

OFFICE OF HOUSING  
OFFICE OF MULTIFAMILY HOUSING PROGRAMS

PRESENTS



**GREAT PLACES TO CALL HOME:  
A REPRESENTATIVE  
PORTFOLIO OF  
HUD'S SECTION 202 PROGRAM**



# TABLE OF CONTENTS

- LETTER FROM CAROL GALANTE..... 1
- HISTORICAL PHASES OF THE PROGRAM..... 2
- NARRATIVES AND PHOTOS (SORTED BY HUB) ..... 6
  - ATLANTA..... 6
  - BALTIMORE ..... 12
  - BOSTON..... 16
  - BUFFALO ..... 24
  - CHICAGO ..... 26
  - COLUMBUS ..... 30
  - DENVER..... 35
  - DETROIT ..... 43
  - FORT WORTH..... 47
  - GREENSBORO ..... 52
  - JACKSONVILLE ..... 59
  - KANSAS CITY ..... 73
  - LOS ANGELES ..... 80
  - MINNEAPOLIS ..... 82
  - NEW YORK ..... 85
  - PHILADELPHIA..... 88
  - SAN FRANCISCO..... 104
  - SEATTLE ..... 109
- INDEX OF PROPERTIES ..... 116
- HUB MAP..... 120
- 51 MULTIFAMILY PROGRAM OFFICES, HUBS AND CONTACT INFORMATION ..... 121
- USEFUL TELEPHONE NUMBERS AND WEBSITES..... 125

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**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-  
FEDERAL HOUSING COMMISSIONER

Greetings,

This publication “Great Places to Call Home: A Representative Portfolio of HUD’s Section 202 Program” highlights various housing projects that have been funded using the Section 202 program. Now at its fiftieth anniversary, the Section 202 Supportive Housing for the Elderly Program is larger and more diverse than ever.

On September 23, 1959, the Housing Act of 1959 was enacted, authorizing the Section 202 program. The program is the Department’s primary program for providing affordable rental housing with supportive services for the elderly, so that they can continue to age in place with dignity and independence. To date, approximately 8,000 projects and over 390,000 units have been developed under the Section 202 program.

There are Section 202 properties in every part of the country, including such places as rural Stebbins, Alaska and in the heart of Chicago, Illinois. There are currently 267 properties in the Section 202 program built before 1975. From 1975-1990 there were approximately 128,636 additional units created and now since 1990 there has been over \$12 billion in funding allocated to the program. The Section 202 program has changed over the years, but remains a solid reflection of the Department’s commitment to affordable housing options for elderly Americans.

The Section 202 program has offered many great places to call home for hundreds of thousands of seniors. Thank you for your interest in the Department’s programs.

Sincerely,

A handwritten signature in black ink, appearing to read "Carol J. Galante".

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Carol J. Galante  
*Deputy Assistant Secretary for  
Multifamily Housing Programs*

# HISTORICAL PHASES OF THE PROGRAM

There are four distinct phases in the history of the Section 202 program that are defined by differences in resident eligibility, facility characteristics, and funding policies. These phases are important for understanding changes that have occurred with regard to project management, resident characteristics, supportive service needs and availability, demand and vacancies, retention and transfer, and fiscal ability to meet future resident needs. The four phases were:

## **The Moderate-Income Eligibility Phase – 1959-1974.**

In the beginning, the Section 202 program provided a below-market-rate direct loan (generally 3 percent interest for up to 50 years) aimed at lowering the cost of housing production. The below market interest rates and nonprofit sponsorship meant that rents were affordable to persons unable to afford market rate apartments but whose income was too high to qualify for public housing. More than 45,000 units in 335 projects were built during this phase. Individual projects for older persons were relatively large, averaging 153 units. Most of the units were efficiency apartments, and the projects tended to be located in large cities. The combination of the financing of these projects and the age of the buildings give the oldest Section 202 projects a unique profile. These moderate-income phase facilities house the oldest and frailest residents. Consistent with agreements signed when the Section 202 financing was awarded, moderate income eligibility is retained in these facilities, and the average resident income remains the highest among all phases of the program. These higher incomes allow managers of the pre-1975 projects better short-term rental income flexibility than facilities built in the later lower-income phases. Because of their larger size, projects in this phase also have greater economies of scale in staffing than the smaller facilities in subsequent program phases. In 1964, the Section 202 loan program was expanded to include funding of buildings designed to serve the “non-elderly handicapped” population.

## **The Low-Income Phase – 1975-1980.**

The 1974 Housing Act established a new mission for Section 202: to serve persons with low incomes, defined as households at or below 80 percent of the local median income. Project-based Section 8 rental assistance was made available to cover up to 100 percent of the units for 20 years. The addition of this rental assistance made units affordable to a lower-income population. Because of relatively generous terms of financing available at that time, some projects in this phase were able to accumulate very substantial capital reserves for future modernization. The 1974 Housing Act also set aside 20 to 25 percent of loans for rural areas and required increased occupancy by minority applicants. Frail persons were to be assisted by new provisions that encouraged supportive services and larger staff. The largest number of projects and units were built during this period. More than 20,000 units per year approved in the late 1970s, for a total of more than 91,000 units built. In addition, the construction of efficiency units fell. Ninety percent of all apartments built during this phase were one-bedroom units. Average size of projects fell to 92 units.

## **The Cost-Containment Phase – 1981-1990.**

In line with federal cuts in most housing and social welfare programs, funding of new construction under the Section 202 program declined substantially during this time. The funding cuts resulted in a decrease in both the number of projects built and in their amenities. By fiscal year 1989, fewer than 7,200 new units in projects for older people were being built each year, for a total of approximately 37,000 units. Project size declined to an average of 56 units per facility. In addition, a series of regulations in the name of cost containment had been introduced beginning in 1981 that negatively affected the design and development of many facilities. During this period, HUD implemented a number of cost-containment measures, the most onerous of which was a requirement that at least 25 percent of all units must be efficiencies. Restrictions on commercial space had the effect of eliminating commercial activities altogether. Elevators in two-story buildings were disapproved. Limitations on common areas resulted in no dining rooms or meal service for residents in projects built in 1982 for the five field offices sampled by Turner (1985).<sup>2</sup>

<sup>1</sup> Discussion of the phases of the program is excerpted from Heumann et al. 2001, pp. 1-5.

<sup>2</sup> See: US Department of Housing and Urban Development, Notice H 81-65, November 12, 1981. Cited by Turner, Margery A. (1985) “Building Housing for the Low-Income Elderly: Cost Containment in the Section 202 Program,” *The Gerontologist* 25, 3: 271-77.

\*Excerpt from: Haley, Barbara A. and Robert W. Gray. 2008. *Section 202 Supportive Housing for the Elderly: Program Status and Performance Measurement* Washington, DC: U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

As of November 28, 1990, Congress lowered income eligibility from 80 percent (“low-income”) to 50 percent of the local median income (“very low income”). Because little had been done to address the needs of older minorities in previous phases, HUD introduced priority selection criteria for sponsors located in minority neighborhoods. The impact of these changes was significant. Sponsorship by groups representing racial minorities rose from 7.5 percent in the first phase to 17.3 percent by the end of this phase. In 1988, one-third of the residents in projects built during the cost containment phase had incomes below \$5,000, compared with just 17.9 percent of residents living in projects built before 1975.

#### **The Transition Phase – 1990-1994.**

A transition phase occurred as Congress and HUD moderated the cost-containment approach and developed a new funding strategy as the current, or “PRAC,” phase of the program. HUD Secretary Jack Kemp made clearing the Section 202 pipeline a top priority at HUD. The income level of the residents and the size and location of the projects resembled the very low-income phase. However, the design and construction quality during this transition began to improve. The most important change occurred in project financing. As many as 35 percent of the projects initially financed with Section 8 rental assistance were converted to the project rental assistance contracts used in the current phase of the program.

The Section 811 program was established by the National Affordable Housing Act of 1990 (also referred to as the Cranston-Gonzalez Act). It replaced the portion of the Section 202 program that provided long-term loans for construction of housing for very-low-income persons with disabilities. Since then, the Section 202 program has served only very low-income elderly. However, non-elderly disabled persons continue to occupy apartments in these buildings. From 1989 to 1992, Section 202 program assistance to the non-elderly disabled was in a transition phase, known as Project Assistance Contract (PAC).

#### **The PRAC Phase – 1993-present.**

The current phase of the program is called the “PRAC” phase, which stands for the “project rental assistance contract,” that replaces Section 8. The most fundamental change made between PRAC and the previous phases is that the building is paid for with a construction capital advance, rather than a loan. The construction capital advance simplifies the sponsor’s development planning and budgeting. Section 202 properties comprised 46 percent of all multifamily properties financed by HUD and constructed between 2000 and 2006.

More important for the quality of the program, the PRAC phase requires sponsors to take into account the needs of older residents. Staff positions like service coordinators are now automatically eligible in the project’s annual budget. Efficiency units are only allowed if the sponsor can establish the marketability of such units. The profile of projects, residents, and staffing under PRAC has not changed much from the cost-containment and transition phases, which focused on very low-income residents. The average size of the facilities is about the same (50 units), the age and profile of applicants is the same, and the staff sizes are equivalent.

The one major change is another reduction in the number of projects funded and built each year. While the cost-containment and transition phases added, on average, around 170 facilities per year to the overall stock, the current PRAC phase has added only about 116 per year (see Table 1-1). The PRAC phase has contributed about 36 percent of the total number of facilities to the program but only about 24 percent of the units. This is a reflection of changes in funding allocations in the program, which will be discussed below.

<sup>3</sup> For more details see: *Evaluation of Supportive Housing Programs for Persons with Disabilities at* <http://www.huduser.org/Publications/pdf/suphous1.pdf>

<sup>4</sup> The PAC form of rental assistance was only in effect for Section 202 Direct Loan projects for nonelderly persons with disabilities funded in 1989 and 1990. The projects, referred to as Section 202/162, that were not closed by December 31, 1991 were converted to Section 811 with PRAC projects as of January 1, 1992.

**Mixed Finance Program. Authorized in 2000.** HUD's Mixed Finance Program combines Section 202 funds with tax credits to create for-profit developments. Combining these funds with other sources of funds is allowed, but not required. Each individual State determines which costs must be paid from the developer's fee. A developer's fee is determined by the State tax credit agency, but cannot exceed 15 percent of the total replacement cost of a project. In addition to profit and external costs, this fee may cover such costs as staff overhead associated with putting a deal together and the ongoing additional monitoring costs associated with managing the asset. This fee typically comes from the syndication of the tax credits. If there are no tax credits, it can come from other sources that developers may find, but not the capital advance, project rental assistance or the tenant rents associated with the Section 202/811 capital advance assisted units.

This is a relatively new program within the Section 202 program. HUD recently developed underwriting instructions, to be incorporated in a Handbook that is expected in 2009. To date, 46 projects have been funded under this program, and ten have gone to closing. In FY 2005, nine were funded, and an additional eleven were funded in FY 2006. This number is expected to rise appreciably, once developers have had a chance to learn how the program works and have seen past successes.

<sup>5</sup>For final regulations, see: *Federal Register* 7, no. 176, September 13, 2005, p. 54200. The FY 2007 NOFA language provides bonus points to nonprofit organizations that will utilize funding from other sources. One point is assigned to proposals that will provide 6 to 10 percent of capital advance amount from other sources; two points for proposals that provide 11 to 15 percent from other sources; three points for proposals that provide 16 to 20 percent from other sources; four points for proposals that provide 21 to 25 percent from other sources; and five points for proposals that provide over 25 percent from other sources. This is expected to help to increase the number of units supportable through program funds, and also will help to preserve the alliances between Section 202 sponsors and other State, local and private entities that have developed in recent years.

# NUMBER OF PROPERTIES AND UNITS DEVELOPED BY STAGES OF THE SECTION 202 PROGRAM

**TABLE 1-1**

	<b>1959 - 74</b>	<b>1975 - 84 Sec 8</b>	<b>1985 - 88 Sec 8</b>	<b>1989 - 94 Sec 8<sup>6</sup></b>	<b>1993 - 98 PRAC</b>	<b>2000 - 06 PRAC<sup>7,8</sup></b>
<b>Number of Years</b>	16	10	4	5	5	7
<b>Number of sites</b>	289	1021	690	855	554	839
<b>Number of units</b>	42,737	91,273	37,363	44,831	27,632	35,281
<b>Share of sites</b>	8.5%	30.0%	20.2%	25.1%	16.3%	19.8%
<b>Share of total units</b>	17.5%	37.4%	15.3%	18.4%	11.3%	12.6%
<b>Facilities constructed per year</b>	18	102	172	171	111	119
<b>Units constructed per year</b>	2,671	9,127	9,341	8,966	5,526	5,040

<sup>6</sup>Production for the most recent phases overlapped.

<sup>7</sup>Data for 1999 are not available.

<sup>8</sup>Between 2000 and 2006, this program contributed 52 percent of all units and 46 percent of all multifamily properties financed by HUD.

Sources: Heumann, Leonard, Karen Winter-Nelson, and James Anderson (2001) *The 1999 Survey of Section 202 Housing for the Elderly*. AARP Public Policy Report #2001-02. Washington DC: AARP; and special tabulations by PD&R staff.

## **ATLANTA HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$873,892,191**

**202 PROPERTIES: 502**

**202 UNITS: 20,375**



**PROGRAM CENTER: CARIBBEAN  
OWNER: ESTANCIAS PRESBITERIANAS DEL ANGEL  
CITY: HORMIGUEROS, PUERTO RICO  
# OF UNITS: 108 UNITS  
TYPE: SECTION 202 CAPITAL ADVANCE  
CAPITAL ADVANCE AMOUNT: \$11,305,033  
INITIAL OCCUPANCY DATE: OCTOBER 12, 1995**

**E**stancias Presbiterianas del Angel is located in the Western part of the Island in the Municipality of Hormigueros. This location provides easy access to readily available public transportation and services as well as to a beautiful landscape of rolling hills.

The property design was derived from cultural architectural heritage and the locally available materials and construction methods. The development consists of five interconnected buildings in a diamond shaped design with an ample interior landscaped passive recreational patio. Building height is variable, ranging from one to four floors.

There are many unique features in this Section 202. Each floor level is color coded, for the residents' ease of identification and circulation. Wide corridors project from the lobby and provide access to all rooms and facilities and also lead into the exterior exits. Interior landscaped patios at each building allow for natural lighting and natural cross ventilation. All units were designed to maximize natural ventilation and illumination, while providing adequate space, comfort and accessibility to the elderly and persons with disabilities.



## WOODLAND PARK

**PROGRAM CENTER: KNOXVILLE**  
**OWNER: HEARTLAND HOMES FOR ELDERLY, INC**  
**CITY: SEVIERVILLE, TN**  
**# OF UNITS: 55 UNITS**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$2,556,000**  
**INITIAL OCCUPANCY DATE: OCTOBER 12, 1995**

**W**oodland Park is nestled in the Great Smoky Mountains of Sevierville, Tennessee. Each of the 11 buildings is one story allowing for easy access. The senior community has shared sidewalks, a laundry room and a community room for residents' enjoyment and social activities.

Woodland Park has been embraced by the surrounding Sevierville community. Its seniors enjoy onsite health fairs, free health checks, senior outings, and community sponsored events. Transportation to appointments and shopping is provided by local organizations. The property is located on the beautiful Sevierville greenbelt, where residents can stroll along the riverside or exercise on the nearby paved walking trails.

Woodland Park boasts many senior related activities year round. Area agencies offer a wide variety of classes and activities, such as dance, arts and crafts, board and card games, exercise groups and health related activities, and senior outings and opportunities, allowing residents to experience true Appalachian Culture.



## ST. MARK'S TOWERS

**PROGRAM CENTER: ATLANTA**  
**OWNER: ST. MARK'S TOWERS, INC.**  
**CITY: BRUNSWICK, GA**  
**# OF UNITS: 80**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$3,329,000; \$2,885,400**  
**INITIAL OCCUPANCY DATE: MARCH 22, 1982 (ST. MARK'S TOWERS);**  
**JANUARY 16, 1992 (ST. MARK'S TOWERS SOUTH)**

**S**t. Mark's Towers began as a dream of the people of St. Mark's Episcopal Church who saw a crucial need for secure, attractive and affordable housing for the elderly in and around the Brunswick, Georgia area.

St. Mark's, which has 80 assisted units, was filled to capacity almost at once. The waiting period for prospective residents eager to call St. Mark's Towers home quickly grew to over two years in length. Realizing that the need for affordable elderly housing would continue to increase, the Towers' Board of Directors set into motion the next logical phase, the development and construction of St. Mark's Towers South. The second Tower of 70 apartment homes was open for occupancy in 1992 and included a resident recreation center.

The Board of Directors continues to strive for excellence of its communities. Its next goal is to connect the two Towers by building common areas for socializing and creating amenities for seniors such as a fitness center, library and beauty shop.





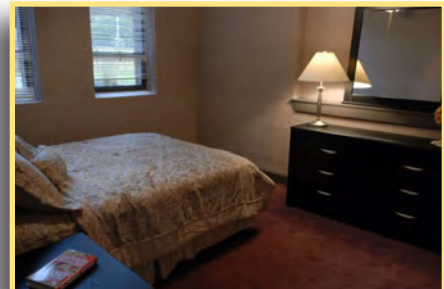
## ST. CECILIA SENIOR APARTMENTS

**PROGRAM CENTER: LOUISVILLE**  
**OWNER: ST. CECILIA ELDERLY APARTMENTS, LTD.**  
**CITY: LOUISVILLE, KY**  
**# OF UNITS: 30**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$2,628,700**  
**INITIAL OCCUPANCY DATE: NOVEMBER 21, 2008**

**S**t. Cecilia Senior Apartments was created through a partnership of Catholic Charities of Louisville and The Housing Partnership, Inc. (HPI). The property utilized a unique financial package that included funds from HUD, National City Bank, and Historic Tax Credits.

Originally a Catholic elementary school, the adaptive reuse of the building includes not only the 30 unique living spaces but common areas such as landscaped sitting areas, a second floor balcony, and a meeting room with kitchen facilities. There are many creative features in the property. The electricity for the common areas is provided by solar panels installed on the roof which saves in the general expenses of the building. The units are designed to maintain as many of the original architectural features as possible, including windows, hardwood flooring, and even the blackboards.

St. Cecilia Senior Apartments recently received Preservation Awards from *Portland Preservation Alliance* and *The Ida Lee Willis Memorial Foundation* in recognition of their efforts in rehabilitating and preserving a valuable neighborhood landmark, and providing much-needed housing for the community's most vulnerable residents.





## COMMUNITY TOWERS

**PROGRAM CENTER: LOUISVILLE**  
**OWNER: WEST LOUISVILLE HOUSING, INC**  
**CITY: LOUISVILLE, KY**  
**# OF UNITS: 61**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$2,992,900**  
**INITIAL OCCUPANCY DATE: MAY 5, 1984**

**C**ommunity Towers is a seven-story high rise building that is attached to the historic Allen Hotel, which has been converted to a day care and health center.

