



REGION III HUDLINE NEWS

August 2012



■ E-Briefs from the U.S. Department of Housing & Urban Development ■ Region III (DE, DC, MD, PA, VA & WV) ■
■ (215) 656-0500 ■ Jane C.W. Vincent, Regional Administrator ■ www.hud.gov/pennsylvania ■

A Message from the Regional Administrator

Dear Friends:

Last week I gathered with legislators, community partners and area families at the [People's Emergency Center](#) (PEC) to recognize and celebrate the 25th anniversary of the [McKinney-Vento Homeless Assistance Act](#). Established in 1987, the McKinney-Vento Act was the first significant federal law in response to homelessness. In Philadelphia, it provides federal funding to nearly 100 programs that offer a range of housing and support services to people experiencing homelessness, and ensures that children who do not have permanent housing are able to receive an education. The McKinney-Vento Act has enabled PEC and other partner agencies to breathe new life into communities by helping individuals experiencing homelessness with emergency and transitional housing, employment training, counseling support and access to technology.

The 25th Anniversary event celebrated key successes in the fight against homelessness by local agencies, and recognized the critical importance of the reauthorization of McKinney-Vento funding. Children from area shelters presented McKinney-Vento birthday cards. It was my honor to represent HUD and all we do to help families and individuals achieve greater quality of life.



HUDlights in this issue:

Regional Administrator's Message.....	1
Settlement Savvy.....	2
HUD Funding Resources.....	3
FHA News.....	4
Region III Field Office News.....	5-11

Here's a Really RAD Opportunity...

HUD's **Rental Assistance Demonstration (RAD) Program** is a central part of the Department's rental housing preservation strategy. RAD works to preserve the nation's stock of affordable rental housing for people with the greatest need, promotes efficiency and builds strong, stable communities. RAD is designed to test new preservation tools for the HUD-assisted housing stock by allowing:

- Public Housing and Moderate Rehabilitation properties to convert, through a competition; and
- To convert tenant-based vouchers to project-based assistance.

Read all about RAD [here](#).



Follow HUD happenings between newsletters through social media – search @HUDMidAtlantic on Twitter or join the HUD group on Facebook!



HUD's Mission: To create strong, sustainable, inclusive communities with quality, affordable housing for all.

SETTLEMENT SAVVY...UPDATES FROM THE STATES

Below you will find up-to-date information about the settlement, and links to more information. One important thing to note: *Beware of Scams*. Help is free. Beware of anyone asking for money to assist you or your customers with the settlement. Here are some links to more information about the settlement:

www.NationalForeclosureSettlement.com

[HUD: Overview of Mortgage Servicing Settlement](#)

MARYLAND: The Maryland Attorney General's office held a workshop in Baltimore on July 10 to bring homeowners hoping to see benefits from the national settlement, and those struggling with payments, together with non-profit housing counselors who work with distressed borrowers. Other workshops are also being planned. Read the news story [here](#).

In one of the largest fair-lending payouts in history, Wells Fargo agreed to spend at least \$175 million to [settle federal accusations](#) that it steered black and Latino borrowers into high-cost loans and charged them excessive fees in the Washington-Baltimore-Northern Virginia, DC-MD-VA-WV combined statistical area between 2004 and 2009. The settlement with the nation's largest home mortgage lender is rooted in a [lawsuit filed four years ago by Baltimore](#) over fair-lending violations. It culminated in what federal officials called "systemic discrimination" spanning 36 states and involving more than 34,000 minority customers over five years.

DELAWARE From Delaware's share of the \$25 billion foreclosure settlement, \$4 million will be allocated to the Delaware Emergency Mortgage Assistance Program, \$3.5 million to fund housing counselors and outreach and education programs for homeowners, \$2.75 million to the Delaware Attorney General's office for continuing enforcement and fraud investigation initiatives, \$888,923 in grants to support legal representation for homeowners and \$500,000 to the state's new Mortgage Mediation Program. Read more about it [here](#).

PENNSYLVANIA: Pennsylvania will send the bulk of its \$66M in settlement funds to its Homeowners' Emergency Mortgage Assistance Program, which funds loans for unemployed borrowers who use the money for mortgage payments. Pennsylvania began taking applications for the rebooted HEMAP on July 1. Read about it [here](#).

