of delivering the services our funds and programs support.

Late last year, for example, HUD reported "for the first time ever" a 12 percent decline in the number of chronically homeless people living on the nation's streets. There are lots of reasons for that decline. But, says HUD Secretary Jackson, one of the most important is because HUD's programs for the homeless have enlisted so many faith-based and community non-profits in its efforts to reach out to and serve the homeless.

"Thank you for caring about Americans who find themselves without a home, but never without hope—because of your great work," he told a group of such organizations in Washington last July. "You have not shrugged your shoulders, but shouldered the load. And you've set a fine example for all Americans."

And no matter where you look, you can find faith-based and community organizations making the same kind of positive contribution in virtually every HUD program. That's why, over the last few years in our Region, HUD's conducted more than 25 free, grantwriting workshops – workshops on the ins-and-outs of applying for and managing HUD and non-HUD grants – that, to date, have introduced more than 1,000 faith-based and community organizations to how they can get involved in the work HUD does.

The workshops work. Just ask the Judeo Christian Outreach Center in Virginia Beach. Two years ago it had secured funds from HUD, the City of Virginia Beach and the

Virginia Department of Housing and Community Development to build an 8-unit residence for homeless people with disabilities. But it wanted to do even more. So, its staff attended a HUD Richmond grantwriting workshop where it learned all about leveraging, learning so well, in fact, that it applied for and secured grants from the U.S. Department of Veterans Affairs and private

“Finding funding for our staff needs, finding programs to help us help others, meeting individuals at the workshops that we can network with and commiserate with that have ‘been there, done that’ before us has all been invaluable. Without people like you who make educating fun, and who mentor us after the class is over, we would still be struggling.”

~ Angela Koncz, Building Suffolk, Inc., 11/13/07

foundations to build a 14-unit facility right next door for homeless veterans. Ground was broken for both in August, the culmination the director of the Center told *The Virginian Pilot*, of “an amazing experience,” thanks in part to HUD’s grantwriting workshop.

So, now that you know two of HUD’s little secrets, why don’t you and your organization join us in serving the people of Delaware, the District of Columbia, Maryland, Pennsylvania, Virginia and West Virginia?

###

Region III Economic Impact Statements

Overall Regional Financial Summary

Fiscal Year 2007

Strengthening Communities

Community Development Block Grants	\$400,292,446
Emergency Shelter Grants	\$17,289,405
Homeless Supportive Housing Programs(including Shelter+Care) and Housing Opportunities for People with AIDS	\$203,857,855
Brownfields Economic Initiatives Grants	\$2,650,000
Historically Black Colleges and Universities	\$599,520
TOTAL	\$624,689,226

Promoting Affordable Housing

Project-based Rental Assistance (Section 8)	\$791,110,458
Housing for the Elderly and Disabled (Capital and Rental Assistance)	\$63,565,292
Congregate Housing/ Emergency Capital Grants	\$3,663,453
Assisted Living Conversions	\$237,109
Neighborhood Network Grants	\$1,534,016
Section 8 /Family Self Sufficiency/ROSS Grants	\$8,596,991
Tenant-based Rental Assistance (Housing Choice Vouchers)	\$1,343,114,050
Public Housing Operating Funds	\$483,206,437
Public Housing Capital Funds	\$249,014,455
Replacement Housing Funds	\$36,191,552
Section 8 Modernization/Single Room Occupancy Programs	\$354,997,949
TOTAL	\$3,335,231,762

Promoting Homeownership

American Dream Downpayment Initiative	\$2,321,473
Housing Counseling Grants	\$3,626,572
HOME Investment Partnerships Program	\$156,893,962
TOTAL	\$162,842,007

Ensuring Equal Opportunities

Fair Housing Initiatives Program	\$2,721,176
Fair Housing Assistance Program	\$2,393,456
TOTAL	\$5,114,632