Community Towers was refinanced providing for capital and cosmetic improvements along with changes that will lower long-term operating costs. The improvements included replacement of the roof; upgrade to energy efficient lighting and HVAC systems; enhanced elevators; new paint and carpet throughout the entire building; installation of new plumbing, appliances, and energy efficient windows in every unit; and renovation of the community room. Some new additions to the property are a fitness room, Neighborhood Networks Center (on-site multiservice technology centers), and recreational area.



## **BALTIMORE HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$617,084,665**

**202 PROPERTIES: 264**

**202 UNITS: 12,396**

## VENABLE APARTMENTS AT STADIUM PLACE

**PROGRAM CENTER: BALTIMORE**

**OWNER: VENABLE APARTMENTS I, INC., VENABLE APARTMENTS II, INC.**

**CITY: BALTIMORE, MD**

**# OF UNITS: 71 (VENABLE I), 74 (VENABLE II)**

**TYPE: SECTION 202 CAPITAL ADVANCE**

**CAPITAL ADVANCE AMOUNT: \$5,201,700**

**(VENABLE I), \$5,629,600 (VENABLE II)**

**INITIAL OCCUPANCY DATE: APRIL 4, 2001**

**(VENABLE I), AUGUST 23, 2006 (VENABLE II)**

**V**enable Apartments at Stadium Place is located on the site that was home to the Baltimore Colts and Baltimore Orioles for nearly 50 years. The property sits on a 30-acre parcel of land.

Stadium Place, sponsored by the Govans Ecumenical Development Corporation (GEDCO), is home to Venable Apartments I and Venable Apartments II and to two Low-Income Housing Tax Credit senior properties.

Venable Apartments I has a library, computer center, open community and activity rooms and a convenience store. Venable Apartments II has a library, open community rooms and a 28-seat movie theater.

The community gathering place features a bluestone labyrinth, groves of cherry trees, decorative landscaping, a bell tower, entry arbor and a pergola. In addition, a YMCA offering intergenerational care is also located on the site.





## ABINGDON SENIOR HOUSING

**PROGRAM CENTER: BALTIMORE**  
**OWNER: ASSOCIATED CATHOLIC CHARITIES**  
**CITY: ABINGDON, MD**  
**# OF UNITS: 76**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$6,359,400**  
**INITIAL OCCUPANCY DATE: APRIL 4, 2007**

**A**bingdon Senior Housing was developed by Associated Catholic Charities. It is located in eastern Harford County, which was originally farmland near the top of the Chesapeake Bay along the Susquehanna River.

The site is convenient to the Abingdon community and close to stores, churches, a public library, senior center and recreational activities. The property has a resident association and also offers an array of services and amenities, such as exercise classes, craft room, laundry room, lounge, and a beauty salon. There is also a service coordinator on the property who provides information and referral services and education and wellness programs for all residents of the facility.





## CULPEPPER GARDEN III

**PROGRAM CENTER: RICHMOND**  
**OWNER: CULPEPPER GARDEN III, INC.**  
**CITY: ARLINGTON, VA**  
**# OF UNITS: 73**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$5,183,900**  
**INITIAL OCCUPANCY DATE: MARCH 17, 2000**

**C**ulpepper Garden is a unique Section 202 development located on five beautifully landscaped acres in the heart of Arlington along with a Section 236 and a Section 223f independent living property, including 24-hour care supportive services, where altogether 340 seniors can live. Culpepper boasts award winning gardens with hybrid daffodil bulbs donated by Dr. Culpepper, the original visionary for Culpepper Garden.

Culpepper Garden is an active, vibrant community, where residents can enjoy either companionship or privacy in their activities and daily life. Raised garden plots allow residents to grow their own flowers and vegetables. Master gardeners and community garden clubs provide programs for the residents.

Culpepper Garden is a community within a community because of a partnership with Arlington County. There are facilities available such as a library, beauty salon, laundry rooms and a full service dining room offering low-cost meal plans. Services and activities include legal services through Legal Aid, weekly physician's clinic, and other social activities and educational classes. There is also a residents' association which publishes a newsletter, organizes religious services, and sponsors other entertainment and activities.



## **BOSTON HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$1,120,797,508**

**202 PROPERTIES: 491**

**202 UNITS: 17,853**

## ULIN HOUSE

**PROGRAM CENTER: HARTFORD**  
**OWNER: JEWISH COMMUNITY HOUSING FOR THE ELDERLY**  
**CITY: BRIGHTON, MASSACHUSETTS**  
**# OF UNITS: 242**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$3,803,000**  
**INITIAL OCCUPANCY DATE: MAY 14, 1971**

**U**lin House is one of five Section 202 developments owned by Jewish Community Housing for the Elderly (JCHE). By offering a wide range of programs and services in the various buildings, JCHE makes it possible for seniors to age in their independent apartments. The property has some unique services, such as accessible van transportation and numerous volunteer opportunities for residents.

Additionally, some facilities, programs and services made available are: adult day health programs, art studios, beauty salons, CaringChoices™ CHSP, chorus and theater groups, computer center, convenience stores, cultural opportunities, Generations Together programming, bilingual libraries, memorial gatherings and wellness and fitness programs. There is also an active tenant council.

Ulin House offers 24-hour on-site staff and routine maintenance. Service coordinators, including staff members who are bi-lingual in Russian/English, Mandarin/English and Cantonese/English, assist tenants to access the support and information they need.





**HUB: BOSTON**  
**PROGRAM CENTER: HARTFORD**  
**OWNER: VISITING NURSE FOUNDATION**  
**CITY: SOMERVILLE, MASSACHUSETTS**  
**# OF UNITS: 31**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$4,424,698**  
**INITIAL OCCUPANCY DATE: JANUARY 9, 2009**

**T**he VNA (Visiting Nurse Associations of America) Senior Living Community in Somerville, Massachusetts is a mixed finance development. It is remarkable for its availability of continuum of care for residents and for its use of green building concepts.

A unique feature of this development is the placement of 31 Section 202 assisted units on the top floor of the building which also houses 68 units of affordable and market-rate assisted living. This allows the sponsor to provide a full range of services frail elders may need to live independently. This model has allowed some residents to leave nursing facilities and thrive in a homelike and less costly environment. Residents also have access to an on-site store, beauty salon, and a wellness center.

The building and grounds incorporate full accessibility, visibility and many features of universal design. It also utilizes many features of green building and operation such as rooftop solar panels generating 60 kilowatts of electricity, a 10,000 gallon tank to hold rainwater for use in irrigation and bathroom facilities. Efficient and low-flow appliances, flooring, paints, and all adhesives have low VOC (volatile organic chemical) content and cabinets are formaldehyde free. There is also an 85 kilowatt “co-gen” engine powered by natural gas which provides electricity and hot water. All windows are of highly efficient triple-pane, argon gas-filled design.





**PROGRAM CENTER: MANCHESTER**

**OWNER: GARDNER COMMONS**

**CITY: BUCKSPORT, ME**

**# OF UNITS: 26**

**TYPE: SECTION 202 CAPITAL ADVANCE**

**CAPITAL ADVANCE AMOUNT: \$3,549,200**

**INITIAL OCCUPANCY DATE: JULY 10, 2008**

**T**he 70-year old former Gardner Junior High School site is now home to the Gardner Commons Elderly Housing Facility. The central location of the site allows residents to access major commercial and public areas in the community.

The project involved the rehabilitation of the former junior high school and new construction. The renovation retained features of the old school building including high ceilings. Large windows have been added that provide views of the new Penobscot Narrows Bridge and nearby Fort Knox. The additional building utilizes the space over the former gym to accommodate four of the project's 36 units. The apartments are spacious, each just less than 700 square feet.



**PROGRAM CENTER: HARTFORD**  
**OWNER: FARRELL STREET SENIOR HOUSING L.P.**  
**CITY: SOUTH BURLINGTON, VT**  
**# OF UNITS: 63**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$3,527,800**  
**INITIAL OCCUPANCY DATE: APRIL 17, 2007**

**G**rand Way Commons is made up of a combination of 42 Section 202 units plus 21 Low-Income Housing Tax Credit units. Located in a multi-income development, the project is surrounded by rental housing, low-income, market rate and high-end condominiums for a truly economically diverse neighborhood near Lake Champlain.

The site is located near the commercial Gate Way Plaza in South Burlington, so there is a wide variety of stores nearby. It is close to Burlington's city center with its numerous public and community services such as medical facilities and entertainment options.

Some services and facilities offered to residents are: underground on-site parking, a Visiting Nurse Associations of America Adult Day program, numerous social, educational and recreational activities, secured entry, 24 hour emergency system, laundry facilities on every floor, and Chittenden County Transportation Authority bus transportation.



## JUNIPER HILL VILLAGE

**PROGRAM CENTER: HARTFORD**  
**OWNER: MANSFIELD RETIREMENT COMMUNITY, INC.**  
**CITY: STORRS, CONNECTICUT**  
**# OF UNITS: 100 UNITS (64 APARTMENTS, 36 COTTAGES)**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$3,275,500**  
**INITIAL OCCUPANCY DATE: SEPTEMBER 1, 1985**

**J**uniper Hill has a very interesting design. It has a two-story main building with 64 apartments and also five clusters of cottage-style apartments that provide for an additional 36 units.

Juniper Hill Village has programs and services to help preserve the dignity and independence of the residents for as long as possible. The programs and services provide support and enrichment for the physical, emotional and spiritual health of those who live at Juniper Hill.

Partners that provide services include Windham Hospital, The Commission on Aging and 17 others. There are many programs and services offered to residents including a farmer's market program, pet therapy, and a gardening and spa program through the University of Connecticut. Residents enjoy a multitude of activities such as coffee klatches, concerts and intergenerational programs.



## THE RICHARD BROWN HOUSE

**PROGRAM CENTER: HARTFORD**  
**OWNER: LOUDON VOANNE SENIOR HOUSING**  
**CITY: LOUDON, NEW HAMPSHIRE**  
**# OF UNITS: 33**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$4,197,900**  
**INITIAL OCCUPANCY DATE: APRIL 15, 2008**

**T**he Richard Brown House is the first in New Hampshire by the Volunteers of America Northern New England group. The project name is dedicated to Richard Brown, who was an advocate for seniors. It is located in Loudon, New Hampshire, a small town of less than 5,000 people.

The Richard Brown House is a new two-story 30,000 square foot building. The property has both water and septic systems, natural gas fired hot water heating system, standby emergency diesel generator system, fire sprinkler, alarm and security access systems, and an elevator.





**PROGRAM CENTER: PROVIDENCE**  
**OWNER: ACHIEVING THE DREAM, L.P.**  
**CITY: NORTH SMITHFIELD, RHODE ISLAND**  
**# OF UNITS 53**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$7,504,100**  
**INITIAL OCCUPANCY DATE: JUNE 6, 2008**

**T**he Meadows is a mixed finance elderly development, where 53 of its 80 units were developed using Section 202 capital advance funds and the remaining 27 units funded through a myriad of local, state, and private funds.

The project offers an independent living environment which fosters linkages to community services. The site is readily-accessible to community amenities and on-site features that include a community room, café, physical therapy/wellness room, library and computer center, and offices for health and social service providers.

The Meadows is also a strong example of an applied green design. Construction elements include a geothermal heating and cooling system expected to reduce typical utility costs by more than 30 percent over the life of the project. Other green features include Hardiplank siding, Energy Star appliances, energy-efficient lighting and 2" X 6" exterior wall construction.

The development exemplifies a successful public/private collaborative effort to produce quality affordable rental housing in Rhode Island. Recently, the Affordable Housing Tax Credit Coalition honored the Meadows by naming the project the winner of the 15th Annual Charles L. Edson Tax Credit Excellence Award for outstanding Senior Housing.



## **BUFFALO HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$442,362,929**

**202 PROPERTIES: 210**

**202 UNITS: 8,345**

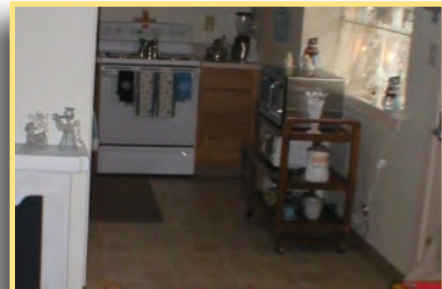
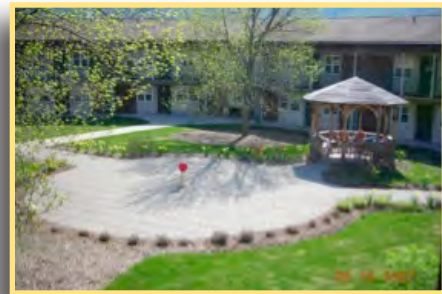
## DELHI SR. APARTMENT COMPLEX

**PROGRAM CENTER: BUFFALO**  
**OWNER: DELHI SENIOR HOUSING DEVELOPMENT FUND CO., INC.**  
**CITY: DELHI, NEW YORK**  
**# OF UNITS: 25**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$1,775,300**  
**INITIAL OCCUPANCY DATE: SEPTEMBER 2, 1999**

**T**he Delhi Senior Apartment Complex is located in the mountainous downtown of Delhi, New York, near the west branch of the Delaware River. It is a convenient location for residents and is built into the Delhi community. The property has withstood many years and even a natural disaster.

On June 28, 2006, there was a flood, destroying 19 of the 45 units. The property was submerged in three feet of water. Many almost insurmountable challenges were immediately faced by the management company, including the devastating news that this disaster would not be covered by the property's insurance.

HUD funding, along with the Empire State Development Corporation of New York State, the New York State Emergency Management Agency through FEMA, and many community organizations, helped restore the project. A visitor to the property today would have no idea that this community survived, rebuilt itself, and now thrives with barely a visible sign of the 2006 flood.





## **CHICAGO HUB**



**LOAN AND CAPITAL ADVANCE:  
\$843,542,258**

**202 PROPERTIES: 294**

**202 UNITS: 14,781**

**PROGRAM CENTER: CHICAGO**  
**OWNER: SPRING RIDGE HOUSING FOR SENIORS**  
**CITY: ROCKFORD, ILLINOIS**  
**# OF UNITS: 59 UNITS**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$7,759,800**  
**INITIAL OCCUPANCY DATE: MAY 5, 2008**

**S**pring Ridge Senior Living is located on the fast growing eastside of Rockford, Illinois. The Frank Lloyd Wright inspired building is nestled between residential, commercial and retail properties.

The interior of the building features a large lobby which has a fireplace and many different areas for socialization, a community room, large kitchen area, adjacent patio complete with gas grill for the residents and a formal dining room for residents and their guests. The second floor features a Neighborhood Networks Center, reading nook, and exercise equipment area. The third floor includes a reading nook, theater room, and game area.

Some budget and cost-saving measures in building the property were: selection of pre-finished materials to reduce labor costs, use of pre-manufactured casework, use of polypropylene water supply lines to reduce labor costs and aluminum buses in electrical panels.

Spring Ridge offers an array of services to its residents, which include transportation to a local grocery store, meals on wheels, homecare services, education sessions, blood pressure checks and public transportation options.



**PROGRAM CENTER: CHICAGO**  
**OWNER: HANNA CITY HOME ASSOCIATION**  
**CITY: HANNA CITY, ILLINOIS**  
**# OF UNITS: 36**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$3,336,100**  
**INITIAL OCCUPANCY DATE: FEBRUARY 28, 2009**

**H**eritage Senior Homes is located in a small community with a population of 1,013. The project is formerly military housing. The project represents a foundation for future growth in a struggling town that grew up around mining and the railroad.

Before Heritage Senior Homes was constructed, the site had vacant housing that was originally intended for employees of an Air Force radar base. Local officials had hoped to renovate the 1950s-era houses; however, high cost to modify those homes to meet new Federal guidelines led to the decision to build Heritage Senior Homes as new construction instead of doing rehabilitation.





## AHEPA 78 APARTMENTS I, II, III, IV, V

**PROGRAM CENTER: INDIANAPOLIS**

**OWNER: AMERICAN HELLENIC EDUCATIONAL  
PROGRESSIVE ASSOCIATION (AHEPA)**

**CITY: MERRILLVILLE, INDIANA**

**# OF UNITS: 50 (I), 50 (II), 50 (III), 50 (VI), 50 (V)**

**TYPE: SECTION 202 CAPITAL ADVANCE**

**CAPITAL ADVANCE AMOUNT: \$2,717,733 (I),  
\$2,664,300 (II), \$3,332,900 (III),  
\$3,778,400 (IV), \$4,144,398 (V)**

**INITIAL OCCUPANCY DATE: APRIL 14, 1993 (I), MAY 31, 1996 (II),  
SEPTEMBER 11, 1997 (III), DECEMBER 6, 2001 (IV), DECEMBER 27, 2005 (V)**

**A**HEPA 78 Apartments is a six-phase property located in Merrillville, Indiana. There are community rooms with planned activities, a small library, exercise room, craft room and coin operated laundry. The property has been strategically located so that library services, physician services, restaurants, religious facilities, recreational and shopping opportunities are within five miles of the property.

In addition to services and facilities, the property has three service coordinators. Two of the service coordinators are full time, servicing 100 residents each. The third remaining service coordinator is part-time servicing 50 units in Phase V and the new residents moving into the newly constructed Phase VI.



## **COLUMBUS HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$708,135,791**

**202 PROPERTIES: 355**

**202 UNITS: 15,213**

**PROGRAM CENTER: COLUMBUS**  
**OWNER: NATIONAL CHURCH RESIDENCES OF CENTRAL COLLEGE**  
**CITY: WESTERVILLE, OHIO**  
**# OF UNITS: 40**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$2,222,100**  
**INITIAL OCCUPANCY DATE: OCTOBER 31, 1997**

**T**he Woods at Central College was built in a beautiful setting, located in Westerville, Ohio. Westerville is a city in both Franklin and Delaware Counties. The population was over 35,000 as of the last census, making Westerville then the largest suburb of Columbus and therefore a service-rich environment for seniors.

The facility enjoys the services of a dedicated full-time service coordinator who serves as a liaison between the tenants and the service agencies which provide assistance to improve the lives of the resident.





## COLUMBUS COLONY HOUSING II

**PROGRAM CENTER: COLUMBUS**  
**OWNER: COLUMBUS COLONY HOUSING I & II**  
**CITY: WESTERVILLE, OH**  
**# OF UNITS: 49**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$3,181,400**  
**INITIAL OCCUPANCY DATE: OCTOBER 24, 2001**

**C**olumbus Colony Housing II is designed for the needs of all elderly residents, and is owned by Ohio School for the Deaf Alumni Association.