ALL STATES: Capital One Financial Corp., which recently paid \$210 million over claims it misled credit-card customers, will pay \$12 million to resolve alleged violations against military families, the U.S. Justice Department said. Capital One will pay \$7 million to service members whose homes or motor vehicles were unlawfully seized under an agreement announced by the Justice Department and the Office of the Comptroller of the Currency. Read the news story [here](#).

Even more good news:

The deadline to request an [independent foreclosure review](#) if borrowers believe their homes were unfairly foreclosed in 2010 or 2011 has been extended to September 30. The borrowers are eligible for the review to determine if they suffered financial injury as a result of errors during the foreclosure process, and whether they may be eligible to receive compensation. Servicers sent letters informing **4 million borrowers** of their rights to reviews, but there is concern that the letters were mistaken for "scam-mail," and were left unopened. The good news is that borrowers can request a review online by clicking [here](#). ***All requests for independent foreclosure reviews must be postmarked or submitted on line by September 30.***

If you're a responsible homeowner and are current on your mortgage payments but would like to refinance for a lower payment, help could be on the way. The White House has proposed a [plan](#) that would allow underwater homeowners to refinance at historically low rates. The plan is expected to save homeowners who are current on their payments an average of \$3,000 per year, giving borrowers the chance to rebuild equity in their homes.

WHAT DO YOU THINK?

Deadline August 13... [The Reinvestment Fund](#) (TRF) is assisting the Housing Alliance of Pennsylvania and the Philadelphia Regional Office of the HUD to monitor the impact that the Marcellus Shale activity has had on *Public Housing Authorities and Housing Choice Voucher participants in Pennsylvania, Maryland and West Virginia*. Overall, activities directly and indirectly tied to Marcellus Shale exploration and drilling have reportedly impacted a number of areas in **PA, MD and WV**, and TRF is taking a survey to try and understand the nature and extent of the impacts. HUD requests all Public Housing Authorities and Housing Choice Voucher Administrators in affected counties to take a few minutes and complete the survey received via email from Ira Goldstein of TRF. If you need any clarification or a copy of the survey, please contact Colin Weidig at 215-574-5815 or email QuestionnaireResponses@trfund.com.

CONGRATULATIONS ARE IN ORDER

The White House and US Interagency Council on Homelessness honored 13 community leaders from across the country for their passionate and effective service to vulnerable children, youth, and families. The “Champions of Change in the Fight against Youth Homelessness” ceremony was held at the White House on July 12. Region III is very proud to say that two of the Champions are from Region III: Lisa Stambolis from [Health Care for the Homeless in Baltimore](#), and Deborah Shore of the [Sasha Bruce Youthwork](#) in Washington, DC.

HUD has announced the FY 2012 [Self-help Homeownership Opportunity Program](#) (SHOP) awards. Of the [\\$13.5 million in grants](#) awarded, \$4,247,550 will go to the Housing Assistance Council in Washington, DC. Other grants were awarded to Community Frameworks in Bremerton, WA.; Habitat for Humanity International in Americus, GA and Tierra del Sol Housing Corporation, Western States Housing Consortium in Anthony, NM.

HUD FUNDING RESOURCES

[FY 2012 Section 811 Project Rental Assistance Demonstration Program](#) applications are due August 7.

This program is designed to develop and support sustainable partnerships with state housing agencies and State Health and Human Services/Medicaid agencies that will result in long-term strategies to provide permanent affordable rental housing for people with disabilities.

OTHER FUNDING RESOURCES

- **August 1** – Applications are due for [Mary Kay Foundation Nature Explore](#) Classroom grants.
- **August 2** – Applications are due for the U.S. Green Building Council and Bank of America Affordable Green Neighborhoods grant program. For more information, click [here](#).
- **August 6** – Applications are due for US Department of Health and Human Services' Administration for Children and Families [Competitive Abstinence Education](#) grant program.
- **August 6** – Applications are due for USDA Rural Development [Rural Business Opportunity Grants](#).
- **August 6** – Applications are due for USDA Rural Development [Rural Cooperative Development Grants](#).
- **August 9** - Applications are due for [Convergence Innovation Fund](#): Promoting Health and Equity through Built Environment and Healthy Food Access Policy.
- **August 10** – Applications are due for Department of Homeland Security [Staffing for Adequate Fire and Emergency Response](#) (SAFER) grants.
- **August 10** – Applications are due for [Walmart Foundation State Giving](#) program.
- **August 13** - Home Depot Foundation's Community Impact grant applications are due. [Click here](#) for application and details.
- **August 17** – Letters of Inquiry are due for AARP Foundation's pilot of new operational models of home repair that will provide sustained increases in the number of households served. For more information on the initiative and to download the RFP, visit the [AARP Foundation's website](#).