Total Grants in Region III **\$4,127,877,627**

Mission-related Mortgage Insurance

Homeownership- Single Family Housing Mortgages	
One to Four Family Housing Mortgage Insurance (Section 203(b))	\$4,347,459,263
Purchase/Rehab Mortgage Insurance (Section 203(k))	\$55,777,894
Condominium Mortgage Insurance (Section 234(c))	\$214,988,210
Home Equity Conversion (Reverse) Mortgage Insurance	\$133,343,427
TOTAL	\$4,751,568,794
Affordable Housing- Multifamily Housing Mortgage Insurance	\$380,962,400

Total Mortgage Insurance in Region III **\$5,132,531,194**

Total Economic Impact in Region III **\$9,260,408,821**

Region III Field Office Economic Impact Statement

Baltimore Field Office

Fiscal Year 2007

Strengthening Communities

Community Development Block Grants	\$43,898,765
Emergency Shelter Grants	\$1,922,547
Homeless Supportive Housing Programs(including Shelter+Care) and Housing Opportunities for People with AIDS	\$39,294,728
Brownfields Economic Initiatives Grants	
Historically Black Colleges and Universities	\$599,520
TOTAL	\$85,715,560

Promoting Affordable Housing

Project-based Rental Assistance (Section 8)	\$272,251,389
Housing for the Elderly and Disabled (Capital and Rental Assistance)	\$15,755,900
Congregate Housing/ Emergency Capital Grants	\$1,023,354
Assisted Living Conversions	
Neighborhood Network Grants	
Section 8 /Family Self Sufficiency/ROSS Grants	\$2,512,847
Tenant-based Rental Assistance (Housing Choice Vouchers)	\$219,900,618
Public Housing Operating Funds	\$76,936,193
Public Housing Capital Funds	\$29,877,668
Replacement Housing Funds	\$4,820,742
Section 8 Modernization/Single Room Occupancy Programs	\$679,648
TOTAL	\$623,758,359

Promoting Homeownership

American Dream Downpayment Initiative	\$317,990
Housing Counseling Grants	\$461,444
HOME Investment Partnerships Program	\$18,599,753
TOTAL	\$19,379,187

Ensuring Equal Opportunities

Fair Housing Initiatives Program	
Fair Housing Assistance Program	\$0
TOTAL	\$0

Field Office Total Grants

\$728,853,106

Mission-related Mortgage Insurance

Homeownership- Single Family Housing Mortgages	
One to Four Family Housing Mortgage Insurance (Section 203(b))	\$0
Purchase/Rehab Mortgage Insurance (Section 203(k))	\$0
Condominium Mortgage Insurance (Section 234(c))	\$0
Home Equity Conversion (Reverse) Mortgage Insurance	\$0
TOTAL	\$0

Affordable Housing- Multifamily Housing Mortgage Insurance	\$46,529,000
--	--------------

Field Office Total Mortgage Insurance

\$46,529,000

Field Office Total Economic Impact

\$775,382,106

Region III Field Office Economic Impact Statement

Charleston, WV Field Office

Fiscal Year 2007

Strengthening Communities

Community Development Block Grants	\$25,363,846
Emergency Shelter Grants	\$1,089,928
Homeless Supportive Housing Programs(including Shelter+Care) and Housing Opportunities for People with AIDS	\$3,253,959
Economic Development Initiatives Grants	\$2,650,000
Historically Black Colleges and Universities	
TOTAL	\$32,357,733

Promoting Affordable Housing

Project-based Rental Assistance (Section 8)	\$48,015,454
Housing for the Elderly and Disabled (Capital and Rental Assistance)	\$204,977
Congregate Housing/ Emergency Capital Grants	
Assisted Living Conversions	
Neighborhood Network Grants	\$687,832
Section 8 /Family Self Sufficiency/ROSS Grants	\$283,526
Tenant-based Rental Assistance (Housing Choice Vouchers)	\$49,746,385
Public Housing Operating Funds	\$17,233,164
Public Housing Capital Funds	\$9,408,721
Replacement Housing Funds	\$690,099
Section 8 Modernization/Single Room Occupancy Programs	\$10,657
TOTAL	\$126,280,815

Promoting Homeownership

American Dream Downpayment Initiative	\$138,747
Housing Counseling Grants	\$189,998
HOME Investment Partnerships Program	\$12,300,544
TOTAL	\$12,629,289