Columbus Colony Housing II features such amenities as an in-house communication system advising residents of door bells, the lobby door, the fire alarm system, the telephone and visitors.

The building features a large and open concept library, meeting/activities room, laundry room and exercise room, and Neighborhood Networks Center.

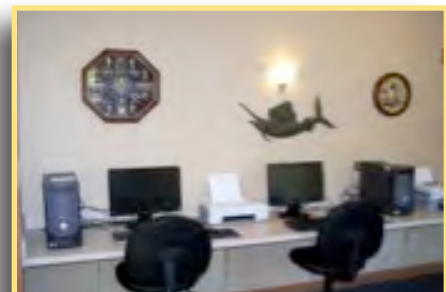


## RESTORATION PLAZA OF BARLOW

**PROGRAM CENTER: COLUMBUS**  
**OWNER: OHIO REGION SENIOR CITIZENS HOUSING CORP. V**  
**CITY: BARLOW, OH**  
**# OF UNITS: 30**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$2,963,300**  
**INITIAL OCCUPANCY DATE: JANUARY 12, 2009**

**R**estoration Plaza is located in a rural and peaceful setting that provides an excellent background for the modern community.

Restoration Plaza of Barlow developed by National Church Residences and Community of Christ, provides amenities that include a library, arts and craft studio, and computer, exercise, and community rooms.



## ROOSEVELT PARK

**PROGRAM CENTER: COLUMBUS**  
**OWNER: FRANKLIN FOUNDATION OF SPRINGFIELD, INC.**  
**CITY: SPRINGFIELD, OH**  
**# OF UNITS: 24**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$2,033,100**  
**INITIAL OCCUPANCY DATE: JUNE 4, 2008**

**T**he Franklin Foundation's Roosevelt Park is in southwestern Ohio on the Mad River, a historical and hospitable community for seniors.

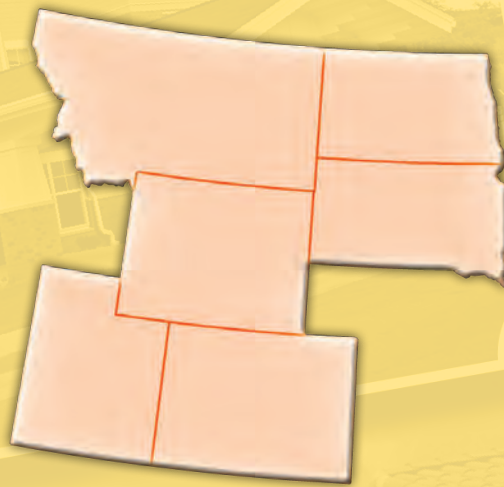
Many services are offered in the common areas of the property. It has a spacious community room that tenants enjoy using for leisurely conversations with neighbors, potlucks, pizza parties, and game days. Residents also use the library for a variety of activities.

Elderly United of Springfield & Clark County, Inc. provides residents with supportive services such as transportation, meals, blood pressure and glucose screenings, and flu shots.





## **DENVER HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$330,301,923**

**202 PROPERTIES: 174**

**202 UNITS: 6,624**

## MALTESE CROSS MANOR

**PROGRAM CENTER: DENVER**  
**OWNER: DENVER FIRE FIGHTERS HOUSING, INC.**  
**CITY: DENVER, CO**  
**# OF UNITS: 158**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$1,789,000**  
**INITIAL OCCUPANCY DATE: MAY 1, 1970**

**M**altese Cross Manor serves as an election location for the voting precinct in the area which it is located and is an active part of the community.

An activities committee creates resident programs and activities, such as bingo, shuffleboard, billiards, and social gatherings. Through the work of the activities committee, Maltese Cross Manor actively serves as host to informative programs for the benefit of residents, covering such topics as Social Security and Medicaid. The Denver Police and Fire Departments also provide periodic safety programs for residents who wish to attend.

To further provide resources and services, at no cost to residents, the property manager and owner board of directors have partnered with Volunteers of America (VOA), which provides twice-weekly exercise classes at the building and also trained nurses, who visit the property to provide presentations on nutritional education and relaxation techniques.



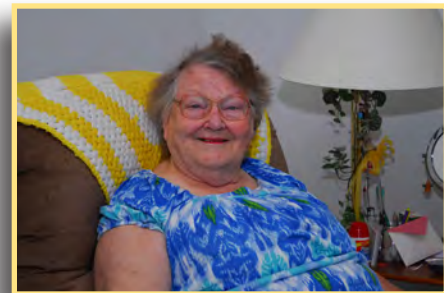
## HERITAGE TOWERS

**PROGRAM CENTER: DENVER**  
**OWNER: HERITAGE TOWERS, INC.**  
**CITY: SHERIDAN, WY**  
**# OF UNITS: 75**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$2,318,600**  
**INITIAL OCCUPANCY DATE: JANUARY 1, 1980**

**H**eritage Towers is an attractive five-story building with different types of units including some that are specially designed for persons 18 or older with mobility impairments.

After refinancing the mortgage, funding was available to provide capital for roof repair, water intrusion repair and new elevators.

Activities offered at the property include two resident appreciation parties per year, a holiday party in December and a barbeque in July, resident council bingo, potluck dinners and movies, Wii bowling and other games. Services available at the property include an on-site dining room operated by the Sheridan Senior Center, monthly blood pressure checks, weekly coffee and chat time, and a computer lab with internet access for use by residents.





## ST. MARK'S TOWER

**PROGRAM CENTER: DENVER**  
**OWNER: EPISCOPAL MANAGEMENT CORPORATION**  
**CITY: SALT LAKE CITY, UT**  
**# OF UNITS: 99**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$3,638,600**  
**INITIAL OCCUPANCY DATE: SEPTEMBER 27, 1978**

**S**t. Mark's Tower is a high-rise building in the vibrant Salt Lake City community, close to resources and public services. There are currently 106 residents. The oldest resident is 98 years old and has lived at St. Mark's for 21 years.

Services offered include an on-site service coordinator who provides networking and referrals for available services, such as meals on wheels, housekeeping, transportation, home health care, working with residents and families when there is a need for other housing; the first Neighborhood Networks Center in Utah; a wellness center, blood pressure, hearing, podiatry, gait and balance and flu shot clinics; active resident council; rotating collection of books from the public library; and classes for exercise, cooking, arts and crafts and writing.



## FELLOWSHIP MANOR

**PROGRAM CENTER: DENVER**  
**OWNER: UTAH ODD FELLOWS**  
**CITY: OGDEN, UT**  
**# OF UNITS: 131**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$1,813,000**  
**INITIAL OCCUPANCY DATE: JUNE 25, 1968**

**F**ellowship Manor is near the Wasatch Mountains in Ogden, Utah, a picturesque retirement location for seniors. Fellowship Manor offers services that include an on-site service coordinator who provides networking and referrals for meals on wheels, housekeeping, transportation, home health care, education and housing needs. Activities available onsite are a Neighborhood Networks Center, monthly wellness clinics, resident appreciation week and grandkid's carnival in July, exercise classes, movie night, neighborhood watch and haircuts.

There is a proactive staff that anticipates and finds creative ways to meet special needs and to make every resident feel at home. For example, a resident moved in just before Christmas 2008 with her grandson. She did not speak English and had very little income. The family had come from another apartment where they had been sleeping on the floor. Thanks to not only staff but other supportive residents, she was provided furniture, towels and washcloths, groceries and even a Christmas tree with decorations and presents. The manager says, "I am so proud of the residents, they always just step up to a situation without anyone ever saying anything. Things just appear!"



## WHITEFISH MANOR

**PROGRAM CENTER: DENVER**  
**OWNER: WHITEFISH MANOR, INC.**  
**CITY: WHITEFISH, MT**  
**# OF UNITS: 30**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$1,223,000**  
**INITIAL OCCUPANCY DATE: SEPTEMBER 30, 1981**

**W**hitefish Manor is located in rural, northwest Montana close to the center of town and all local amenities. Whitefish Manor is the only HUD subsidized housing for elderly/disabled in the surrounding area.

Mountain views, large trees of various types, a thick lawn, outside patios and a separate gazebo surround the property. Residents are able to look out of their unit windows or the large common area windows and enjoy the wildlife and scenery year-round.

In 2007 the property was refurbished. Cabinets, flooring, windows, heating and cooling, boilers, laundry appliances, exterior and interior paint, roofing, counter tops and common area furnishings were replaced and substantially upgraded. Resident input was considered for renovations and redecoration.

Arrangements have been made through local grocers and pharmacies to deliver food and medicine to needy residents. The property also hosts activities such as dinners, bingo, cards, and holiday celebrations.



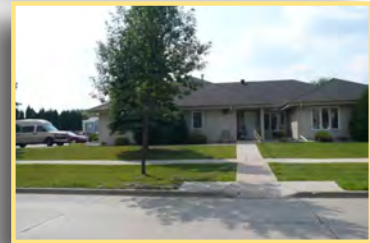


**PROGRAM CENTER: DENVER  
OWNER: SPACES FOR LIVING, INC.  
CITY: GRAND FORKS, ND  
# OF UNITS: 24  
TYPE: SECTION 202 DIRECT LOAN  
LOAN AMOUNT: \$800,000  
INITIAL OCCUPANCY DATE: JUNE 7, 1983**

**S**paces for Living, Inc./Care Coop is comprised of four group homes. Each person (household) in the development receives a continuous active treatment program which includes training, health services and related services that help residents function with as much self determination and independence as possible.

Innovations, quality operation and maintenance support offer increased opportunities for independence and safety for the residents. The following upgrades have been added: railings for inclement weather, adjusted lighting to provide a more comfortable living environment, added patio doors that exit into a large backyard with a fence to enjoy the outdoors and a security system to provide a safe environment.

The property ownership is constantly upgrading technology systems within the apartment homes to better meet the needs of residents, including helping them maintain contact with family and friends.



## WALNUT STREET APARTMENTS

**PROGRAM CENTER: DENVER**

**OWNER: SOUTHEAST SOUTH DAKOTA ACTIVITY CENTER, INC.**

**CITY: VERMILLION, SD**

**# OF UNITS: 10**

**TYPE: SECTION 202 DIRECT LOAN**

**LOAN AMOUNT: \$354,100**

**INITIAL OCCUPANCY DATE: JUNE 31, 1984**

**W**alnut Street Apartments is specifically for people with developmental disabilities. The property consists of two buildings at separate locations; one development is a six bedroom group home which is staffed 24 hours a day. Services offered include: employment services, job placement, job coaching, recreational opportunities, leisure opportunities and life/living skills.



## **DETROIT HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$321,122,430**

**202 PROPERTIES: 119**

**202 UNITS: 6,641**



**PROGRAM CENTER: DETROIT**  
**OWNER: PRESBYTERIAN VILLAGE - HOLLY**  
**CITY: HOLLY, MI**  
**# OF UNITS: 122**

**TYPE: SECTION 202 DIRECT LOAN, SECTION 202 CAPITAL ADVANCE**  
**LOAN AMOUNT: \$3,190,300**  
**CAPITAL ADVANCE AMOUNT: \$3,660,900**  
**INITIAL OCCUPANCY DATE: FEBRUARY 28, 1998**

**T**he Village of Holly Woodlands is nestled on 20 acres of wooded land. It is comprised of two complexes. Holly Woodlands residents have approximately 25 programs and services in which they can participate, such as a wellness program, Senior Olympics, garage sales, balloon volleyball, dinner club, gardening, and bingo. Holly Woodlands resource partners include the Area Agency on Aging, Tender Loving Care, CVS Pharmacy, churches, libraries, and local non-profits.

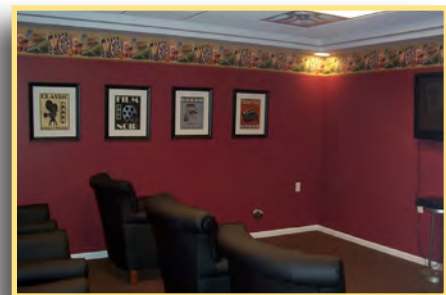


## THE VILLAGE OF ST. MARTHA'S

**PROGRAM CENTER: DETROIT**  
**OWNER: ST. MARTHA'S SENIOR HOUSING CORP.**  
**CITY: DETROIT, MI**  
**# OF UNITS: 45**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$5,175,900**  
**INITIAL OCCUPANCY DATE: AUGUST 4, 2009**

**T**he Village of St. Martha's is the result of hard work and planning on the part of its sponsor, Presbyterian Villages of Michigan. It is truly a sanctuary within the City of Detroit; a place where seniors can enjoy the beautiful grounds and modern day conveniences. The Village of St. Martha's has 46 apartments situated on 2.88 acres. Residents enjoy services and amenities that include a community center, wellness exercise room, mini-theater and a library with a computer center. The units offer wall-to-wall carpeting, an emergency call system, individually controlled heating and cooling and full kitchens with refrigerator and stove. The Village of St. Martha's also offers specially designed apartment units for mobility-impaired residents.

In addition to serving as a beautiful and comfortable multifamily housing option for seniors, the Village of St. Martha's is also serving as a catalyst to redevelopment in this area on the west side of Detroit. The Village of St. Martha's is a complement to the massive HOPE VI revitalization of the former Herman Gardens public housing project. Together, these two new HUD-funded developments are transforming a once bleak area of the city into an area of renewed hope, pride and promise.



## GRATIOT WOODS COOPERATIVE APARTMENTS

**PROGRAM CENTER: DETROIT**  
**OWNER: GRATIOT WOODS NON-PROFIT HOUSING CORP.**  
**CITY: DETROIT, MI**  
**# OF UNITS: 61**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$6,354,900**  
**INITIAL OCCUPANCY DATE: JULY 1, 2008**

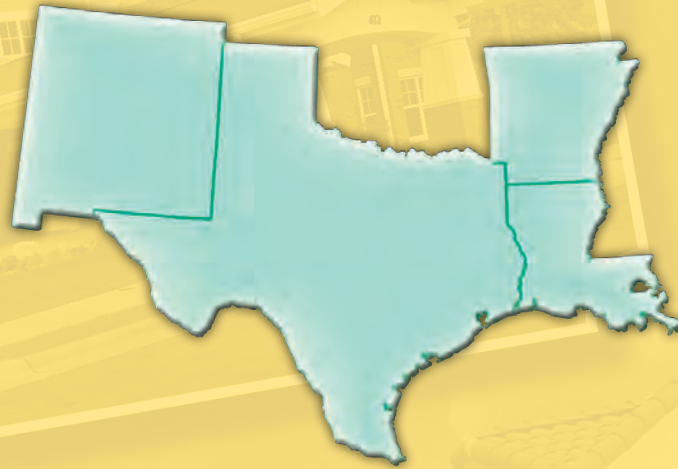
**G**ratiot Woods is the newest senior housing development sponsored by Cooperative Services located in the City of Detroit. It consists of 61 apartments designed with seniors in mind. All residents have input into the management of the building and are strongly encouraged to participate with management in order to improve residents' quality of life. Residents enjoy services and amenities such as a community center with its own kitchen facility, a computer center with free wi-fi for all residents, library, gift shop and a beautiful first floor lounge. The project has community lounges with balconies on the second and third floors.

Gratiot Woods is located in an area on the east side of Detroit that has recently undergone a revitalization. The development is served by several major bus lines, which enables residents to easily travel to doctor appointments and shopping, as well as various entertainment options in downtown Detroit. The area contains several new and rehabbed homes and this has created a new energy in the area fueled by the pride of its residents.





## **FORT WORTH HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$943,120,498**

**202 PROPERTIES: 553**

**202 UNITS: 22,337**

**PROGRAM CENTER: LITTLE ROCK  
OWNER: WESLEY AT JONESBORO, INC.**

**CITY: JONESBORO, AR**

**# OF UNITS: 36**

**TYPE: SECTION 202 CAPITAL ADVANCE**

**CAPITAL ADVANCE AMOUNT: \$1,900,300**

**INITIAL OCCUPANCY DATE: OCTOBER 4, 1999**

**W**esley on the Ridge is a two-story building that houses a large community room with library, Neighborhood Networks Center, beauty shop, and laundry facilities.

The property recently received a state-of-the-art 10 passenger bus fully equipped with wheelchair lift, seat belts, and a public address system. The bus was attained through a grant sponsored by the Federal Transit Administration through the Arkansas Department of Highways and Transportation. This bus provides residents access to services, public facilities and activities.

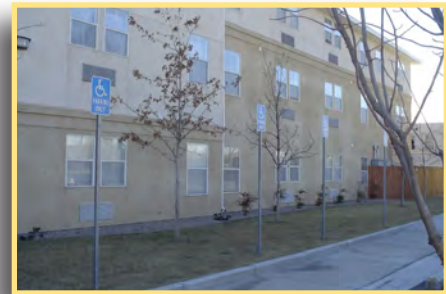


**PROGRAM CENTER: ALBUQUERQUE  
OWNER: AHEPA 501, INC.  
CITY: ALBUQUERQUE, NM  
# OF UNITS: 48  
TYPE: SECTION 202 CAPITAL ADVANCE  
CAPITAL ADVANCE AMOUNT: \$2,543,500  
INITIAL OCCUPANCY DATE: FEBRUARY 28, 2007**

**A** HEPA 501 consists of one high rise elevator building with three floors, located on Bluewater Road, with an excellent view of the Sandia Mountains, part of the Rocky Mountains.

The residents are very active in their community. There is an exercise room where the residents have hands-on instruction on physical fitness programs developed specifically with their special needs as a consideration. Other amenities at the property include a craft room, a library, and the beautiful community room where many meetings and socials take place such as the regularly scheduled potlucks.

The management company has been very instrumental in providing services from the community and the Los Volcanes Senior Center provides transportation to the center where residents are able to interact with the neighborhood, as a whole. The City of Albuquerque Bernalillo County Department of Senior Affairs provides transportation to the residents for their medical appointments and treatments.





## FOWLER CHRISTIAN APARTMENTS

**PROGRAM CENTER: FORT WORTH**  
**OWNER: FOWLER CHRISTIAN APARTMENTS, INC.**  
**CITY: DALLAS, TX**  
**# OF UNITS: 145**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$4,962,300**  
**INITIAL OCCUPANCY DATE: DECEMBER 3, 1981**

**J**uliette Fowler Homes, Inc., and its partnership with HUD started with Fowler Christian Apartments, under the Section 202 Direct Loan program. Occupancy for this 144 unit apartment began December 3, 1981. In 2001, Juliette Fowler continued its relationship with HUD and was awarded funding for 24 units under the Assisted Living Conversion program. They were also awarded further funding with 20 units under the Section 202 program. All programs are located on a beautifully-landscaped 16 acre campus in the heart of East Dallas, Texas.

The history of the campus is very interesting. Beginning as an orphanage 115 years ago, Juliette Fowler Homes, Inc. has changed and expanded to provide professional and compassionate residential care for senior adults.