- **August 20** – Applications are due for the National Children’s Center for Rural and Agricultural Health and Safety [mini-grant program](#).
- **August 29** – Applications are due for the Robert Wood Johnson Foundation “New Connections: Increasing Diversity of RWJF Programming: [Junior Investigators](#)” program.
- **August 29** – Applications are due for the Robert Wood Johnson Foundation “New Connections: Increasing Diversity of RWJF Programming: [Mid-Career Consultants](#)” program.

FHA LEADS THE WAY

Version 3.0 of Technology Open to Approved Lenders (TOTAL) Mortgage Scorecard was released July 21. The FHA TOTAL Scorecard was developed by HUD to evaluate the credit risk of FHA loans that are submitted to an automated underwriting system. This new release changes some optional data fields to required fields, in addition to adding review rules and error codes. A summary of the TOTAL Scorecard changes can be found on page E-10 of the Developer’s Guide at the following link: <http://www.hud.gov/pub/chums/aus-developers-guide.pdf>.

August 2 – Webinar: Home Equity Conversion Mortgage (HECM). Help borrowers put their home equity to work for them. This FREE HECM Webinar training will provide an overview and updates to the HECM process to include HECM purchase transactions and refinances. Anyone in the lending and housing industry seeking to better understand the HECM process could benefit from this FREE Webinar training. Registration is required: <http://www.visualwebcaster.com/event.asp?id=88217>. Please hold on to the e-mail you receive after you register, you will need it to access the webinar. This webinar will be archived. Questions? E-mail us at denverhoc-pudtraining@hud.gov.

New Mortgagee Letters:

2012-13 - discusses an extension of temporary authority for Multifamily Hubs to process waiver requests pertaining to the three-year rule for Section 223(f) refinancing or acquisition of affordable multifamily rental housing.

To read all FHA Mortgagee Letters, [click here](#).

NEWS YOU CAN USE

A study published by the Community Transportation Association of America describes how small and rural communities are using public transportation investments and partnerships to help address the challenges of limited resources, populations both shrinking and growing older, industrial decline, and the loss of farmland. To read the study, click [here](#).

The June 2012 “State of the Nation’s Housing” report from the Joint Center for Housing Studies of Harvard University reviews signs of recovery in market rate for-sale and rental housing. Read the report [here](#).

The Maternal and Child Health Care Center at Georgetown University has made an online Community Services Locator available to help service providers and families find available national, state, and local resources that can address child and family needs. To visit the locator, click [here](#).

August 7 is the 29th annual [National Night Out](#) celebration, "America's Night Out Against Crime." National Night Out is designed to:

- heighten crime and drug prevention awareness,
- generate support for and preparation in local anti-crime programs,
- strengthen neighborhood spirit and police-community partnerships, and
- send a message to criminals letting them know that neighborhoods are organized and fighting back.



The registration deadline for the Common Cents Conference is August 17. The conference is hosted by free tax preparation and asset building coalitions from Maryland, the District of Columbia, Virginia and West Virginia. The two-day regional conference, August 28 – 29 in Bethesda, MD, offers participants the opportunity to learn about financial stability issues, prospects, and program models to empower practitioners who help individuals and families achieve their financial dreams. For more information, click [here](#).

DON'T BE SORRY - BE READY

FEMA has announced the formation of its first [Youth Preparedness Council](#). The Council supports FEMA's continued commitment to involving the whole community in preparedness. Additionally, it represents a unique opportunity for a select group of 13 young leaders to serve on a highly distinguished national council and to voice their opinions, experiences, ideas and solutions to help strengthen the nation's resiliency for all types of disasters. [Youth preparedness](#) is a critical component to ensuring a strong community that can address any disaster or emergency event. Find out how you can [implement a youth preparedness program](#) in your neighborhood or get involved with [Teen CERT](#). Citizen Corps also offers a variety of [recorded webinars](#) dealing with the topic of youth and school preparedness.