Ensuring Equal Opportunities

Fair Housing Initiatives Program	\$99,976
Fair Housing Assistance Program	\$127,560
TOTAL	\$227,536

Field Office Total Grants

\$171,495,373

Mission-related Mortgage Insurance

Homeownership- Single Family Housing Mortgages	
One to Four Family Housing Mortgage Insurance (Section 203(b))	\$182,717,001
Purchase/Rehab Mortgage Insurance (Section 203(k))	\$1,741,233
Condominium Mortgage Insurance (Section 234(c))	\$379,925
Home Equity Conversion (Reverse) Mortgage Insurance	
TOTAL	\$184,838,159

Affordable Housing- Multifamily Housing Mortgage Insurance	\$35,067,900
--	--------------

Field Office Total Mortgage Insurance

\$219,906,059

Field Office Total Economic Impact

\$391,401,432

Region III Field Office Economic Impact Statement

District of Columbia Field Office

Fiscal Year 2007

Strengthening Communities

Community Development Block Grants	\$42,630,750
Emergency Shelter Grants	\$1,682,995
Homeless Supportive Housing Programs(including Shelter+Care) and Housing Opportunities for People with AIDS	\$45,677,669
Brownfields Economic Initiatives Grants	
Historically Black Colleges and Universities	
TOTAL	\$89,991,414

Promoting Affordable Housing

Project-based Rental Assistance (Section 8)	\$28,448,926
Housing for the Elderly and Disabled (Capital and Rental Assistance)	\$7,920,130
Congregate Housing/ Emergency Capital Grants	
Assisted Living Conversions	
Neighborhood Network Grants	
Section 8 /Family Self Sufficiency/ROSS Grants	\$761,920
Tenant-based Rental Assistance (Housing Choice Vouchers)	\$346,592,719
Public Housing Operating Funds	\$57,988,741
Public Housing Capital Funds	\$23,000,232
Replacement Housing Funds	\$4,196,100
Section 8 Modernization/Single Room Occupancy Programs	\$346,592,719
TOTAL	\$815,501,487

Promoting Homeownership

American Dream Downpayment Initiative	\$317,965
Housing Counseling Grants	\$217,444
HOME Investment Partnerships Program	\$18,907,476
TOTAL	\$19,442,885

Ensuring Equal Opportunities

Fair Housing Initiatives Program	\$299,848
Fair Housing Assistance Program	\$241,496
TOTAL	\$541,344

Field Office Total Grants

\$925,477,130

Mission-related Mortgage Insurance

Homeownership- Single Family Housing Mortgages	
One to Four Family Housing Mortgage Insurance (Section 203(b))	536,820,273
Purchase/Rehab Mortgage Insurance (Section 203(k))	2,549,505
Condominium Mortgage Insurance (Section 234(c))	107,107,104
Home Equity Conversion (Reverse) Mortgage Insurance	
TOTAL	\$646,476,882

Affordable Housing- Multifamily Housing Mortgage Insurance	\$47,901,400
--	--------------

Field Office Total Mortgage Insurance

\$694,378,282

Field Office Total Economic Impact

\$1,619,855,412

Region III Field Office Economic Impact Statement

Philadelphia Field Office (Eastern PA)

Fiscal Year 2007

Strengthening Communities

Community Development Block Grants	\$174,523,428
Emergency Shelter Grants	\$7,714,286
Homeless Supportive Housing Programs(including Shelter+Care) and Housing Opportunities for People with AIDS	\$62,309,335
Brownfields Economic Initiatives Grants	
Historically Black Colleges and Universities	
TOTAL	\$244,547,049

Promoting Affordable Housing

Project-based Rental Assistance (Section 8)	\$144,421,791
Housing for the Elderly and Disabled (Capital and Rental Assistance)	\$2,763,091
Congregate Housing/ Emergency Capital Grants	\$1,447,606
Assisted Living Conversions	
Neighborhood Network Grants	\$846,184
Section 8 /Family Self Sufficiency/ROSS Grants	\$1,192,033
Tenant-based Rental Assistance (Housing Choice Vouchers)	\$361,584,058
Public Housing Operating Funds	\$165,870,886
Public Housing Capital Funds	\$96,146,199
Replacement Housing Funds	\$21,288,201
Section 8 Modernization/Single Room Occupancy Programs	\$5,263,720
TOTAL	\$800,823,769