## THE EVANGELINE APARTMENTS

**PROGRAM CENTER: SHREVEPORT**  
**OWNER: EVANGELINE FOUNDATION**  
**CITY: SHREVEPORT, LA**  
**# OF UNITS: 61**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$660,513**  
**INITIAL OCCUPANCY DATE: JULY 8, 1963**

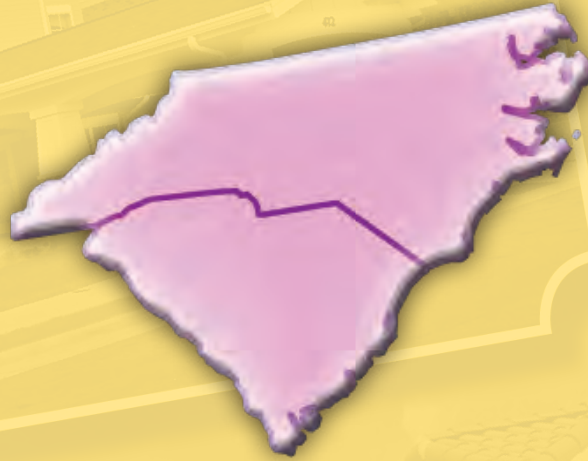
**T**he Evangeline in Shreveport, Louisiana, was the first Section 202 project to close. It is nestled under dozens of oak trees, most of them decades old. It is located in the heart of “old” Shreveport and, although it is not posh, it was considered quite elegant and was tailor made for those early residents and for those that continue to live there today.

The residents are all in their sixties, seventies, eighties, and nineties. There are 62 apartments: 24 studios, 36 one-bedroom, and 2 two-bedroom.

The Evangeline of the 1960’s is said to have displayed an ambience of elegance that some described as luxurious. A one-bedroom apartment rented for \$109 at that time, but even today is only \$325, with all utilities paid. The building and décor are still shadowed by the elegance of the old oak trees. Residents love this facility.



## **GREENSBORO HUB**



**LOAN AND CAPITAL ADVANCE:  
\$425,729,067  
202 PROPERTIES: 239  
202 UNITS: 7,994**



## THE CANTERBURY HOUSE

**PROGRAM CENTER: COLUMBIA**  
**OWNER: EPISCOPAL DIOCESAN HOUSING, INC.**  
**CITY: CHARLESTON, SOUTH CAROLINA**  
**# OF UNITS: 204**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$947,000**  
**INITIAL OCCUPANCY DATE: AUGUST 15, 1971**

**C**anterbury House is home to approximately 250 very special and diverse residents. The average age of the residents is 77, with 20 residents over 90 years of age.

The property offers the following services, amenities and programs: a wellness program staffed by a full-time RN and part-time social worker, interdenominational church services and chaplain, 24 hour security with emergency call systems in each apartment, transportation by the Canterbury House bus to grocery stores, shopping and special outings, an exercise program and exercise room, a full activity program and in-house newsletter, a beauty shop, a thrift shop a computer lab, a library, and a cafeteria that serves the noon day meal. Check cashing, copying and fax services are available at no charge. On-site physical/occupational therapy and a prescription assistance program are also available.

In addition, Canterbury House has a strong affiliation with the Medical University of South Carolina School of Health Professions and provides a clinical teaching site for their medical, nursing, physical therapy, physician assistant and pharmacy students. On a regular basis, student nurses provide blood pressure and diabetic screening, health fairs and socials.



## SPARTANBURG ARP MANOR

**PROGRAM CENTER: COLUMBIA**

**OWNER: SPARTANBURG ASSOCIATION REFORMED PRESBYTERIAN HOME**

**CITY: SPARTANBURG, SOUTH CAROLINA**

**# OF UNITS: 56**

**TYPE: SECTION 202 DIRECT LOAN**

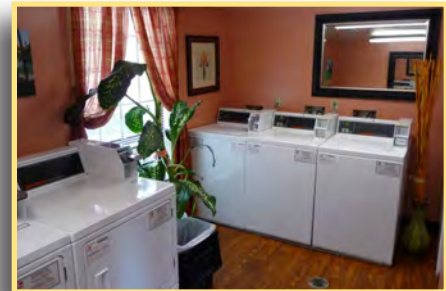
**LOAN AMOUNT: \$1,735,000**

**INITIAL OCCUPANCY DATE: FEBRUARY 14, 1986**

**A**t the Spartanburg ARP's main building entrance there is a front porch, where you can usually find residents sitting in rocking chairs, overlooking a cul-de-sac filled with an abundance of flowers and additional flower beds.

A formal dining room located in the main level overlooks a patio filled with wrought iron chairs, swings, umbrellas and several fountains. Resident activities are held in the formal dining room. Additionally, there is a smaller common dining room with a kitchen and a living room area where smaller events are held such as movies, bingo, breakfast or lunch (once a week). Meals are frequently available in the dining rooms that are provided and paid for by the property. There is also a van used for resident trips, such as shopping and to lunch once a week, day trips, site-seeing trips, and more. There is a service coordinator at the property part-time.

Staff assists with cost saving benefits to the residents by encouraging the use of energy saving light bulbs and providing quarterly heating and air filter changes which assists with the systems running more efficiently, thus reducing energy costs. Additionally, all apartments were recently upgraded to have ceiling fans in the kitchens which improve air flow since many of the residents seldom use their air conditioning.

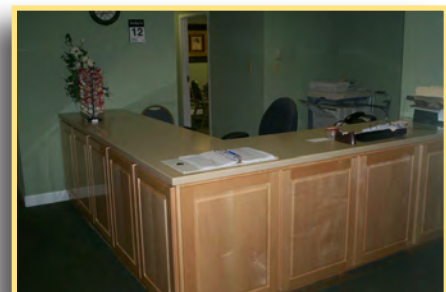


**PROGRAM CENTER: COLUMBIA**  
**OWNER: CROFT HOUSE, INC.**  
**CITY: AIKEN, SC**  
**# OF UNITS: 60**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$1,809,800**  
**INITIAL OCCUPANCY DATE: NOVEMBER 16, 1978**

**C**roft House has undergone a deep restoration of the fireproof construction. The old structure boasts a state-of-the-art security system, electrical system, fire alarm system including a sprinkler system. The combination of these systems brings safety and security to the residents, thus, making Croft House a very desirable South Carolina property.

The renovation included: a new roof, resurfaced parking lot, two new elevators, new weatherization windows, stoves, hoods, refrigerators, cabinets and hot water heaters, new HVAC units, new faucets for the kitchen and bathroom with scald protection, and many other items. Emergency pendants replaced outdated nurse call buttons and the private pay Lifeline services, a new gazebo with lights and fan has been erected adjacent to the dining room patio, and brighter lights were installed in the hallways to stay on at all times for emergency purposes. Outside lighting has also been enhanced. These changes empower the residents, and residents become community and partners with Croft House security.

Through Experience Works, a Senior Training Program funded by the Older Americans Act, Desk Attendants are provided at no cost to management. These seniors enhance the safety and security of Croft House.





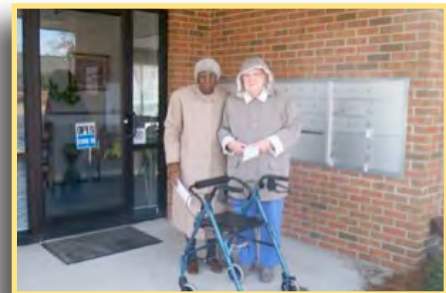
## AMELIA VILLAGE ELDERLY HOUSING

**PROGRAM CENTER: COLUMBIA**  
**OWNER: AMELIA VILLAGE HOUSING CORPORATION**  
**CITY: ORANGEBURG, SC**  
**# OF UNITS: 44**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$1,357,700**  
**INITIAL OCCUPANCY DATE: MAY 7, 1987**

**A**melia Village Elderly Housing is in Orangeburg County, South Carolina. Amelia Village staff and residents are a close-knit family. The day to day operation runs quite smoothly due to this closeness. The residents know they can count on the community manager, service coordinator and maintenance to help with whatever they need. Whether it is lease education, help with medicine or fixing a leaking faucet, management strives to help residents remain living in comfort, without fear and most of all, independently.

Amelia Village residents use the “buddy system” to make sure all is well with their neighbors. This allows for residents to develop friendships.

Amelia Village was granted a service coordinator in 2003. The service coordinator is key in helping residents age in place rather than admission into a higher level care facility. The service coordinator provides help with Medicare/Medicaid, healthcare visits, clinics, education, and networking with other agencies.



## BAPTIST VILLAGE APARTMENTS I

**PROGRAM CENTER: COLUMBIA**  
**OWNER: BAPTIST EDUCATION AND MISSIONARY SERVICES**  
**CITY: ANDERSON, SC**  
**# OF UNITS: 61**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$1,860,000**  
**INITIAL OCCUPANCY DATE: JULY 10, 1991**

**B**aptist Village Apartments is in a community that is service-rich. The property has on-going services for residents through the SHARE program. This program provides Heating\Cooling Assistance Programs and Golden Harvest Food Bank monthly food boxes.

Services through SHARE allow residents to function comfortably in their homes and remain independent for as long as possible. Low-income residents do not have to choose between life's most basic needs and the worry associated with fear of hunger is alleviated due to the 25 pounds of supplemental groceries provided on a monthly basis. The cost savings to the resident is approximately \$275-\$500 per year, based on the resident's income. This allows the resident to be able to budget their income for other necessities, while maintaining independence in activities of daily living.



## THE GIVENS ESTATES

**PROGRAM CENTER: GREENSBORO**  
**OWNER: GIVENS HOUSING CORPORATION**  
**CITY: ASHEVILLE, NC**  
**# OF UNITS: 78**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$1,661,700**  
**INITIAL OCCUPANCY DATE: JUNE 15, 1979**

**T**he Givens Estates is in beautiful Waynesville, North Carolina, close to Asheville. This unique project, comprised of 36 HUD funded apartments and 64 Low-Income Housing Tax Credit apartments, includes a large community room, fitness room and library. Community life at Givens Estates benefits greatly from a long-standing commitment to wellness, which incorporates seven dimensions: intellectual, social, recreational, vocational, spiritual, emotional, physical, and environmental wellness.

Residents enjoy the Wellness Center and pool, exercise classes, gardening, hiking trails, arts and crafts, the library and computer room, 2-3 concerts or performances each month, a woodworking shop, prayer and Bible study groups, Sunday vespers services, trips, transportation, and volunteer opportunities. Programs and activities transcend all boundaries and are accessible to residents regardless of age, economic status or circumstance.

All of the beautiful buildings and grounds, all the exciting programs and amenities offered would mean nothing without what remains at the heart of the Givens Estates ministry, which is mercy, compassion, loving care, and dedication toward the residents that help them maintain independence, dignity and security.





## **JACKSONVILLE HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$1,160,971,130**

**202 PROPERTIES: 442**

**202 UNITS: 26,488**

## CHEROKEE MANOR

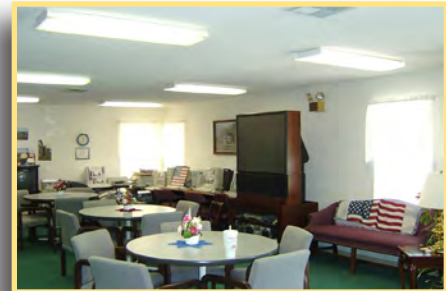
**PROGRAM CENTER: JACKSON**  
**OWNER: CENTRE, AL**  
**CITY: BIRMINGHAM, AL**  
**# OF UNITS: 50**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$1,590,800**  
**INITIAL OCCUPANCY DATE: JANUARY 15, 1991**

**C**herokee Manor is near the Cherokee County hospital. There is a ramp connecting the hospital to the property that provides easy access to hospital services. The property is beautifully landscaped and has excellent curb appeal.

Cherokee Manor consists of 5 one-story buildings which have an exterior of siding and brick. A gazebo equipped with ceiling fans is centered on the property providing a relaxing location for residents to gather. The back of the property is a green space for gardening. Residents have planted various types of fruit trees which they maintain and harvest.

There are many services and programs offered to the residents: meals by the local nutrition center, a beauty salon, holiday parties, movie nights, a book mobile, residents association meetings, a GED program (initiated by the Neighborhood Networks Center), newsletter and many other services and programs.

Management has provided the residents with awareness tags that are placed on the exterior of each door. These tags alert neighbors and management if assistance is needed. In addition, management and the service coordinator partner with the local Council on Aging, Home Health Services, and Hospice for services as needed.



## TRACEWAY MANOR/TRACEWAY VILLA

**PROGRAM CENTER: JACKSON  
OWNER: WOODWARD MANOR, INC  
CITY: TUPELO, MS  
# OF UNITS: 128**

**TYPE: SECTION 202 DIRECT LOAN (TRACEWAY MANOR);  
SECTION 202 (TRACEWAY VILLA)  
LOAN AMOUNT: \$967,000 (TRACEWAY MANOR),  
\$851,400 (TRACEWAY VILLA)  
INITIAL OCCUPANCY DATE: APRIL 15, 1967 (TRACEWAY MANOR),  
MAY 1, 1981 (TRACEWAY VILLA)**

**T**raceway Manor and Traceway Villa Apartments are part of a 45-acre campus that offers a full range of services for the elderly. Traceway Manor is the oldest Section 202 property in Mississippi and currently receives no rental subsidy. The properties provide some transportation for the residents into the community and other transportation needs are provided by a local church. A variety of activities and social events are available at the property. Additionally, the residents of Traceway Manor have an opportunity to eat a hot noon meal six days a week and for a small fee, residents of Traceway Villa may also eat at Traceway Manor. As residents age in place, they may opt to move into the nearby personal care center or the healthcare center located on the campus, enabling them to continue to live close to friends and neighbors.





## ALDERSGATE I AND III

**PROGRAM CENTER: JACKSON**  
**OWNER: LAUDERDALE SENIOR SERVICES, INC.**  
**CITY: MERIDIAN, MS**  
**# OF UNITS: 40 (I), 20 (III)**  
**TYPE: SECTION 202 DIRECT LOAN (I, III)**  
**LOAN AMOUNT: \$1,334,100**  
**INITIAL OCCUPANCY DATE: MAY 15, 1986 (I), OCTOBER 27, 1988 (III)**

**A**ldersgate I and Aldersgate III are part of the Methodist Senior Services Aldersgate Campus that also includes market-rate independent living units, personal care facilities and cottages.

Aldersgate I and Aldersgate III have dining services as part of their program. As residents age and need more care, they have the option of moving to the personal care facility, which is also part of the campus and has 24-hour staffing.

Residents have access to many services including free transportation to nearby shopping centers, banks, medical clinics, hospitals and other locations. A wide variety of recreational, educational, spiritual and cultural programs are available, and a chaplain is on hand for visits and guidance.



## TRINITY PLACE

**PROGRAM CENTER: JACKSON**  
**OWNER: UNITED METHODIST SENIOR SERVICES OF COLUMBUS AREA, INC.**  
**CITY: COLUMBUS, MS**  
**# OF UNITS: 100**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$2,427,000**  
**INITIAL OCCUPANCY DATE: SEPTEMBER 21, 1979**

**T**rinity Place is one of Mississippi's oldest Section 202 properties. Some needed resident services are available inside the complex while additional services are available at the campus' other locations. For off-campus needs, free transportation is provided to take residents to nearby shopping areas, health care offices, and other locations for professional help. A variety of activities and social events are available to all. Additionally, the residents of each complex have an opportunity to eat a hot noon meal six days a week. Internet accessible computers are available for residents to communicate with family and friends. The property also has a recycling program in which a majority of the residents participate.

As the residents age in place, they may opt to move into the nearby personal care center or the healthcare center located on the campus, enabling them to continue to live close to friends and neighbors.



**PROGRAM CENTER: MIAMI  
OWNER: WOODWARD MANOR, INC  
CITY: LEHIGH ACRES, FL**

**# OF UNITS: 90**

**TYPE: SECTION 202 CAPITAL ADVANCE  
CAPITAL ADVANCE AMOUNT: \$7,387,500  
INITIAL OCCUPANCY DATE: SEPTEMBER 1, 2005**

**W**ith its state-of-the-art entry system, ADA accessible features and multiple common areas, residents at Woodward Manor enjoy their contemporary, open floor plan apartments.

Each apartment has a monitored Med-Alert System, providing residents with the comfort of knowing that with the pull of a cord, emergency help will be on the way. For convenience, laundry facilities are located on each floor. A large community room with a fully equipped party kitchen that was funded through a grant from Lee County allows residents to have group activities such as potluck dinners and exercise classes, as well as individual events such as anniversary and birthday parties. Each of the three floors also has a smaller room where residents can enjoy playing pool, making crafts or choosing a book from the well stocked library. Public transportation is located a few steps away from the main entrance providing residents easy access to shopping, medical facilities and entertainment.





**PROGRAM CENTER: MIAMI**  
**OWNER: DGN TOWERS, INC.**  
**CITY: PEMBROKE PINES, FLORIDA**  
**# OF UNITS: I- II- 94 (I),**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: I- II- \$6,967,600, \$7,443,800**  
**INITIAL OCCUPANCY DATE: JANUARY 30, 2006 (I), SEPTEMBER 25, 2008 (II)**

**T**he Douglas Gardens North campus has two Section 202 Supportive Housing for the Elderly projects with 146 one-bedroom apartments (94 in I and 52 in II) that sit on a spacious campus in the heart of Pembroke Pines, Florida. These facilities were built with capital advance grant funds and house seniors 62 and older who otherwise would be unable to afford safe, decent and sanitary housing.



This campus is set apart from many rent assisted properties because of the dedicated involvement of local Broward County agencies in providing support services on-site. These include: Meals-On-Wheels, English as a Second Language classes, arts and crafts classes, organized group exercise times and regular wellness checks. The Blue Line bus provides transportation to the Focal Point Senior Center operated by the City of Pembroke Pines for additional activities, in addition to stops at a local grocery, pharmacy, doctor, library and hospital. Interaction and support is also provided through a relationship with Florida International University.

An active resident association keeps the tenants involved and provides a measured interaction with the management of the property. As the project sponsor, Miami Jewish Home and Hospital further boosts the ability to bring home and community based services to all those who are in need and qualify. Future plans are to incorporate more Section 202 housing with an expansion of existing community services to bridge the continuum of care as the seniors continue to age in place.

**PROGRAM CENTER: JACKSONVILLE**  
**OWNER: ST. CLOUD VILLAS PHASE II, INC.**  
**CITY: ST. CLOUD, FL**  
**# OF UNITS: 50**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$4,990,400**  
**INITIAL OCCUPANCY DATE: NOVEMBER 5, 2007**

**D**evelopment of St. Cloud Villas II, a 50-unit apartment community for low-income seniors and adults with disabilities, was made possible through a partnership between HUD, the Osceola Council on Aging (Council), and Osceola County Board of County Commissioners. The Council began construction of St. Cloud Villas II with an investment of Osceola County State Housing Initiative Program funds and HUD Section 202 funds, on property donated by a private organization. A local Eagle Scout Troop organized a landscaping project as a community service. In 2007, construction for St. Cloud Villas II was completed and opened at full capacity.