Registrations are open for Great SouthEast ShakeOut: Virginians can practice "**Drop, Cover and Hold On**," the recommended response in case of an earthquake, during the first *Great SouthEast ShakeOut* earthquake drill set for Thursday, Oct. 18, 2012, at 10:18 a.m. The drill offers people the opportunity to practice a simple, potentially lifesaving action, should an earthquake occur:

- **Drop** to the ground
- Take **Cover** under a study table or desk, if possible, protecting your head and neck
- **Hold On** until the shaking stops

The *SouthEast ShakeOut* is modeled after similar efforts held across the U.S. To pledge to participate in the drill, visit www.shakeout.org/southeast. The website contains many educational resources as well.

WHAT'S HAPPENING AROUND REGION III...

HUD EASTERN PENNSYLVANIA/ REGIONAL OFFICE



The [People's Emergency Center](#) (PEC) was joined by dozens of legislators, community partners and area families to recognize the 25th anniversary of the McKinney Vento Homeless Assistance Act. Established in 1987, the McKinney-Vento Act was the first significant federal law in response to homelessness. "On any given night, more than 6,000 Philadelphians will spend the night sleeping in an emergency or transitional housing program, and a few hundred more will sleep outdoors," said Jane C.W. Vincent, Regional Administrator, HUD Region III. "But through partnerships between the government and community leaders, we're committed to the common vision of ending homelessness in the City through a continuum of housing and support services." Pictured from left to right, cutting the 25th birthday cake for the McKinney-Vento Homeless Assistance Act are:

Lisa Brown from the Northwest Philadelphia Interfaith Hospitality Network; Erin Wilson, Deputy State Director, Office of Sen. Robert Casey; Farah Jmenez, President and CEO of the People's Emergency Center; Skye Hill; Councilwoman Jannie Blackwell; and Jane C.W. Vincent, HUD.

The People's Emergency Center has also released a policy brief about the Estimated Annual Cost of Child Homelessness in Pennsylvania: \$363 Million. The paper was written by Dr. Staci Perlman, Assistant Professor at

Kutztown University and Joe Willard, Vice President of Policy for the People's Emergency Center, and can be found at [this website](#).



On June 25 and 26, HUD and Department of Health and Human Services (HHS) Administration for Children and Families collaborated to provide a Capacity Building Workshop to community leaders in the City of Chester as part of the [Strong Cities, Strong Communities \(SC2\) Initiative](#). James C. Shay, from the HUD Maryland office, and Darlene Tart, HHS Special Initiatives Coordinator, facilitated training on the basics of establishing and sustaining nonprofit organizations. The second day provided real time training in

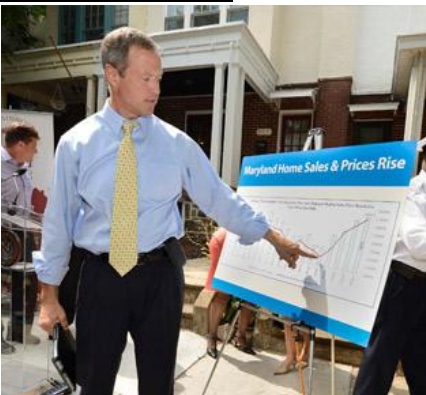
responding to a Request for Proposal (RFP) for a grant announcement. The 35 community leaders and city staff in attendance took advantage of the interactive format to ask questions and offer real-world examples of the experiences and challenges they have faced, and received suggestions for building strong organizations. The highlight was the group's understanding that collaboration and communication is essential to the success of not only their individual missions, but overall success for the residents of Chester.

- **August 2** – Free training about the seven design and construction requirements of the Fair Housing Act will be hosted by the Fair Housing Council of Suburban Philadelphia, in cooperation with the Accessibility Services Division of United Spinal Association, in Breinigsville. Pre-registration is required. [Click here](#) for information and online registration or contact [Megan Bolin](#) - (267) 419-8918 x2.

The [Fair Housing Council of Suburban Philadelphia](#) is presenting two FREE webinars for landlords, leasing agents, property managers, and housing professionals.