Promoting Homeownership

American Dream Downpayment Initiative	\$879,468
Housing Counseling Grants	\$526,331
HOME Investment Partnerships Program	\$63,417,774
TOTAL	\$64,823,573

Ensuring Equal Opportunities

Fair Housing Initiatives Program	\$1,715,000
Fair Housing Assistance Program	\$1,338,688
TOTAL	\$3,053,688

Field Office Total Grants

\$1,113,248,079

Mission-related Mortgage Insurance

Homeownership- Single Family Housing Mortgages	
One to Four Family Housing Mortgage Insurance (Section 203(b))	\$1,361,249,193
Purchase/Rehab Mortgage Insurance (Section 203(k))	\$26,647,408
Condominium Mortgage Insurance (Section 234(c))	\$39,134,688
Home Equity Conversion (Reverse) Mortgage Insurance	\$54,028,742
TOTAL	\$1,481,060,031

Affordable Housing- Multifamily Housing Mortgage Insurance	\$51,384,200
--	--------------

Field Office Total Mortgage Insurance

\$1,532,444,231

Field Office Total Economic Impact

\$2,645,692,310

Region III Field Office Economic Impact Statement

Pittsburgh Field Office

Fiscal Year 2007

Strengthening Communities

Community Development Block Grants	\$57,082,188
Emergency Shelter Grants	\$2,255,545
Homeless Supportive Housing Programs(Shelter+Care) and Housing Opportunities for Persons With Aids	\$24,464,682
Brownfields Economic Initiatives Grants	
Historically Black Colleges and Universities	
TOTAL	\$83,802,415

Promoting Affordable Housing

Project-based Rental Assistance (Section 8)	\$92,313,483
Housing for the Elderly and Disabled (Capital and Rental Assistance)	\$24,789,588
Congregate Housing/ Emergency Capital Grants	\$830,178
Assisted Living Conversions	\$237,109
Neighborhood Network Grants	
Section 8 /Family Self Sufficiency/ROSS Grants	\$670,667
Tenant-based Rental Assistance (Housing Choice Vouchers)	\$135,181,830
Public Housing Operating Funds	\$93,451,304
Public Housing Capital Funds	\$54,477,010
Replacement Housing Funds	
Section 8 Modernization/Single Room Occupancy Programs	
TOTAL	\$401,951,169

Promoting Homeownership

American Dream Downpayment Initiative	\$176,162
Housing Counseling Grants	\$1,362,432
HOME Investment Partnerships Program	\$12,152,551
TOTAL	\$13,691,145

Ensuring Equal Opportunities

Fair Housing Initiatives Program	\$426,352
Fair Housing Assistance Program	\$186,200
TOTAL	\$612,552

Field Office Total Grants

Mission Related Mortgage Insurance

Homeownership-Single Family Housing Mortgages	
One to Four Family Housing Mortgage Insurance (Section 203(b))	\$419,298,935
Purchase/Rehab Mortgage Insurance (Section 203(k))	\$10,542,971
Condominium Mortgage Insurance Section 234(c))	\$6,392,114
Home Equity Conversion (Reverse) Mortgage Insurance	
TOTAL	\$436,234,020

Affordable Housing-Multifamily Housing Mortgage Insurance	\$93,155,800
---	--------------

Field Office Total Mortgage Insurance **\$93,155,800**

Pittsburgh Field Office Total Economic Impact **\$1,029,447,101**

Region III Field Office Economic Impact Statement

Richmond, Virginia Field Office.