The Council has taken the additional step of integrating supportive services to create an exemplary senior housing model providing a continuum of high quality care resulting in higher quality of life. On-site supportive programs meet the specific needs of senior and disabled residents in maintaining their independence and self-sufficiency, including: case management, home delivered meals, housekeeping, personal care and transportation. In addition to a safe and comfortable living environment, the Council provides resident advocacy and priority access to 30 comprehensive health and human service programs offered by the Osceola Council on Aging.

## COLLEGE PARK TOWERS II

**PROGRAM CENTER: JACKSONVILLE**  
**OWNER: COLLEGE PARK TOWERS II, INC.**  
**CITY: ORLANDO, FL**

**# OF UNITS: 68**

**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$6,674,699**  
**INITIAL OCCUPANCY DATE: MARCH 8, 2007**

**C**ollege Park Towers II is owned and operated by College Park Towers II, Inc., a nonprofit corporation. College Park Towers II, located conveniently to the business district and a shopping mall, is surrounded by shade trees and beautifully landscaped grounds.

It is a high-rise building with 68 apartments. Each resident has their own central heating, air conditioning with individual controls, individual mail boxes and screened porches. Residents have access to recreational areas where both individual and community activities are provided. Residents are assisted, if desired, in locating area social services which provide planned periodic in-house educational and recreational activities.





## SAN LORENZO TERRACE

**PROGRAM CENTER: TAMPA**  
**OWNER: ST. LAWRENCE HOUSING, INC.**  
**CITY: TAMPA, FL**  
**# OF UNITS: 80**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$7,485,900**  
**INITIAL OCCUPANCY DATE: JANUARY 11, 2008**

**S**an Lorenzo Terrace is an apartment community sponsored by the Diocese of St. Petersburg, designed for the very low-income elderly. This Community is professionally managed by SPM, LLC, with a compassionate and caring staff. San Lorenzo Terrace provides healthy, supportive links to community services, access to local programs, and values self reliance.



San Lorenzo Terrace is a three-story community comprised of 80 apartment homes, conveniently located in West Tampa. This community is a Section 202 PRAC and the owner is committed to providing quality housing for the elderly at an affordable price. Some of the conveniences available are regular trips to shopping areas and a produce truck once a week. Hillsborough County supplies a free Cyber Mobile truck that comes once a month to supply computers with internet access and a complete bilingual library of books and videos. There are regular visits by a podiatrist and blood pressure clinics. Activities include weekly bingo, as well as regularly scheduled wellness and educational programs.

## BLUE LAGOON APARTMENTS

**PROGRAM CENTER: MIAMI**  
**OWNER: PENINSULA HOUSING DEVELOPMENT, INC. VIII**  
**CITY: MIAMI, FL**  
**# OF UNITS: 110**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$7,160,800**  
**INITIAL OCCUPANCY DATE: JUNE 6, 1997**

**B**lue Lagoon is a 14-story high rise building from which the downtown area of Miami and the Miami International Airport skylines can be viewed. It is showcased as one of the top Section 202 developments in Miami Dade County.

The property has a very creative landscape and its curb appeal is excellent. The property is highly maintained and clean, making the living environment top of the line for residents. The community room provides the residents a place to see movies, play cards or dominoes and share lifelong experiences, which keeps them healthy and allows them a long active life. Residents can relax in the lobby area and enjoy the view of the lake from the bay windows or they can sit by the lake and enjoy feeding the ducks.



## COLLEGE ARMS TOWERS

**PROGRAM CENTER: JACKSONVILLE**  
**OWNER: COLLEGE ARMS TOWERS, INC.**  
**CITY: DELAND, FL**  
**# OF UNITS: 198**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$2,600,000**  
**INITIAL OCCUPANCY DATE: MAY 29, 1969**

**C**ollege Arm Towers is on a beautiful property in Deland, Florida. Of 198 units, 56 units have Section 8 Rental Assistance. There are also units with Rent Supplement rental assistance.

The project had an energy audit completed through the utility company, Progress Energy, and was able to reduce utility bills dramatically. As a result of the audit, installation of hallway lighting sensors was completed on one floor, and the property received rebates for replacing individual energy consumption appliances, and replacement of HVAC units. Overall, this property proves that even smaller scale green retrofits save money, or as they say, a “greener” property can lead to a “greener” bank account.





## SAN JOSE MANOR APARTMENTS

**PROGRAM CENTER: JACKSONVILLE**

**OWNER: HOUSING ASSOCIATION OF THE DIOCESE OF ST. AUGUSTINE, INC.**

**CITY: JACKSONVILLE, FL**

**# OF UNITS: 50 (I), 49 (II)**

**TYPE: SECTION 202 CAPITAL ADVANCE**

**CAPITAL ADVANCE AMOUNT: \$2,750,900 (I)**

**INITIAL OCCUPANCY DATE: MARCH 10, 1999 (I), DECEMBER 17, 1999 (II)**

**S**an Jose Manor Apartments is comprised of two apartment buildings and a community center. The community center, named after a former Bishop of St. Augustine, serves as a meeting place for activities and is the location for the Resident Association to conduct their meetings special events. The center offers craft classes, potluck meals, health fairs, movie time, and many other activities. The neighboring community is also involved at San Jose Manor and one of the community partners is a local protestant church. The community center also houses the office of the service coordinator who assists the residents in contacting the services offered by the community as well as helping with appointment times and referrals.

The property is made even more attractive with the addition of a gazebo which was provided through the Rotary Club of San Jose and a local developer. The campus is also very proud of benches and plants that are the result of the relationship with the local Boy Scout Troop.



## HURLEY MANOR APARTMENTS

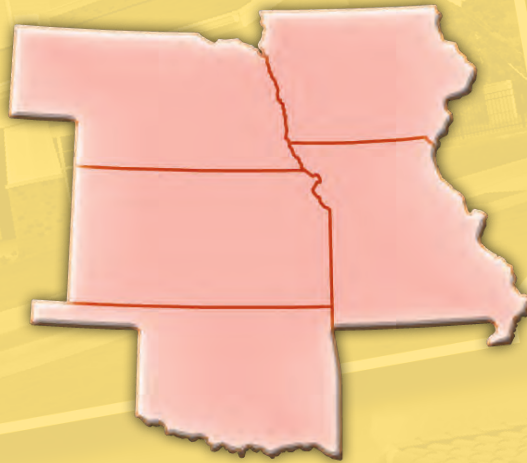
**PROGRAM CENTER: JACKSONVILLE**  
**OWNER: CATHOLIC CHARITIES HOUSING ASSOCIATION OF JACKSONVILLE, INC.**  
**CITY: JACKSONVILLE, FL**  
**# OF UNITS: 154**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$2,644,500 (I), \$2,962,500 (II)**  
**INITIAL OCCUPANCY DATE: MARCH 15, 1984, JULY 11, 1986**

**H**urley Manor Apartments is comprised of two apartment buildings and a community center. This property was recognized for service by The Jacksonville City Council, Florida Association of Homes and Services for the Aging, a Senator and HUD officials on July 12, 2000, in a ceremony in Washington, DC, as one of the top 1,000 high performing properties in the nation.

The property partners with many organizations to provide quality housing for their residents including the Florida Association of Homes and Services for the Aging, The American Association of Homes and Services for the Aging, American Service Coordinators Association and Florida Council on Aging. The service coordinator, activities director, and the resident association work hard in the community to provide their residents with quality services.



## **KANSAS CITY HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$712,286,794**

**202 PROPERTIES: 442**

**202 UNITS: 17,675**



## RUTHVEN APARTMENTS

**PROGRAM CENTER: DES MOINES**

**OWNER: RCCC VILLA**

**CITY: RUTHVEN, IA**

**# OF UNITS: 15**

**TYPE: SECTION 202 CAPITAL ADVANCE**

**CAPITAL ADVANCE AMOUNT: \$1,742,141**

**INITIAL OCCUPANCY DATE: MAY 31, 2007**

**R**uthven Apartments were developed in a rural area of Iowa, adding to the senior services in the county where it is located.

The property was built next to an existing assisted living and nursing home campus. Its location within the small town attracts many local seniors as well as seniors residing in even more rural areas and allows them to age in place in their hometown community. Quality accessible housing for seniors in rural Iowa is a growing concern. Ruthven Apartments was a response to the needs of the community and surrounding area.



## SUPERBIA RETIREMENT VILLAGE

**PROGRAM CENTER: OKLAHOMA CITY**  
**OWNER: THE FOUNDATION FOR SENIOR CITIZENS, INC.**  
**CITY: OKLAHOMA CITY, OK**  
**# OF UNITS: 196**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$2,355,233**  
**INITIAL OCCUPANCY DATE: AUGUST 13, 1964**

**S**uperbia Retirement Village was the sixth Section 202 Elderly Direct Loan in the country. Some of the services available at Superbia Retirement Village are a noon meal that is catered daily, housekeeping and laundry services.

Several home health care agencies come to the property monthly, providing wellness clinics as well as bingo and other activities. The Department of Human Services provided a grant to the property to purchase a 14-passenger, wheelchair accessible bus and a 6-passenger, wheelchair accessible van. The bus and van are used to transport residents to medical appointments and monthly outings.



## WOODLAKE SENIOR RESIDENCES

**PROGRAM CENTER: KANSAS CITY**  
**OWNER: WOODLAKE SENIOR RESIDENCES**  
**CITY: WICHITA, KS**  
**# OF UNITS: 61**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$3,711,200**  
**INITIAL OCCUPANCY DATE: FEBRUARY 18, 2004**

**W**oodlake Senior Residences offers a variety of activities and opportunities that enable residents to socialize. There is an exercise area with professional exercise equipment, computer lab that provides residents access to the internet and printing, and a craft room equipped with a sewing machine, work table, and craft supplies.

Residents can interact putting puzzles together, watching television or attending functions for the entire complex. Potluck dinners, cookouts, and bingo are offered. A service coordinator is available to assist residents in finding home health services, help with filling out forms, or just being a friend and providing a listening ear.



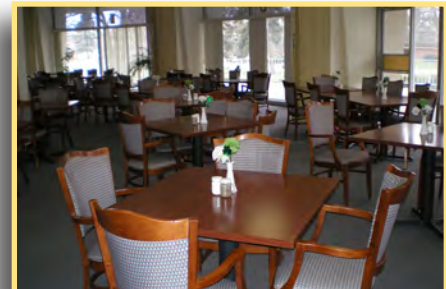


## PLYMOUTH PLACE

**PROGRAM CENTER: DES MOINES**  
**OWNER: PLYMOUTH PLACE, INC.**  
**CITY: DES MOINES, IA**  
**# OF UNITS: 150**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$2,797,000**  
**INITIAL OCCUPANCY DATE: MARCH 1, 1968**

**P**lymouth Place is located at a busy intersection and has become an icon in the neighborhood. This landmark building, despite its years, attracts at least a couple of walk-ins daily who are fascinated by its unique round design and quiet elegance. Plymouth Place sits in a stable neighborhood and contributes to the stability of the community in this cultural neighborhood that offers old mansions, community theatre, and locally owned shops and restaurants.

Plymouth has a beautiful dining room, where evening meals are catered in for group dining. Residents are kept current with round-table discussions and events that focus on current events from the Olympics to the Inauguration, while staying connected to local attractions on planned field trips to beloved Iowa traditions, including Pella's tulip festival, I-Cubs baseball games and the Iowa State Fair. Each floor has two representatives who serve as hostess and liaison. Modern technology has been introduced to keep tenants up to date. They enjoy a library with computer access and a Wii Game system for physical activity. The residents are diligent recyclers and eagerly contribute to community drives.



## IMMANUEL COURTYARD

**PROGRAM CENTER: OMAHA**  
**OWNER: IMMANUEL AFFORDABLE, INC.**  
**CITY: OMAHA, NE**  
**# OF UNITS: 20**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$1,217,800**  
**INITIAL OCCUPANCY DATE: NOVEMBER 9, 2001**

**I**mmanuel Courtyard is located on a medical center campus and is connected with a larger continuing care retirement community. Immanuel Courtyard residents have access to a multitude of programs and services not otherwise accessible in an affordable community. They also have access to a variety of wellness activities for the mind, body and spirit, including: a fully staffed fitness center, social and entertainment activities, beauty salon and nearby healthcare center.



The most significant issue with any senior living community is its ability to manage the implications of aging in place. As part of a healthcare campus, Immanuel Courtyard is supported by a continuum of care designed to more efficiently navigate the fragmented health care system from home to hospital.

## FRIENDLY ELDERLY APARTMENTS

**HUB: KANSAS CITY**  
**PROGRAM CENTER: ST. LOUIS**  
**OWNER: FRIENDLY TEMPLE APARTMENTS, INC.**  
**CITY: ST. LOUIS, MO**  
**# OF UNITS: 58**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$7,763,550**  
**INITIAL OCCUPANCY DATE: JUNE 1, 2003**

**F**riendly Temple I and II were the first new construction developments in the area in many years. Their presence has encouraged more development to occur in the immediate vicinity of the developments.

The design of the development has residential quality reminiscent of southern antebellum architecture with its hip roofs. Exterior porches were incorporated into the design which encourages small group activity, allowing the senior residents to remain active.

Friendly Temple and Friendly Village provide exercise sessions, clothing drives, bingo sessions, Bible study, excursions to the Botanical Garden, Municipal Opera, and Movie Theater.





## **LOS ANGELES HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$1,120,231,716**

**202 PROPERTIES: 264**

**202 UNITS: 17,416**

**HUB: LOS ANGELES  
PROGRAM CENTER: LOS ANGELES  
OWNER: TELACU HOUSING PICO RIVERA, INC.  
CITY: PICO RIVERA, CA  
# OF UNITS: 69  
TYPE: SECTION 202 CAPITAL ADVANCE  
CAPITAL ADVANCE AMOUNT: \$5,926,500  
INITIAL OCCUPANCY DATE: FEBRUARY 1, 2004**

**T**ELACU Del Rio residents take great pride in being recognized two years in a row by the City of Pico Rivera as first place winners in their Christmas Decorating Contest. Residents love learning, using the library to work on the computer and attending English as a Second Language Courses taught by a Berkeley and Columbia graduate for the last four years. Many also attended the University of California Wellness Project offered at the site.

To support residents with their nutritional needs, a food bank comes monthly, there are garden plots where residents can do their own gardening and Del Rio also has a community vegetable garden enjoyed by all. It is important to connect residents to supportive services, so the sites service coordinator works diligently alongside all the staff to enrich the environment and keep the residents safe, happy and aging in their own homes through programs, services, health screenings and educational presentations.



## **MINNEAPOLIS HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$410,777,272**

**202 PROPERTIES: 247**

**202 UNITS: 8,209**



## CARTY HEIGHTS

**HUB: MINNEAPOLIS**  
**PROGRAM CENTER: MINNEAPOLIS**  
**OWNER: CARTY HEIGHTS**  
**CITY: ST. PAUL, MN**  
**# OF UNITS: 50**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$6,013,600**  
**INITIAL OCCUPANCY DATE: NOVEMBER 9, 2007**

**C**arty Heights preserves and reflects the strong architectural traditions of the surrounding residential community while incorporating state-of-the-art geothermal heating and cooling for energy efficiency, reduced environmental impact and long-term energy savings.

Carty Heights offers 1-bedroom apartments, each with handicapped-accessible senior-friendly features, including wider doorways, grab bars near the toilet and shower, and walk-in showers. Apartments were purposefully designed with an open layout, allowing for easy transition between rooms, which helps ensure safety for residents with limited mobility.

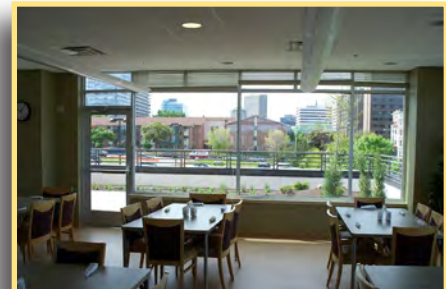
Residents enjoy several amenities including a community room with a full kitchen, library and seating area on each floor, computer lounge, two patios, reading lounge looking over the community room and front lobby, fire place, free underground parking, and two coin-free front-loading washers and dryers on each level.



## CONVENT HILL GARDEN APARTMENTS

**HUB: MINNEAPOLIS**  
**PROGRAM CENTER: MILWAUKEE**  
**OWNER: CONVENT HILL GARDENS, L.P.**  
**CITY: MILWAUKEE, WI**  
**# OF UNITS: 120**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$ 3,397,100**  
**INITIAL OCCUPANCY DATE: SEPTEMBER 26, 2008**

**T**he Convent Hill Garden Apartments (CHGA) contains 80 public housing units, four market-rate tax credit units, 36 Section 202 units, and retail and office space. CHGA boasts a green roof funded by the Federal Home Loan Bank Board grant, two accessible outdoor terraces, a library, a fitness room, barber shop, community room, access to two bus lines and all of the amenities typically available in a downtown area. Services for tenants are provided by Milwaukee County and SET Ministries providing health care services on-site for residents.



## **NEW YORK HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$1,635,875,689**

**202 PROPERTIES: 278**

**202 UNITS: 19,905**



**HUB: NEW YORK**  
**PROGRAM CENTER: NEW YORK**  
**OWNER: RIVER VIEW GARDENS HDFC, INC.**  
**CITY: LONG ISLAND CITY, NY**  
**# OF UNITS: 80**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$11,602,000**  
**INITIAL OCCUPANCY DATE: NOVEMBER 14, 2006**

**R**iver View Gardens, sponsored by the New York Foundation for Senior Citizens (the Foundation), illustrates how the careful use of interior and exterior design features, the partnership of public and private entities and the delivery of services meet the particular needs of each resident. The site is shared with a private market rate apartment tower, affording residents with access to both common and private roof terraces.

The design features include an elegant façade, lobby fireplace, refined carpeting, columns and molding. The creative use of such features, carefully implemented by the architect and interior designer, distinguishes this development from those of other sponsors. All elderly residents receive case management services through the service coordinator. Activities include “Stay Well” exercise groups and a walking club. Daily blood pressure screening and medication checks are provided by the Visiting Nurse Services of New York.