- **August 22** - Regional and National Fair Housing Trends on service animals, accommodations, modifications, wheelchairs & scooters, occupancy policies, online advertising, tenant screening, agent representation and the application process. To register, click [here](#).
- **September 19** - Accommodations & Modifications for Tenants with Disabilities will cover disability as defined under the Fair Housing Act, documentation requests, privacy issues, service animals and real life examples of both reasonable and unreasonable requests. To register, click [here](#).

HUD MARYLAND



At the dedication of a Baltimore family's new home in the city's Stadium Place community, Governor Martin O'Malley pointed to a chart showing positive signs that the state's housing market is getting healthier. Read more about it [here](#). In honor of June's National Homeownership Month, the DHCD launched the \$30 million Targeted Areas Initiative, a part of the [Maryland Mortgage Program](#).

Baltimore's Red Line light rail project is scheduled to start construction in a few years, but you can already see a rendering of what it will look like in action. To complement the recent [Red Line Open Houses](#), the MTA has [uploaded a video to YouTube](#) that will give Baltimoreans a sense of where the tracks will be, what will happen to areas around the stations, how above ground stops can be accessed, and much more.

The [Maryland Homefront](#) Veterans and Military Family Mortgage Program is a \$50 million program designed to help current and former military homebuyers. The program is slated to run until June 30, 2013 or until the program funds have been expended.

The Cambridge Mace's Lane neighborhood came together to celebrate the new look of their community, made possible through \$800,000 in community development block grant funding through the [Maryland Department of Housing and Community Development](#) (DHCD). The Mace's Lane improvements included installation of sidewalks, gutters, curbs, storm drains, street lights and road paving, and was one of 13 community development block grant projects that DHCD funded this year.



- **August 2** - Baltimore City [Burney Home](#) (10 Year Plan to End Homelessness) will host a Resource Day to provide services and information for homeless individuals. The HUD Maryland Office has partnered with the Maryland Department of Veterans Affairs to host a booth for information that may be helpful to Maryland veterans. For more information, contact <http://www.uwcm.org/PHC>.
- **August 9** – Maryland Department of Housing and Community Development will hold an informational session on Homeownership & Neighborhood Stabilization, “*New Tools and Funding for Homeownership and Neighborhood Stabilization.*” RSVP by August 3 to Tiera Hawkes, 410-514-7571 or Hawkes@mdhousing.org.
- **August 22** - Vacant to Value is hosting a workshop - on the rehabilitation process, “The Rehab Process: Proper Steps to Rehabbing a House in Baltimore City.” Register by calling 410-396-4111 or email v2v@baltimorecity.gov.
- **August 23** – Proposals are due for the Baltimore Metropolitan Council Sustainable Communities Initiative (SCI) first round of Demonstration Grants. Download the RFP [here](#).
- **August 25** – Neighborhood tour for people interested in purchasing, rehabilitating or developing homes in the Park Heights. To register, call 410-396-4111 or email v2v@baltimorecity.gov.

HUD WEST VIRGINIA



On July 3 the HUD West Virginia Field Office participated in the Huntington VA Medical Center's first anniversary of its downtown Huntington Homeless Veterans Resource Center. In conjunction with the anniversary, the VA Medical Center's homeless services staff and community partners held a Veterans' [Stand Down](#) event to provide the veterans who are homeless with a day of services, safety and security. The day-long Stand Down offered food, clothing, educational assistance, financial assistance, haircuts, entertainment and information about housing. In addition, Marshall University provided basic health

screenings and general medical assistance. Veterans received information about VA benefits, job and housing referrals, and were linked directly to a variety of services to help them cope with the stress of homelessness.



- **August 31** – The 2012 Strengthening Families in West Virginia Conference is being held in Charleston. Contact [Kanawha Institute for Social Research and Action](#) (KISRA) at (304) 768-8924.
- **September 5-6** – The 2012 West Virginia Brownfields Conference, “Brownfields 2012: A Piece of the Redevelopment Puzzle,” in Daniels. For more information, email patrick.kirby@mail.wvu.edu.

- **September 17-19** - <http://www.wvaha.org/welcome.htm> West Virginia Association of Housing Agencies Fall Conference in Charleston. For more information contact Cindy Preat-Harrington at (304) 325-9653.