Fiscal Year 2007

Strengthening Communities

Community Development Block Grants	\$49,759,486
Emergency Shelter Grants	\$2,310,586
Homeless Supportive Housing Programs(including Shelter+Care) and Housing Opportunities for People with AIDS	\$23,196,841
Brownfields Economic Initiatives Grants	
Historically Black Colleges and Universities	
TOTAL	\$75,266,913

Promoting Affordable Housing

Project-based Rental Assistance (Section 8)	\$191,039,532
Housing for the Elderly and Disabled (Capital and Rental Assistance)	\$11,935,000
Congregate Housing/ Emergency Capital Grants	
Assisted Living Conversions	
Neighborhood Network Grants	
Section 8 /Family Self Sufficiency/ROSS Grants	\$3,175,998
Tenant-based Rental Assistance (Housing Choice Vouchers)	\$199,017,924
Public Housing Operating Funds	\$62,570,073
Public Housing Capital Funds	\$31,821,170
Replacement Housing Funds	\$4,050,997
Section 8 Modernization/Single Room Occupancy Programs	\$2,219,693
TOTAL	\$505,830,387

Promoting Homeownership

American Dream Downpayment Initiative	\$467,899
Housing Counseling Grants	\$771,077
HOME Investment Partnerships Program	\$26,733,106
TOTAL	\$27,972,082

Ensuring Equal Opportunities

Fair Housing Initiatives Program	\$100,000
Fair Housing Assistance Program	\$349,812
TOTAL	\$449,812

Field Office Total Grants

\$609,519,194

Mission-related Mortgage Insurance

Homeownership- Single Family Housing Mortgages	
One to Four Family Housing Mortgage Insurance (Section 203(b))	\$1,581,076,985
Purchase/Rehab Mortgage Insurance (Section 203(k))	\$10,395,005
Condominium Mortgage Insurance (Section 234(c))	\$58,947,860
Home Equity Conversion (Reverse) Mortgage Insurance	
TOTAL	\$1,650,419,850

Affordable Housing- Multifamily Housing Mortgage Insurance	\$105,983,400
--	---------------

Field Office Total Mortgage Insurance

\$1,756,403,250

Field Office Total Economic Impact

\$2,365,922,444

Region III Field Office Economic Impact Statement

Wilmington, Delaware

Fiscal Year 2007

Strengthening Communities

Community Development Block Grants	\$7,033,983
Emergency Shelter Grants	\$313,518
Homeless Supportive Housing Programs(including Shelter+Care) and Housing Opportunities for People with AIDS	\$5,660,641
Brownfields Economic Initiatives Grants	
Historically Black Colleges and Universities	
TOTAL	\$13,008,142

Promoting Affordable Housing

Project-based Rental Assistance (Section 8)	\$14,619,883
Housing for the Elderly and Disabled (Capital and Rental Assistance)	\$196,606
Congregate Housing/ Emergency Capital Grants	\$362,315
Assisted Living Conversions	
Neighborhood Network Grants	
Section 8 /Family Self Sufficiency/ROSS Grants	
Tenant-based Rental Assistance (Housing Choice Vouchers)	\$31,090,516
Public Housing Operating Funds	\$9,156,076
Public Housing Capital Funds	\$4,283,455
Replacement Housing Funds	\$1,145,413
Section 8 Modernization/Single Room Occupancy Programs	\$231,512
TOTAL	\$61,085,776

Promoting Homeownership

American Dream Downpayment Initiative	\$23,242
Housing Counseling Grants	\$97,846
HOME Investment Partnerships Program	\$4,782,758
TOTAL	\$4,903,846

Ensuring Equal Opportunities

Fair Housing Initiatives Program	\$80,000
Fair Housing Assistance Program	\$149,700
TOTAL	\$229,700

Field Office Total Grants

\$79,227,464

Mission-related Mortgage Insurance

Homeownership- Single Family Housing Mortgages	
One to Four Family Housing Mortgage Insurance (Section 203(b))	\$266,296,876
Purchase/Rehab Mortgage Insurance (Section 203(k))	\$3,901,772
Condominium Mortgage Insurance (Section 234(c))	\$3,026,519
Home Equity Conversion (Reverse) Mortgage Insurance	\$79,314,685
TOTAL	\$352,539,852

Affordable Housing- Multifamily Housing Mortgage Insurance	\$940,700
--	-----------

Field Office Total Mortgage Insurance

\$353,480,552

Field Office Total Economic Impact

\$432,708,016