**PROGRAM CENTER: NEW YORK**

**OWNER: KINGSBRIDGE HDFC**

**CITY: BRONX, NEW YORK**

**# OF UNITS: 50**

**TYPE: SECTION 202 CAPITAL ADVANCE**

**CAPITAL ADVANCE AMOUNT: \$7,611,000**

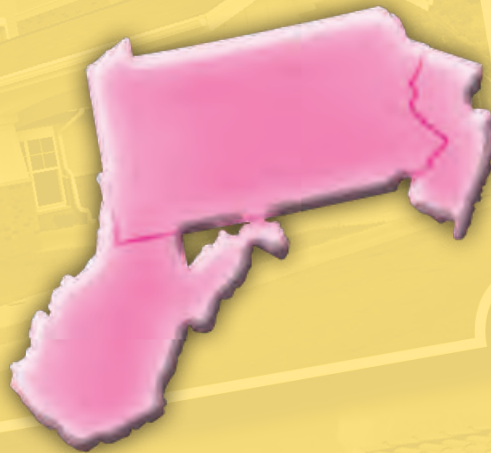
**INITIAL OCCUPANCY DATE: JANUARY 2006**

**T**he Kenneth Gladstone Building, sponsored by Jewish Home Lifecare, Bronx Division, was built on a site that required extensive environmental remediation. Contamination resulting from cleaning fluid that had leached onto the site from an abandoned dry cleaning establishment along with a leak from an underground petroleum tank from an adjacent garage resulted in a \$1.6 million clean-up that was conducted over an eight year period. The full cost of the clean-up was assumed by the Section 202 sponsor. For their efforts, the sponsor received the 2009 Brownfield Award from the City of New York.



Residents of the building now enjoy the services offered by Jewish Home Lifecare including social services, counseling and care coordination, healthcare and transportation. Those residents who require more extensive services due to frailty are provided with a more intensive level of care by accessing the full range of the sponsor's programs of homecare and housekeeping, adult day care, short term rehabilitation, telehealth supports and home visits.

## **PHILADELPHIA HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$1,442,075,535**

**202 PROPERTIES: 466**

**202 UNITS: 26,426**



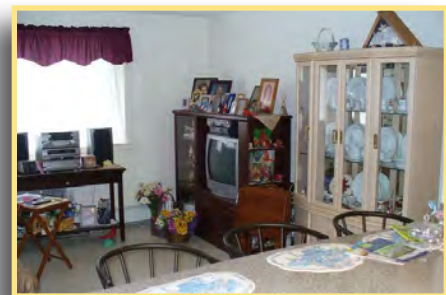
## THE OAKS AT TOMS RIVER

**PROGRAM CENTER: NEWARK**  
**OWNER: PRESBYTERIAN HOMES**  
**CITY: DOVER TOWNSHIP, NJ**  
**# OF UNITS: 84**

**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$11,327,000**  
**INITIAL OCCUPANCY DATE: FEBRUARY 19, 2009**

**T**he Oaks at Toms River was fully occupied in the first 60 days after construction completion. The property contains a communal living room, a community room with attached kitchen, a library, an arts and crafts room, staff offices and a meeting room. The community also features a beautiful outdoor patio overlooking a private wooded area with walking paths.

The Oaks at Toms River is situated on approximately seven acres and is well located to shopping, health care services, township services and transportation. The neighborhood consists of residential dwellings, with the Ocean County Mall located directly across the road. An on-site caretaker is available to residents for in-house emergencies and routine matters during off-hours, weekends and holidays.



## PLAINFIELD TOWER WEST

**PROGRAM CENTER: NEWARK**  
**OWNER: PLAINFIELD SENIOR CITIZENS HOUSING, L.P.**  
**CITY: PLAINFIELD, NJ**  
**# OF UNITS: 154**  
**TYPE: SECTION 202 DIRECT LOAN**  
**AMOUNT: \$8,044,800**  
**INITIAL OCCUPANCY DATE: SEPTEMBER 22, 1983**

**P**lainfield Tower West recently celebrated its 25th anniversary and completion of a \$4.6 million renovation. The recent rehabilitation of this building included both interior and exterior enhancements. A core component of the rehabilitation was a focus on energy efficiency. This resulted in replacement of windows, the purchase and installation of energy efficient appliances for the kitchen, energy efficient lighting was installed in common areas and a switch to “on demand” water heaters made in the apartments. In addition to energy enhancements, quality of life improvements were made with replacement of apartment entry doors and locks, bathroom fixtures, kitchen appliances, flooring and cabinetry. Carpeting and furniture in common areas were replaced.



**PROGRAM CENTER: NEWARK  
OWNER: PRESBYTERIAN HOME AT STAFFORD, INC.  
CITY: STAFFORD TOWNSHIP, NJ  
# OF UNITS: 84  
TYPE: SECTION 202 CAPITAL ADVANCE  
CAPITAL ADVANCE AMOUNT: \$7,870,000  
INITIAL OCCUPANCY DATE: FEBRUARY 11, 2005**

**S**tafford by the Bay includes a variety of amenities such as a community room, arts and crafts room and a library/TV lounge with two computers. A landscaped garden and patio encourages residents to enjoy outdoor activities in warm weather.

This property has active resident committees who volunteer their time for the benefit of those who reside there. Committees plan social events, outings, parties and special dinners and other events. Residents may choose to pursue various interests, including arts and crafts, exercise, clubs, day trips and the other social programs and committees to join.





**PROGRAM CENTER: PHILADELPHIA**  
**OWNER: ARBOR HOUSE, INC.**  
**CITY: PHILADELPHIA, PA**  
**# OF UNITS: 114**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$5,079,800**  
**INITIAL OCCUPANCY DATE: NOVEMBER 14, 1986**

**A**rbor House is located on a beautifully wooded campus in Northeast Philadelphia. The lobby and first floor were recently renovated. The average age of the residents is 80 years “young”. There is a full-time service coordinator on staff.

Residents’ quality of life is enriched by programs, activities and special events that are funded by private partnerships with Federation Housing, Inc., individual donors, community organizations and generous foundations. Federation Housing provides free transportation to local supermarkets, shopping malls and doctor’s appointments.

Residents can purchase lunch three days a week in the community room, part of the cost for lunch is subsidized by a grant provided by the Jewish Federation of Greater Philadelphia. The residents enjoy a state-of-the-art Neighborhood Networks Center with volunteer work-study students from Bucks County Community College. There is a well stocked library with books, movies magazines and board games. The residents recently planted a community garden with flowers and vegetables that they enjoy growing.



**PROGRAM CENTER: PHILADELPHIA**  
**OWNER: CHURCH HOUSING CORPORATION OF DELAWARE COUNTY**  
**CITY: UPLAND BOROUGH, PA**  
**# OF UNITS: 63**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$8,436,225**  
**INITIAL OCCUPANCY DATE: AUGUST 3, 2007**

**T**he grounds at Park Row Place include a residents' vegetable garden, a gazebo for relaxing in the summer months, flowers surrounding the facility and a beautiful fountain at the entrance of the residence. Park Row is home to 63 seniors including 17 individuals who were previously homeless during the rent up period.

Park Row also has a full commercial kitchen and dining area that seats 80 people, lounge areas on each floor, an activities room, audio/video viewing area, a Neighborhood Networks Center computer room, accessible bathing area for use by residents with the assistance of aids/workers, and a supportive service area. Park Row also offers transportation to the local grocery stores, pharmacies and special trips. A social services coordinator available at the property offers an array of activities and services which are well attended by the residents.



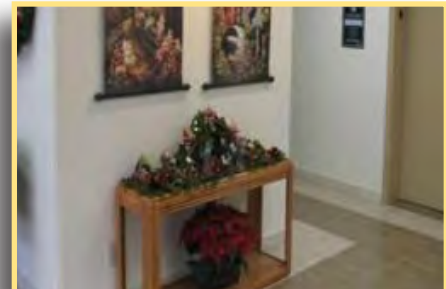
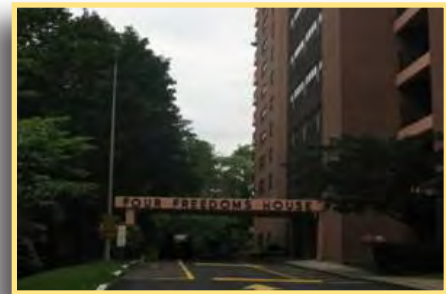
## FOUR FREEDOM HOUSE

**HUB: PHILADELPHIA**  
**PROGRAM CENTER: PHILADELPHIA**  
**OWNER: FOUR FREEDOMS HOUSE OF PHILADELPHIA, INC.**  
**CITY: PHILADELPHIA, PA**  
**# OF UNITS: 282**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$3,150,000**  
**INITIAL OCCUPANCY DATE: AUGUST 1, 1983**

**F**our Freedoms House of Philadelphia is located right in the midst of Fairmount Park and lends to a breathtaking view off the beaten path of city life. Just at the edge of Historical Germantown, Four Freedoms House is within minutes of many attractions such as Market Square, Germantown Mennonite Meeting House, Grumblethorpe and Vernon Park, which is the home to many monuments including the monument to the battle of Germantown.

The property is easily accessed by Septa R8 regional rail train and several bus lines are in close proximity. The area also boasts of many nearby shopping areas, restaurants, banks, medical offices and libraries. Available are several senior centers nearby in Roxborough and Vernon Park.

Four Freedoms House amenities include a Neighborhood Networks Center, spacious community room for social activities, in house maintenance, 24-hour front desk attendant and a service coordinator to assist tenants. There is a very active tenant council along with a civic association and social activities such as religious services, craft classes, line dancing, coffee klatches and much more.





## PHILIP MURRAY HOUSE

**PROGRAM CENTER: PHILADELPHIA**  
**OWNER: PHILLIP MURRAY HOUSE**  
**CITY: PHILADELPHIA, PA**  
**# OF UNITS: 308**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$3,928,000**  
**INITIAL OCCUPANCY DATE: AUGUST 1, 1983**

**P**hilip Murray House is located on six and a half acres that are beautifully landscaped, fenced and gated, featuring handsome walks and sitting areas. With plenty of acreage available and the community in need of additional affordable housing a second building was built.

The management of Philip Murray House works closely with surrounding neighbors, such as the 6200 Block Old York Road Association, several churches, senior centers, Einstein Hospital and area stores and schools including close connections with Philadelphia Corporation on Aging, Jaisohn Center and Panasian Services for older adults. Philip Murray House has an active tenant council and a Neighborhood Networks Center that's enjoyed by residents and neighbors.



**PROGRAM CENTER: PHILADELPHIA**  
**OWNER: MIRIAM AND ROBERT RIEDER HOUSE, INC.**  
**CITY: PHILADELPHIA, PA**  
**# OF UNITS: 78**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$4,700,400**  
**INITIAL OCCUPANCY DATE: OCTOBER 30, 1989**

**R**ieder House and Tabas House are two adjoined properties that share the same common space, amenities and staff. Rieder House has 77 apartments and opened in 1989. Tabas House has 60 apartments and opened in 2002. The residents' average age is 80 years "young". Available at the property is a full-time service coordinator.

Residents' quality of life is enriched by programs, activities and special events that are funded by private partnerships with Federation Housing, Inc., individual donors, community organizations and generous foundations. Federation Housing provides free transportation to local supermarkets, shopping malls and doctor's appointments.

Residents can purchase lunch five days a week in the dining room, part of the cost for lunch is subsidized by a grant provided by Jewish Federation of Greater Philadelphia. The residents enjoy a state-of-the-art Neighborhood Networks Center with volunteer students from George Washington High School. There is a well stocked library with books, movies magazines and board games. An activities program is available one day a week. The residents recently planted a community garden with flowers and vegetables that they enjoy growing.



## SALIGMAN HOUSE AND SALIGMAN NORTH

**HUB: PHILADELPHIA**  
**PROGRAM CENTER: PHILADELPHIA**  
**OWNER: ROBERT SALIGMAN HOUSE, INC.**  
**CITY: PHILADELPHIA, PA**  
**# OF UNITS: 287**  
**TYPE: SECTION 202 DIRECT LOAN, SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$7,147,900**  
**LOAN AMOUNT: \$ 5,190,300**  
**INITIAL OCCUPANCY DATE: DECEMBER 11, 1978 (HOUSE);**  
**SEPTEMBER 1, 1994 (NORTH)**

**S**aligman House was originally constructed as a hotel for the 1976 Bicentennial. The décor was a patriotic red, white and blue. It closed shortly afterwards and was substantially rehabilitated and opened as apartments. Years later, Saligman North opened as a separate addition. Both buildings are extremely attractive and very well maintained and managed. There is a service coordinator for each property.



Residents' quality of life is enriched by programs, activities and special events that are funded by private partnerships with Federation Housing, Inc., individual donors, community organizations and generous foundations. Federation Housing provides free transportation to local supermarkets, shopping malls and doctor's appointments.



Residents can purchase lunch one day a week in the community room, part of the cost for lunch is subsidized by a grant provided by Jewish Federation of Greater Philadelphia. The residents enjoy a state-of-the-art Neighborhood Networks Center, staffed by volunteers and students from Bucks County Community College work-study program. There is a well-stocked library of books, movies and magazines. The residents recently planted a community garden with flowers and vegetables that they enjoy growing. The Residents' Association is very active and hosts special celebrations such as for Mother's Day, Father's Day and holiday parties.



## SIDNEY HILLMAN APARTMENTS

**PROGRAM CENTER: PHILADELPHIA**  
**OWNER: PRUDENT PROPERTY MANAGERS, INC.**  
**CITY: PHILADELPHIA, PA**  
**# OF UNITS: 273**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$3,850,000**  
**INITIAL OCCUPANCY DATE: SEPTEMBER 1, 1983**

**S**idney Hillman Apartments is a neighbor to the Art Museum, Logan Square, Rittenhouse Square and Fitler Square and is nestled in the heart of the city's museum district, surrounded by diversified cuisine of every culture. Specialty shops and boutiques abound in the neighborhood. Public transportation is available outside the door and minutes from the train station.



A Neighborhood Networks Center, spacious community room for social activities, in home maintenance, 24 hour front desk attendant and a service coordinator to assist residents are among the many reasons the seniors and disabled choose to make Sidney Hillman their home. The property has an active tenant council along with a civic association. Social activities in the building include religious services, craft activities, line dancing, coffee klatches and much more.

**PROGRAM CENTER: PHILADELPHIA**  
**OWNER: CASA FARNESE**  
**CITY: PHILADELPHIA, PA**  
**# OF UNITS: 288**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$3,784,000**  
**INITIAL OCCUPANCY DATE: NOVEMBER 1, 1965**

**C**asa Farnese was designed by the noted “International Style” architect Oscar Stonorov. Casa Farnese contains underground parking and community space for the residents on the first floor. In early 2004, the building was rededicated in honor of its founder, Andrew Farnese, and has since been nationally recognized as a Community of Quality by the National Affordable Housing Management Association.



## CREEDMOOR COURT

**PROGRAM CENTER: PITTSBURGH  
OWNER: CREEDMOOR COURT, INC.**

**CITY: PITTSBURGH, PA**

**# OF UNITS: 26**

**TYPE: SECTION 202 CAPITAL ADVANCE**

**CAPITAL ADVANCE AMOUNT: \$2,934,900**

**INITIAL OCCUPANCY DATE: NOVEMBER 19, 2004**

**C**reedmoor Court is a newly renovated 100 year old school building in the South Hills of Pittsburgh. It is a green space structure with some recycled materials used in the construction. For example, the carpet in the hall ways is made of recycled airplane seats and the plastic rings from around pop cans, refrigerators are refurbished models and a top graded heating and cooling system was installed that was energy efficient.



The sizable community room with its large screen television is a favorite gathering spot for the residents. A local state representative helped to get a grant from Pennsylvania. Using the money from the grant, a large screen television was purchased and the wellness center doctor's office was finished. A doctor comes to Creedmoor Court every three months and sees residents. Evening activities are available daily to residents. An active resident council coordinates several social parties and holiday celebrations throughout the year. Many residents enjoy use of a Neighborhood Networks Center with several computers and also an on-site beauty shop.

Creedmoor Court is conveniently located near a red bus service that can transport residents throughout the Brookline area to doctor's offices, grocery stores, pharmacies and other shops. Through a nearby church, residents have access to the Meals on Wheels program.

In 2004 Creedmoor Court and Sota Construction won the ABC Award of Merit from the Associated Builders and Contractors for General Contractor's Residential Division.



## BELLMEAD APARTMENTS

**PROGRAM CENTER: PITTSBURGH**  
**OWNER: BELLMEAD HOUSING CORPORATION**  
**CITY: WASHINGTON, PA**  
**# OF UNITS: 121**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$2,620,200**  
**INITIAL OCCUPANCY DATE: SEPTEMBER 27, 1983**

**L**ife at Bellmead Apartments is enhanced by many services, such as an exercise program, daily dinner, full-time service coordinator.

Bellmead residents manage and operate their own convenience store on site. There is an independent beauty shop run by a licensed cosmetologist with very affordable prices and how convenient to have it right on site. There are two Neighborhood Networks Centers and resident-taught one-on-one computer instruction. The “Circle of Friends” tenants’ organization meets monthly and has various activities, entertainment, and refreshments.

The residents publish their own quarterly newsletter “The Bellmead Chit Chat”. Residents socialize in attractive and comfortable sitting areas/lounges on each floor, at movie night, in the spacious community room, or on the outdoor covered patio where they can barbeque on the grill. There is a “Good Neighbor Program” where residents help those who may need assistance get their mail, newspaper, groceries, or with light chores, or just to sit with them to talk and listen for awhile.



## LUTHER TOWERS I

**PROGRAM CENTER: PHILADELPHIA**  
**OWNER: LUTHERAN SENIOR SERVICES, INC.**  
**CITY: WILMINGTON, DE**  
**# OF UNITS: 231**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$4,175,000**  
**INITIAL OCCUPANCY DATE: SEPTEMBER 15, 1969**

**N**umerous community groups help serve residents of Luther Towers I, such as Howard Technical High School students, Astra Zeneca Elder Buddy Volunteers, Visiting Nurse Association volunteers, and PAWS for People (pet therapy). Volunteer drivers provide free transportation to local doctors and hospitals. Staff drivers provide free daily bus shuttle service to banks, local shopping malls and medical appointments. Low cost public bus transportation is a few short steps from the building.



In 2008, HUD's Assisted Living Conversion Program (ALCP) enabled the conversion of 39 apartment units to full accessibility, providing 54 licensed assisted living units. A full dining room and accessible elevator were also added. Under Delaware's Medicaid Waiver Program for Assisted Living, assisted living care is provided to extremely low-income seniors. Luther Towers' residents can retain their independence by transitioning into the assisted living venue when needed.

In addition to enjoying numerous activities provided by staff and volunteers, many Luther Towers I residents work and volunteer supporting their community by gardening, manning the front desk, staffing the building's MiniMart convenience store and helping fellow residents in the Neighborhood Networks Center.

**PROGRAM CENTER: CHARLESTON  
OWNER: GREENBRIER SENIOR HOUSING, INC.  
CITY: RUPERT, WEST VIRGINIA**

**# OF UNITS: 17**

**TYPE: SECTION 202 CAPITAL ADVANCE  
CAPITAL ADVANCE AMOUNT: \$1,377,300  
INITIAL OCCUPANCY DATE: OCTOBER 11, 2005**

**G**reenbrier Senior is a 17 unit property located in the small town of Rupert, WV. The population of Rupert is less than 1,000 residents. Rupert is within 30 minutes of the well known Greenbrier Resort.