HUD CAPITAL DISTRICT

On July 19, the [National Law Center on Homelessness and Poverty](#) marked the 25th Anniversary of the McKinney-Vento Homeless Assistance Act, the first major federal legislation to address homelessness, at an event with U.S. Representatives Judy Biggert and Alcee L. Hastings. The event featured excerpts from Tom Morgan's upcoming documentary, "These Storied Streets," which shares the heartbreaking and inspiring stories of several homeless individuals and includes a voice-over by Academy Award winner Susan Sarandon. Twenty-five years after the McKinney-Vento Act, the 1987 law that has provided housing and other services to millions of people, their stories are still far too common. More than 3.5 million people will be homeless in 2012. Pictured right are Jeremy Rosen (Policy Director at National, Law Center on Homelessness and Poverty (NLCHP)), Congresswoman Judy Biggert, and Maria Foscarinis (Founder and Executive Director of NLCHP).



The Slocum family, winners of [Prince George's County Department of Housing and Community Development's](#) first House Lottery at the 2012 Housing Fair in Landover, MD, is all moved in to their new home. The Slocum's new home is a "green" Energy Star 3 home, with waterproofing, foundation insulation and environmentally friendly landscape and plant materials. Pictured just after their name was drawn at the Housing Fair on June 9 are (left to right): Eric C. Brown, Prince George's County Department of Housing and Community Development Director; Rushern L. Baker, III, Prince George's County Executive; Ray Skinner, Secretary, MD Department of Housing and Community Development; the Slocum family, Derek and Tuconya Slocum with their daughter;

Andrea Harrison, Prince George's County Council Chair and Marvin Turner, HUD Capital District Field Office Director.



Eighth District Congressman Chris Van Hollen took time to [call Congress' attention to](#) the "dedication and compassion of HUD-certified counselors who are assisting those hardest hit by the housing crisis." The congressman read into the [Congressional Record](#) a moving July 15 interview in the Washington Post Magazine with Carmen Castro-Conroy, a senior counselor with the [Housing Initiative Partnership](#) in Montgomery County. As Rep. Van Hollen notes in the record, there are a great many counselors just like Mrs. Castro-Conroy. They are unsung first-responders in our no-holds-barred fight to preserve and protect the most precious financial asset families have - their home. Since the start of the foreclosure crisis in 2007, counselors with [Maryland's HOPE Counseling Network](#) have helped more than 70,000 families facing foreclosure. Visit [Community Review](#), the official blog of the Maryland Department of Housing and Community Development to get the latest in housing and community development news.

The Housing Association of Nonprofit Developers (HAND), Coalition for Nonprofit Housing and Economic Development (CNHED) and Northern Virginia Affordable Housing Alliance (NVAHA), have received a project award from United Way's Affordable Housing Initiative Grant. The grant will lead to the development and

implementation of the [Communications Action Network](#), a coordinated low-cost, high-impact communications campaign advocating for affordable housing throughout the Washington, D.C. metropolitan region. For more information or to join the Communications Action Network distribution list, please contact [Laura Nickle](#).

- **August 24** – Applications are due for Enterprise Community Partners grant funding for Community Development Corporations (CDC) and Community Housing Development Organizations (CHDO) working to stabilize communities by producing and preserving affordable housing in the Washington, D.C. region. The primary geographic focus is Washington, DC; Prince George's and Montgomery Counties; the cities of Alexandria and Arlington; and Prince William, Loudoun and Fairfax Counties. Special consideration will be given to those organizations building to Enterprise's Green Communities standards. Organizations interested in applying for this grant, should contact [Jemima Otchere](#) to obtain the required documents.

HUD WESTERN PENNSYLVANIA



HUD staff outlined the mission of the United States Interagency Council on Homelessness (USICH) and the goals of “Opening Doors,” the Federal Strategic Plan to Prevent and End Homelessness, to the leadership of the [National Association for County Community and Economic Development](#) (NACCED) at the [National Association of Counties](#) (NACo) convention in Pittsburgh on July 13. Community representatives learned about aligning local, regional, state and federal goals through focused partnerships and planning. Pictured left are HUD CPD Director John Tolbert with John Murphy, Executive Director of NACCED and Cynthia Haines, Senior Management Analyst at the Conference.