The property consists of modest 1-bedroom garden style units each consisting of a country styled front and back porch entrance. There is a community room which provides space for weekly bingo games and annual blood pressure and diabetic screenings. The Neighborhood Networks Center provides computers and internet access for the residents. There is also a laundry facility on site. A senior center is located just steps away for the resident to receive other necessary services.





## **SAN FRANCISCO HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$997,528,905.37**

**202 PROPERTIES: 325**

**202 UNITS: 16,906**

**PROGRAM CENTER: HONOLULU**  
**OWNER: PACIFIC HOUSING OAHU CORPORATION ELDERLY RESIDENCE**  
**CITY: KANEOHE, HI**  
**# OF UNITS: 44**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$5,478,100**  
**INITIAL OCCUPANCY DATE: DECEMBER 28, 2001**

**S**enior Residence at Kaneohe is the embodiment of a public-private partnership. The project was financed with capital advance funds; the City and County of Honolulu, through the Community Development Block Grant and HOME programs; the State of Hawaii, through the Rental Housing Trust Fund and the Rental Assistance Revolving Fund; and, Hawaii Investors for Affordable Housing, Inc., through Federal and state Low-Income Housing Tax Credits.

The first floor of the complex has a common laundry facility, storage lockers, indoor seating area and a center courtyard with tropical landscaping and garden seating. A walkway connects each wing of the building. The complex is also equipped with an emergency call and state-of-the-art fire alarm system.



## DESERT OASIS APARTMENTS

**PROGRAM CENTER: LAS VEGAS**  
**OWNER: LAS VEGAS VOA ELDERLY HOUSING, INC.**  
**CITY: LAS VEGAS, NV**  
**# OF UNITS: 75**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$5,327,700**  
**INITIAL OCCUPANCY DATE: APRIL 30, 1998**

**D**esert Oasis consists of 1-bedroom apartments, off street parking, is close to shopping and area transit lines, and is also handicap accessible. The project has a service coordinator, whose services include assisting residents with locating medical treatment, financial issues, transportation, alternate housing if needed, and other community resources.

The first floor of the complex has a sitting area, a community room which includes a library, a kitchen and a common laundry facility with four washers and three dryers. Double doors lead to a beautiful desert landscape area, a large gazebo, and a green grassy area with a large shady tree nearby. Each apartment is equipped with three pull cords, (bedroom, bathroom, and kitchen area), which are connected to smoke detectors. Smoke detectors in the common areas are connected to the Fire Department. The property has two elevators and four stairwells for emergency exits.





**PROGRAM CENTER: SAN FRANCISCO**  
**OWNER: PRESENTATION SENIOR COMMUNITY, INC.**  
**CITY: SAN FRANCISCO, CA**  
**# OF UNITS: 92**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$7,938,700**  
**INITIAL OCCUPANCY DATE: MARCH 13, 2001**

**P**resentation Senior Community is a neighborhood serving resource that integrates affordable housing for frail elderly with on-site adult day health services and a community performing arts space. Residents have the option to live independently longer due to the convenient access to intensive services provided by the adult day health center on the ground floor of the complex. Day health services are targeted to residents with chronic physical ailments common to the elderly including Alzheimer's disease, Parkinson's disease, dementia, stroke, hypertension, cancer, diabetes, heart disease, chronic obstructive pulmonary disease, and other types of respiratory problems. This innovative housing model combining very low-income housing with adult day health has proven so successful that it has been replicated at other locations in San Francisco.



Amenities include a large community space which opens onto an approximately 7,900 square foot protected courtyard, multiple laundry rooms and resident lounges on every floor. There are 60 units with a frail elder marketing preference that are served by the 5,000 square foot adult day health center operated by North South of Market Adult Day Health. Included in the complex is a 2,000 square foot performing arts space operated by EXIT Theater. The theater space will also be available to residents of the housing for daytime activities and programs.

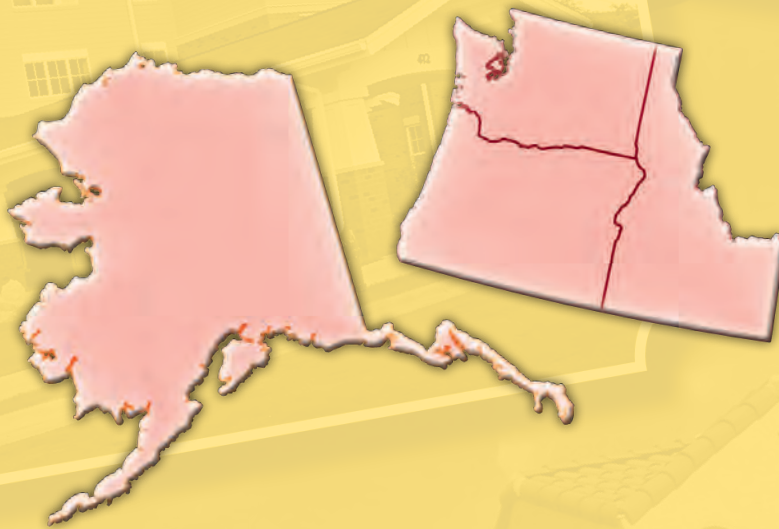
## GERD AND INGE STRAUSS MANOR ON PANTANO

**PROGRAM CENTER: PHOENIX**  
**OWNER: B'NAI B'RITH PANTANO GARDENS, INC.**  
**CITY: TUCSON, ARIZONA**  
**# OF UNITS: 80**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$6,526,900**  
**INITIAL OCCUPANCY DATE: SEPTEMBER 27, 2006**

**P**antano Garden's residents have a high quality of life, boosted with an exercise gym and wellness class lead by a volunteer professional trainer. Residents can stay up-to-date on local and national news, communicating with loved ones by using the computers with the assistance of a high school volunteer or in the donated library. Tucson Electric Power's (TEP) customer service department volunteers clean resident apartments once a month, donating food and deserts, and serving the residents at parties and events.



**SEATTLE HUB SEATTLE HUB**



**LOAN AND CAPITAL ADVANCE:**

**\$415,388,110**

**202 PROPERTIES: 224**

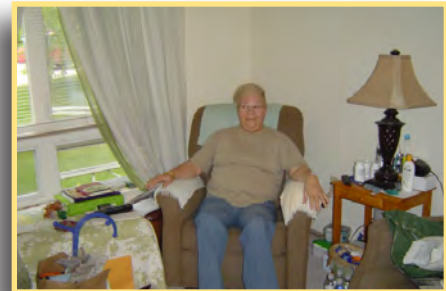
**202 UNITS: 8,267**



## MULDOON MANOR

**HUB: SEATTLE**  
**PROGRAM CENTER: ANCHORAGE**  
**OWNER: ELDER SERVICES, INC.**  
**CITY: ANCHORAGE, AK**  
**# OF UNITS: 20**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$2,434,700**  
**INITIAL OCCUPANCY DATE: DECEMBER 1, 1997**

**L**ocated on the east side of Anchorage, Muldoon Manor is within walking distance of banks, shopping centers, grocery stores and other services. The local public transit system, People Mover, stops near the complex and provides quick access to many recreational activities within the state's largest city.



**HUB: SEATTLE**  
**PROGRAM CENTER: PORTLAND**  
**OWNER: HERITAGE PLACE, INC.**  
**CITY: COEUR D'ALENE, ID**  
**# OF UNITS: 25**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$3,600,000**  
**INITIAL OCCUPANCY DATE: JANUARY 1, 1980**

**H**eritage Place has an active resident council that sponsors weekly programs which always includes goodies the residents bake together in the community kitchen. The council operates both a small grocery and variety store, arranges for resident excursions, and coordinates visits by a bookmobile and mobile bank services on a regular basis.

The facility has a dining room, computer room, exercise room and library. The extensive grounds and gardens offer shady sitting area and walking paths. Community groups involved with the residents includes college-level Brain Wellness classes, Fit-to-Stand exercises, an early child development program, Arts and Cultural Alliance and local churches who provide Sunday worship services in the chapel. The recent refinance allowed renovations in the older buildings that included new energy efficient windows and updated air conditioning units.



**HUB: SEATTLE  
PROGRAM CENTER: PORTLAND  
OWNER: JASON LEE MANOR  
CITY: SALEM, OR  
# OF UNITS: 75  
TYPE: SECTION 202 DIRECT LOAN  
LOAN AMOUNT: \$2,319,200  
INITIAL OCCUPANCY DATE: JUNE 3, 1980**

**J**ason Lee Manor is a busy, creative and supportive community. The project adjoins a residential care facility and child development center. It is home to a Neighborhood Networks Center and a Residents' Club, and offers optional health, beauty, exercise, recycling, activity and dining supports. Residents volunteer in the facility garden and also have an area to grow vegetables and flowers for their own use. A "free table" is available for residents and grocery stores to share surplus produce and baked goods.

A paved walking path built along the creek with donated money encourages exercise and emotional well-being. Partnerships with high schools, Chemeketa Community College, Willamette University and Tokyo International University, have resulted in strengthening diverse ties with those in the community.

As an involved member of the Salem community, Jason Lee Manor hosts nonprofit community groups at the site. Adult volunteers from the community help residents with tasks such as shopping and tax assistance.





## MYERS COURT

**HUB: SEATTLE**  
**PROGRAM CENTER: PORTLAND**  
**OWNER: QUADRIPLÉGICS UNITED AGAINST DEPENDENCY**  
**CITY: PORTLAND, OREGON**  
**# OF UNITS: 50**  
**TYPE: SECTION 202 DIRECT LOAN**  
**LOAN AMOUNT: \$544,000**  
**INITIAL OCCUPANCY DATE: OCTOBER 26, 1980**

October 26, 1980 Myers Court built in 1980, featured many barrier free, universal design standards, such as wide hallways and doorways, self operating entrance, roll in showers, roll under counters, advanced fire and security systems and an emergency call system, which were pioneering at the time.

The project developed one of the first Neighborhood Networks Centers in Oregon, with the added accessibility of wiring each apartment with free high speed internet access. A substantial remodel of the common areas in 2001 resulted in a larger, more accessible courtyard, raised garden beds, enlarged community room with kitchenette and upgraded proximity reader security system allowing hands free entry into the project.



## BART HARVEY

**HUB: SEATTLE**  
**PROGRAM CENTER: SEATTLE**  
**OWNER: CASCADE SENIOR HOUSING LIMITED PARTNERSHIP**  
**CITY: SEATTLE, WA**  
**# OF UNITS: 49**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$5,761,300**  
**INITIAL OCCUPANCY DATE: APRIL 10, 2008**

**T**he Bart Harvey is located in the up-and-coming Cascade neighborhood; just minutes away from Seattle's central business district. Bart Harvey has many energy saving features: a green roof garden with city views, a pea patch, a walking trail, large planted areas which allow for rain water to be stored, dual flush toilets, trash compactors in each unit and water-saving showers and faucets. The property was funded by a Section 202 capital advance in combination with Low-Income Housing Tax Credits.

The building design includes a computer lab, a large community space, with big screen TV, flexible furniture to accommodate resident committee meetings and a crafts room. The artwork that greets pedestrians, created by internationally-acclaimed artist and lecturer Koryn Rolstad, enhances the appearance of the building.

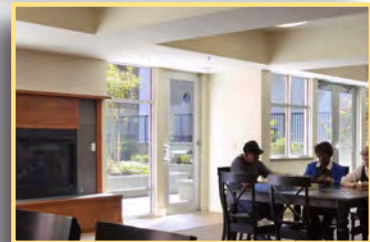
The project has excellent access to popular retail stores, medical facilities, public transit and beautiful Lake Union.



**HUB: SEATTLE**  
**PROGRAM CENTER: SEATTLE**  
**OWNER: CABRINI SEATTLE PROPERTIES I**  
**CITY: SEATTLE, WA**  
**# OF UNITS: 49**  
**TYPE: SECTION 202 CAPITAL ADVANCE**  
**CAPITAL ADVANCE AMOUNT: \$4,496,600**  
**INITIAL OCCUPANCY DATE: FEBRUARY 27, 2006**

**C**abrini Senior Housing was the first Section 202 project to be developed under HUD's mixed finance program. The land on which the building was constructed was purchased over 100 years ago by the missionary Sisters of the Sacred Heart, New York, to build a hospital that served Seattle residents for most of the last century. When that use became obsolete due to the expansion of other hospitals in the immediate area, the sisters elected to devote the land to affordable housing. Through their work, low-income seniors are now able to live within walking distance of downtown Seattle and their medical service providers on a site that otherwise would have been developed for other uses.

Though it is a modern building in every way, the beautiful stone-framed Boren Avenue entrance has been preserved to help maintain the historical perspective of the sponsor's long-term commitment to the neighborhood.





## INDEX BY STATE AND PROPERTY NAME

HUD	Property Name	State	Page
<b>Atlanta</b>			3
	Estancias Presbiterianas del Angel	PR	4
	Woodland Park	TN	5
	St. Mark's Tower	GA	6
	St. Cecilia Sr. Apartments	KY	7
	Community Towers	KY	8
<b>Baltimore</b>			9
	Venable Apts at Stadium Place	MD	10
	Abingdon Sr. Housing	MD	11
	Culpepper Garden III	VA	12
<b>Boston</b>			13
	Ulin House	MA	14
	VNA Senior Living Community	MA	15
	Gardner Commons	ME	16
	Grand Way Commons	VT	17
	Juniper Hill Village	CT	18
	The Richard Brown House	NH	19
	The Meadows	RI	20
<b>Buffalo</b>			21
	Delhi Senior Apartment Complex	NY	22
<b>Chicago</b>			23
	Spring Ridge Senior Living	IL	24
	Heritage Senior Homes	IL	25
	AHEPA 78 Apartments	ID	26
<b>Columbus</b>			27
	The Woods at Central College	OH	28
	Columbus Colony Housing II	OH	29
	Restoration Plaza of Barlow	OH	30
	Roosevelt Park	OH	31

## INDEX BY STATE AND PROPERTY NAME

HUD	Property Name	State	Page
<b>Denver</b>			32
	Maltese Cross Manor	CO	33
	Heritage Towers	WY	34
	St. Mark's Tower	UT	35
	Fellowship Manor	UT	36
	Whitefish Manor	MT	37
	Spaces for Living Inc. Care Coop Centers	ND	38
	Walnut Street Apartments	SD	39
<b>Detroit</b>			40
	Village of Holly Woodlands I and II	MI	41
	The Village of St. Martha's	MI	42
	Gratiot Woods Cooperative Apts.	MI	43
<b>Ft. Worth</b>			44
	Wesley on the Ridge	AR	45
	AHEPA 501 III	NM	46
	Fowler Christian Apartments	TX	47
	Evangeline Apartments	LA	48
<b>Greensboro</b>			49
	Canterbury House	SC	50
	Spartanburg ARP Manor	SC	51
	Croft House	SC	52
	Amelia Village Elderly Housing	SC	53
	Baptist Village Apts.	SC	54
	Givens Estates	NC	55

## INDEX BY STATE AND PROPERTY NAME

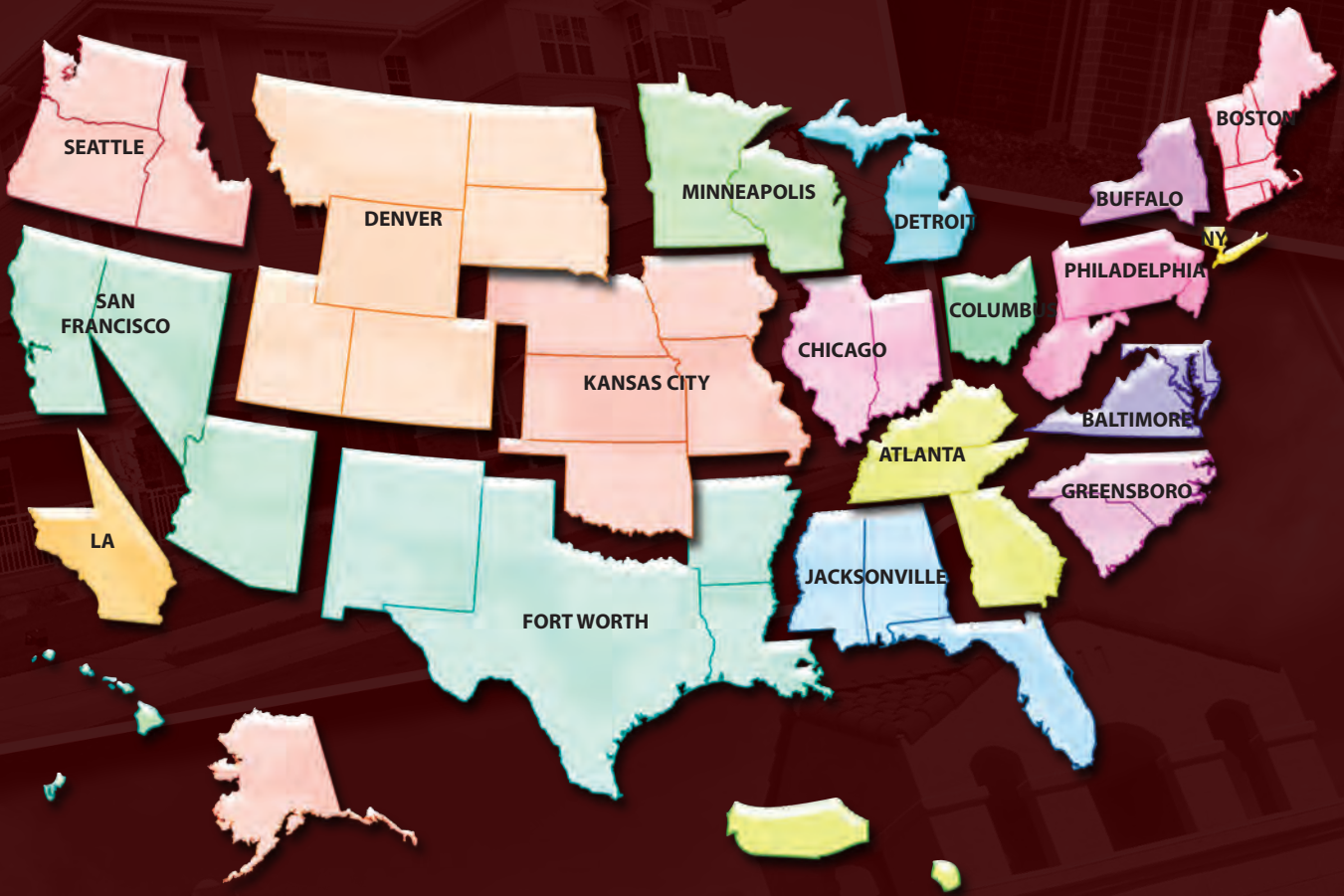
HUD	Property Name	State	Page
<b>Jacksonville</b>			56
	Cherokee Manor	AL	57
	Traceway Manor/Traceway Villa	MS	58
	Aldersgate I and II	MS	59
	Trinity Place	MS	60
	Woodward Manor	FL	61
	DGN Towers I and II	FL	62
	Saint Cloud Villas	FL	63
	College Park Towers II	FL	64
	San Lorenzo Terrace	FL	65
	Blue Lagoon Apartments	FL	66
	College Arms Towers	FL	67
	San Jose Manor Apts.	FL	68
	Hurley Manor Apartments	FL	69
<b>Kansas City</b>			70
	Ruthven Apartments	IA	71
	Superbia Retirement Village	OK	72
	Woodlake Sr. Residences	KS	73
	Plymouth Place	IA	74
	Immanuel Courtyard	NE	75
	Friendly Temple I and II	MO	76
<b>Los Angeles</b>			77
	TELACU Del Rio	CA	78
<b>Minneapolis</b>			79
	Carty Heights	MN	80
	Convent Hill Gardens	WI	81
<b>New York</b>			82
	River View Gardens	NY	83
	The Kenneth Gladstone Building	NY	84



## INDEX BY STATE AND PROPERTY NAME

HUD	Property Name	State	Page
<b>Philadelphia</b>			85
	The Oaks at Toms River	NJ	86
	Plainfield Tower west	NJ	87
	Stafford by the Bay	NJ	88
	Arbor House	PA	89
	Park Row Place	PA	90
	Four Freedom House	PA	91
	Philip Murray House	PA	92
	Reider House/Tabas House	PA	93
	Saligman House	PA	94
	Sidney Hillman Apartments	PA	95
	Casa Farnese	PA	96
	Creedmoor Court	PA	97
	Bellmead Apartments	PA	98
	Luther Tower I	DE	99
	Western Greenbrier Senior Housing	WV	100
<b>San Francisco</b>			101
	Senior Residence at Kaneohe	HI	102
	Desert Oasis Apts.	NV	103
	Presentation Sr. Community	CA	104
	Gerd and Inge Strauss Manor/Pantano Gardens	AZ	105
<b>Seattle</b>			106
	Muldoon Manor	AK	107
	Heritage Place	ID	108
	Jason Lee Manor	OR	109
	Myers Court	OR	110
	Bart Harvey	WA	111
	Cabrini Sr. Housing	WA	112

# OFFICE OF MULTIFAMILY HOUSING PROGRAMS (MAP OF 18 HUBS)



## 51 MULTIFAMILY PROGRAM OFFICES AND HUBS

<b>LOCATION</b>	<b>NAME</b>	<b>TITLE</b>	<b>PHONE</b>	<b>FAX</b>
<b>ATLANTA, GA HUB</b>	<b>Reavis, Robert</b>	<b>Director</b>	<b>678-732-2188</b>	<b>404-331-4089</b>
Cell telephone:			404-307-1256	
	Deignan, Paul	Operations Officer	678-732-2363	404-331-4089
	Barron, Sue	Director, Project Mgmt	678-732-2326	404-331-3143
<b>San Juan, PR</b>	Mendez, Sylvette	Program Center Director.	787-766-5400 x2058	787-766-5522
<b>Knoxville, TN</b>	Rone, Thomas	Program Center Director	865-474-8257	865-545-4578
<b>Louisville, KY</b>	Charida, Jane	Program Center Director	502-618-8111	502-582-6547
<b>Nashville, TN</b>	Phillips, Ed	Program Center Director	615-515-8540	615-736-2171
<b>Atlanta PD Ctr</b>	Melvin, William (Bill)	Director	678-732-2187	404-730-2440
<b>BALTIMORE, MD HUB</b>	<b>Henderson, Mary Ann</b>	<b>Director</b>	<b>410-209-6545</b>	<b>410-209-6675</b>
Cell telephone			410-294-9572	
	Brenda Brown	Operations Officer	410-209-6510	410-209-6675
	Iber, Robert G.	Director, Program Mgmt	410-209-6549	410-209-6675
<b>Richmond, VA</b>	Famuliner, Charles	Program Center Director	804-822-4848	804-822-4987
<b>Washington, DC</b>	Marston, Melanie	Program Center Director	202-275-9200 x3006	202-275-5728
<b>BOSTON, MA HUB</b>	<b>Crisafulli, Joseph A.</b>	<b>Director</b>	<b>617-994-8582</b>	<b>617-565-6557</b>
Cell telephone			617-794-2755	
	McNealy, Joseph	Operations Officer	617-994-8222	617-565-5395
	Barry, Maurice	Director, Project Mgmt	617-994-8539	617-565-6557
<b>Hartford, CT</b>	Piacentini, Suzanne	Program Center Director	860-240-9702	860-240-4852
<b>Manchester, NH</b>	Holmes, Philip	Program Center Director	603-666-7510 x3019	603-666-7697
<b>Providence, RI</b>	Keshura, Christine	Program Center Director	401-277-8322	401-277-8399
<b>BUFFALO, NY HUB</b>	<b>Bainton, Teresa</b>	<b>Acting Director</b>	<b>212-542-7701</b>	<b>716-551-4027</b>
Cell telephone			917-224-5946	
	Lyon, Barbara	Operations Officer	716-551-5755 x5515	716-551-3252
	Willard, Wayne	Director, Project Mgmt	716-551-5755 x5535	716-551-3252
<b>CHICAGO, IL HUB</b>	<b>Hinsberger, Edward</b>	<b>Director</b>	<b>312-913-8152</b>	<b>312-353-1690</b>
Cell telephone			773-308-5241	
	Anderson, Mary	Operations Officer	312-913-8102	312-353-1690
	Coleman, Veronica P.	Director, Project Mgmt	312-913-8121	312-353-1690
<b>Indianapolis, IN</b>	Mitcheltree, Eileen	Program Center Director	317-226-6303 x7302	317-226-7308



# 51 MULTIFAMILY PROGRAM OFFICES AND HUBS

LOCATION	NAME	TITLE	PHONE	FAX
<b>COLUMBUS, OH HUB</b>	<b>Hunley, Scott</b>	<b>Director</b>	<b>614-469-5737 x8307</b>	<b>614-469-6879</b>
Cell telephone			614-439-6240	
	Wilson, Randolph	Operations Officer	614-469-5737 x 8025	614-469-2868
	Hughes, William E.	Director, Proj Mgmt	614-469-5737 x 8301	614-469-6879
<b>Cincinnati, OH *</b>	Wright, Lois	Supvy Project Manager	513-684-3451 x2350	513-684-6516
<b>Cleveland, OH</b>	Ashby, Pamela E.	Program Center Director	216-522-4058 x7179	216-522-4425
<b>DENVER, CO HUB</b>	<b>LaPorte, Marcie</b>	<b>Director</b>	<b>303-672-5445</b>	<b>303-672-5388</b>
Cell telephone			720-333-2522	
	Davis, Dawn	Operations Officer	303-672-5415	303-672-5388
	Cluck, Linda	Director, Project Mgmt	303-672-5412	303-672-5388
<b>DETROIT, MI HUB</b>	<b>Chiapella, Barbara</b>	<b>Director</b>	<b>313-226-7900 x8207</b>	<b>313-226-2002</b>
Cell telephone			313-415-1777	
	Polsinelli, Michael	Operations Officer	313-226-7900 x8154	313-226-5737
	Russie, Patricia	Director, Project Mgmt	313-226-7900 x8151	313-226-2002
<b>Grand Rapids, MI*</b>	Sapilewski, Susie	Supvy Project Mgmt.	616-456-2100	616-456-2191
<b>FT WORTH, TX HUB</b>	<b>Backman, Michael</b>	<b>Director</b>	<b>817-978-5766</b>	<b>817-978-5520</b>
Cell telephone				
	Pennel, Joseph	Operations Officer	817-978-5767	817-978-5858
	Byrd, Ken	Director, Project Mgmt	817-978-5787	817-978-6018
<b>Albuquerque, NM</b>	Byrd, Ken	Program Center Director	817-978-5787	817-978-6018
<b>Little Rock, AR</b>	Hardway, Linda	Program Center Director	501-918-5712	501-324-5203
<b>Houston, TX</b>	Richardson, Raynold	Program Center Director.	713-718-3137	713-718-3228
<b>New Orleans, LA</b>	Wells, Art	Program Center Director	504-589-7236,x1049	504-589-6834
<b>San Antonio, TX</b>	Marchand, Gretchen	Program Center Director	210-475-6832	210-472-6897
<b>Shreveport, LA *</b>	Wells, Art	Program Center Director	504-589-7236.x1049	504-589-6834
<b>Fort Worth PD Ctr</b>	Pompa, Ruth	Director	817-978-5802	817-978-5855**
<b>GREENSBORO, NC HUB</b>	<b>McCanless, Daniel</b>	<b>Director</b>	<b>336-547-4000 x2149</b>	<b>336-547-4120</b>
Cell telephone			336-456-4814	
	Troxler, Dottie	Operations Officer	336-547-4000 x2152	336-547-4120
	McAlister, Danette	Director, Project Mgmt.	336-547-4000 x2001	336-547-4121
<b>Columbia, SC</b>	Wells, Wayne	Program Center Director	803-253-3017	803-253-3429

# 51 MULTIFAMILY PROGRAM OFFICES AND HUBS

LOCATION	NAME	TITLE	PHONE	FAX
<b>JACKSONVILLE, FL HUB</b>	<b>Branson, James</b>	<b>Director</b>	<b>904-208-6016</b>	<b>904-232-1575</b>
Cell telephone			904-610-8729	
	Toney, Diane E.	Operations Officer	904-208-6033	904-232-1575
	Benson, Stephanie	Director, Project. Mgmt	904-208-6101	904-232-1532
<b>Birmingham, AL</b>	Crane, Donna	Program Center Director	205-745-4383	205-731-2632
<b>Miami, FL</b>	Steffen, Carol	(Acting) Program Center Dir.	305-536-5678 x2234	305-536-4789
<b>Jackson, MS</b>	Carruth, Paula	Program Center Director	601-608-1750	601-965-4995
<b>Tampa, FL*</b>	Spitzer, Nikki	Supvry, Project Manager	813-228-2026 x2103	813-228-2844
<b>KANSAS CITY, KS HUB</b>	<b>Waters, Brenda</b>	<b>Director</b>	<b>913-551-5536</b>	<b>913-551-6818</b>
Cell telephone			816-401-9435	
	Waters, Brenda L.	Operations Officer	913-551-5536	913-551-6818
	Crawford, Ronald	Director, Project Mgmt	913-551-5515	913-551-5879
<b>Des Moines, IA</b>	Ryan, James P.	Program Center Director	515-284-4015	515-284-4743
<b>Oklahoma City, OK</b>	Johnson, Stacia L.	Program Center Director	405-609-8510	405-609-8406
<b>Omaha, NE</b>	Johnson, Donald D.	Program Center Director	402-492-3179	402-492-3184
<b>St. Louis, MO</b>	Hester, Lavern C.	Program Center Director	314-539-6260	314-539-6356
<b>LOS ANGELES, CA HUB</b>	<b>Boyer, Kelly</b>	<b>Director</b>	<b>213-534-2704</b>	<b>213-894-8130</b>
Cell telephone			916-420-0041	
	Lee-Samaniego, May	Operations Officer	213-534-2561	213-894-8255
	Hendrix, Dana M.	Director, Project Mgmt	213-534-2653	213-894-8255
<b>MINNEAPOLIS, MN HUB</b>	<b>Woxland, Paul</b>	<b>Director</b>	<b>612-370-3051 x2264</b>	<b>612-370-3090</b>
Cell telephone			651-238-0214	
	Werdal, Scott	Operations Officer	612-370-3051 x2265	612-370-3090
	Simpson, Laura L.	Director, Project Mgmt	612-370-3051 x2264	612-370-3090
<b>Milwaukee, WI</b>	Thibedeau, Joe	Program Center Director	414-297-3214 x8600	414-297-3204
<b>NEW YORK, NY HUB</b>	<b>Bainton, Teresa</b>	<b>Director</b>	<b>212-542-7701</b>	<b>212-264-2281</b>
Cell telephone			917-224-5946	
	Lugo, Yvette	Operations Officer	212-542-7888	212-264-2281
	Lima, Diane B.	Dir, Project Mgmt	212-542-7774	212-264-2281

# 51 MULTIFAMILY PROGRAM OFFICES AND HUBS

LOCATION	NAME	TITLE	PHONE	FAX
<b>PHILADELPHIA, PA HUB</b>	<b>Loukatos, Connie</b>	<b>Director</b>	<b>215-861-7550</b>	<b>215-656-3427</b>
Cell telephone			215-385-0651	
	Langston, Thomas	Operations Officer	215-861-7565	215-656-3427
	Burton, Rodell	Director, Project Mgmt	215-861-7556	215-656-3427
<b>Charleston, WV</b>	Wilkerson, Lloyd	Program Center Director	304-347-7000 x110	304-347-7050
<b>Newark, NJ</b>	Kreher, Walter	Program Center Director	973-776-7266	973-645-2271
<b>Pittsburgh, PA</b>	Miller, Jane	Program Center Director	412-644-6394	412-644-5872
<b>SAN FRANCISCO, CA HUB</b>	<b>Azumbrado, Thomas</b>	<b>Director</b>	<b>415-489-6604</b>	<b>415-489-6608</b>
Cell telephone				
	Corcoran, Angela	Operations Officer	415-489-6606	415-489-6608
	Ferguson, Larry	Director, Project Mgmt	415-489-6618	415-489-6608
<b>Honolulu, HI*</b>	Castro, Frank	Supvry, Project Manager	702-366-2120	
<b>Las Vegas, NV*</b>	Castro, Frank	Supvry, Project Manager	702-366-2120	702-388-5876
<b>Phoenix, AZ</b>	Thomas, Sally	Program Center Director	602-379-7170	602-379-4549
<b>Sacramento, CA *</b>	Norman, Unetha G.	Supvy Project Manager	916-498-7390	916-498-5247
<b>SEATTLE, WA HUB</b>	<b>Greenman, Renee</b>	<b>Director</b>	<b>206-220-6227</b>	<b>206-220-5251</b>
Cell telephone			202-905-7471	
	Head, Philip	Operations Officer	206-220-6642	206-220-5206
	Flynn, Mark	Director, Project Mgmt	206-220-5240	206-220-5206
<b>Anchorage, AK*</b>	Flynn, Mark	Program Center Director	206-220-5240	206-220-5206
<b>Portland, OR</b>	Hayes, Michael	Program Center Director	971-222-2638	971-222-2672



## USEFUL TELEPHONE NUMBERS AND WEBSITES

Organization	(800) Number	Information Available
<b>FHA Resource Center</b>	(800) 225-5342	Brochure HUD Homeownership Centers
<b>Housing Counseling Line</b>	(800) 569-4287	Referral to local counseling agency.
<b>Fair Housing Information Clearinghouse</b>	(800) 767-7468	Disseminates information and materials about Federal fair housing laws and HUD fair housing programs and initiatives. Serves private fair housing organizations, the housing and lending industry, State and local fair housing organizations, HUD staff, and individual housing consumers. Provides technical assistance on accessibility questions. In English and Spanish.
<b>TDD</b>		(Same as above), for the hearing-impaired (Telecommunication Device for the Deaf line)
<b>Multifamily Housing Clearinghouse</b>	(800) 685-8470	Assists local residents, resident councils, Non-Profit Organizations, PHAs and regional HUD Offices on issues such as resident rights and programs for the elderly and disabled and distributes application packets for these programs.
<b>Title I - Lender Servicing</b>	(800) 669-5152	The Insurance Operations Division of the Financial Operations Center provides Title I lender callers with information or assistance regarding Loan Registration, Insurance Premiums, and Reserve Accounts via Premiums Help Desk (Extension 2832) or Claim Processing and Manufactured Home Loan Insurance Endorsement Processing via the Claims Help Desk (Extension 2836).
<b>Title I Note Servicing - Asset Recovery</b>	(800) 669-5152	The Asset Recovery Division of the Financial Operations Center provides callers with information about Title I Property Improvement or Manufactured Home Loans transferred to HUD for collection, including inquiries for payoffs, lien releases, and income tax refund and other administrative offsets.
<b>Generic FHA Debt Management</b>	(800) 669-5152	The Financial Operations Center provides callers with information about generic consumer and commercial FHA debts transferred to the Center for collection.
<b>Title I - Program</b>	(800) 733-4663	HUD's Customer Service center - OAMS Contractor.
<b>Manufactured Housing System</b>	(800) 927-2891	Manufactured housing information. Single Family Housing Headquarters staff answer calls.
<b>Officer Next Door/ Teacher Next Door</b>	(800) 569-4287	General Information
<b>Housing Discrimination Hotline</b>	800-669-9777	Provides information for callers about Fair Housing Rights. Records consumer complaints of unfair treatment or discrimination. In English and Spanish.
<b>TDD line for the hearing impaired.</b>	800-927-9275	Provides callers with information on Fair Housing rights and HUD programs on Fair Housing and Equal Opportunity.

## USEFUL TELEPHONE NUMBERS AND WEBSITES

Organization	(800) Number	Information Available
<b>HUD Office of Fair Housing Enforcement</b>	800-347-3739	Provides callers from CA, NV, AZ and HI with information on Federal Fair Housing laws.
<b>Loss Mitigation</b>	(888) 297-8685	Single Family staff in Oklahoma City provide info.
<b>Atlanta Homeownership Center</b>	(888) 696-4687	Customer Service
<b>Philadelphia Homeownership Center</b>	(800) 440-8647	Customer Service
<b>Denver Homeownership Center</b>	(800) 543-9378	Customer Service
<b>Santa Ana Homeownership Center</b>	(888) 827-5605	Customer Service
<b>HUD Refunds Support Service Center</b>	(800) 697-6967	Distributive Shares Contractor
<b>Partners in Homeownership</b>		Homeownership information refers callers to HUD's FHA Hotline (OCR)
<b>Quality Assurance</b>		Texas only - review defaulted files
<b>FHA Loan Fraud</b>		Adam Glance's personal line, NYC office, answers complaint calls regarding FHA Loan Fraud.
<b>Housing Counseling Clearing House</b>	(800) 569-4287	Information for counseling participants
<b>Secretary Held Notes</b>	(800) 594-9057	Single Family staff in Tulsa provide info.
<b>HUDVet Resource Center</b>	800-998-9999	
<b>National Contact Center</b>	1-800-FED-INFO (1-800-333-4636)	The National Contact Center provides answers to questions about the Federal Government and everyday consumer issues.



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT



EQUAL HOUSING  
OPPORTUNITY

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