The Pittsburgh Commission on Human Relations and their partner, the University of Pittsburgh Center for Metropolitan Studies, have recently been awarded \$65,000 from HUD to examine barriers to housing for previously convicted persons. The Commission credits some of their success with the grant application to their participation in a HUD [Center for Faith Based and Neighborhood Partnerships](#) Capacity Building Workshop. The Pittsburgh Commission on Human Relations advocates for access to decent, affordable housing in communities of choice, and considers it to be an important housing policy issue. The research project will assist the Commission to meet the equal housing challenges of Pittsburgh residents. Above, Sarah Kinter, City of Pittsburgh Commission on Human Relations Representative (left) compares research notes with community partner Dr. Angela Reynolds, University of Pittsburgh Center for Metropolitan Studies. For more information about the Pittsburgh Commission on Human Relations, click [here](#).



Senior Management Analyst Cindy Haines (left) and Louise Sturgess, Executive Director of [Pittsburgh History and Landmarks Foundation](#), offered participants at the Annual [Pennsylvania Housing Finance Agency](#) (PHFA) Housing Services Conference the opportunity to take a “walk through South Side architectural history” on June 25. During the walk, the residential and commercial significance and enduring value of South Side to Pittsburgh was described, and its evolution was explored through its historical highlights, cultural mix and the accomplishments of its residents. Contemporary efforts to enhance South Side have involved many partners, including South Side Local Development Company's

Neighborhood Assistance Program/ Comprehensive Service Program, the Commonwealth of Pennsylvania's Department of Community and Economic Development, HUD, PHFA, local banks, foundations, and corporate sponsors.

HUD and community homeless advocates participated in the Annual [VA CHALENG](#) (Community Homelessness Assessment, Local Education and Networking Groups) at Highland Drive Veterans Affairs Medical Center on May 21. This meeting resulted in the completion of the CHALENG Survey that gathered information from service providers and funders involved with veterans who are experiencing homelessness. Information about referrals and contacts for the [HUD-VASH](#) program was provided as one permanent housing resource. Pictured right, LTC Thomas J Stokes, ACSW and Philip A. Fiumara, Jr., Disabled American Veterans Dept. of PA Committee Chairman, greeted CHALENG attendees.



Executive Director of HACE (Housing Authority City of Erie), John Horan, was chosen as the 2012 recipient of the [United Way of Erie County's](#) Tocqueville Award for his myriad volunteer efforts in Erie, PA. This prestigious award recognizes outstanding volunteer service to the Erie community through personal leadership and long-time commitment. Mr. Horan has received numerous awards for his inspirational service to his community over the years by various social service and educational organizations. For 44 years, he has continued to touch many lives through his unrelenting efforts to make Erie a better place to live, work and raise a family.

- **August 11** - Veterans "Stand Down" 2012, a one-day service fair for current and formerly homeless veterans and their families, at Shepherd's Heart Fellowship in (Uptown) Pittsburgh. For more information, or for volunteer opportunities, contact the [Veterans Leadership Program of Western Pennsylvania](#) at 412-481-8200.
- **September 12** – Capacity Building and Resource Development Workshop in Mercer, conducted by HUD Pittsburgh Faith-Based and Neighborhood Partnerships Liaison. There is no charge for the workshop, but space is limited, so registration is required. Contact Cynthia.I.haines@hud.gov to register.
- **September 21-22** - CHANCE Home Preservation and State Representative Joseph Preston will hold a borrower outreach event in Pittsburgh. For more information contact Rebecca Jackson at rjgold@msn.com or call 717-650-0513. Additional information is available at Freddie Mac's Avoiding Foreclosure [website](#).

HUD VIRGINIA



On July 20, HUD's Chief of Staff Laurel Blatchford and HUD Regional Administrator Jane C. W. Vincent hosted a Refinancing Roundtable meeting at the Richmond Office to discuss the [refinancing proposals](#) announced by President Obama. The proposed refinancing options are designed to help responsible homeowners who are underwater on their mortgages, take advantage of refinancing at historically low interest rates. The invited guests, who freely shared their comments and suggestions about homeownership preservation, included mortgage lenders, homebuilders, housing counselors, other nonprofit housing agencies, the Virginia Department of Housing and Community Development, the Virginia Housing Development Authority and Richmond Redevelopment & Housing Authority.

The National Civic League announced the results of the [2012 All-America City Awards](#) competition at its annual conference in Denver, Colo. Those results included the selection of Roanoke, Virginia and Baltimore MD as 2012 All-America Cities. This marks the sixth time Roanoke has earned this distinction - a feat achieved by no other city.

Authority, are holding regional information and input sessions this summer. The meetings are open to anyone with an interest in affordable housing and homelessness who wants to have a say in the future housing policies in the state. For more information, click [here](#).

Celebrating the Virginia Housing Development Authority's (VHDA) 40th Anniversary, the Virginia Housing Coalition partnered with VHDA to recognize achievements of young affordable housing industry leaders who are making a difference across the Commonwealth. Representing the broad range of housing stakeholders, the "Top 40 Under 40" were nominated by their peers and were selected based on their work experiences, successes, and contributions to their communities. For a complete list of the "Top 40 Under 40," [click here](#).

- **August 2** – Virginia Wounded Warriors and Peninsula Worklink "Hiring our Heroes" work fair in Hampton. For more information contact Charmion M. Anderson at cm_anderson@ymail.com.
- **August 3-5** - Virginia's seventh annual back-to-school Sales Tax Holiday. Most school supplies costing \$20 or less each and clothing items and footwear priced at \$100 or less each will be exempt from Virginia's state and local sales tax. Find more information at the [Sales Tax Holiday Information Center](#).
- **August 15** – Applications are due for VHDA REACH Housing Counseling and Education Grant Program and VHDA REACH Foreclosure Prevention Grant Program. For more information, click [here](#).
- **August 30** - FHA Loss Mitigation for Virginia Housing Counselors. For more information or to register, contact foreclosureprevention@vhda.com.
- **August 31** – Proposals are due for the Virginia Association of Housing Counselors "Development of Certification Training Manuals" RFP. For more information or for a copy of the RFP, contact Monica Jefferson at admin@virginiahousingcounselors.org.
- **September 13** – Summit on Employment for people Experiencing Homelessness, hosted by the Virginia Coalition to End Homelessness. The event is free, but registration is required - [click here](#).
- **September 19-20** - Virginia Main Street Essentials Workshop in Marion, hosted by Virginia Main Street and [Marion Downtown Revitalization Association](#).
- **September 20-21** - 13th annual Virginia Statewide Neighborhood Conference in Charlottesville. [Online](#) registration is now open, or download a Conference Registration Form from the [website](#).
- **September 23-25** - 27th annual Virginia Preservation Conference in Leesburg. Registration is now open. For more information, click [here](#).
- **September 24-25** – Virginia Association of Housing Counselors (VAHC) Fall Training and Certification Conference at the Virginia Housing Center in Glen Allen. Registration is now open at the [VAHC website](#).
- **September 26** - EarthCraft Virginia multifamily training at the Virginia Housing Center in Glen Allen. Learn about the benefits of EarthCraft certification, find out about the process and how to market, and meet other professionals in the field. For more information, click [here](#).

HUD DELAWARE

The Delaware State Housing Authority has opened up its Homeownership Program to allow qualified buyers to purchase a home with low interest loans. Read more about it [here](#).

- **August 14** – First-time Home Buyer Workshop – at the Hockessin Community Center, Hockessin, Delaware. For more information, contact Shenise Ferrell at (302) 239-2363 or at sferrell.hockessincc@verizon.net.
- **August 21** – Delaware Interagency Council on Homelessness quarterly meeting in New Castle, Delaware. For more information call Susan Starrett at (302) 654-0126.
- **August 23** – Foreclosure Prevention Workshop conducted by Consumer Credit Counseling Service of Maryland and Delaware at the Elsmere Library, Elsmere. For more information, contact Michelle Nusum at (410) 747-2050, ext. 2004 or at: www.cccs-inc.org.
- **September 19-20** – PenDelAHMA Fall Management Conference and Expo in Dover. For more information, click [here](#).

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We welcome your feedback and invite you to share your news with editor Lisa Wolfe at lisa.a.wolfe@hud.gov. If you know anyone who might like this news, please feel free to share it with them and let them know they can subscribe by emailing Lisa Wolfe, or by sending a message to REGION-III-NEWS-L@hudlist.hud.gov.

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