

# 2012 Brian Mickelsen Housing Hero Award

## Innovative Supportive Housing Program

### Victory Place III Cloudbreak Communities

Statistics show that homeless veterans make up one-fifth of the total homeless population in greater Phoenix. Victory Place III was designed to provide additional affordable housing and much needed supportive service options to homeless veterans. Victory Place Campus, of which Victory Place III is only one phase, is a collaboration between Cloudbreak Communities, the Phoenix VA Health Care System, Bethesda Community Baptist Church and the non-profit U.S. VETS.

Victory Place III is the construction of 75 new efficiency and one-bedroom residences. Fourteen of these units are available to households earning at or below 60 percent AMI, 34 at or below 50 percent AMI and 27 at or below 40 percent. The veteran-specific services and outreach programs offered include job training, case management, crisis intervention, food assistance and 24/7 counseling service.

Completion of Phase III brings the capacity to serve to 177 with 70 program related beds and 107 permanent affordable housing units. Victory Place IV will add an additional 96 units as well as a community center.

Cantwell Anderson, Inc. through its subsidiaries, Cloudbreak Communities, has completed five Low Income Housing Tax Credit (LIHTC) developments in addition to Victory Place. The project was completed with funding through the Tax Credit Assistance Program (TCAP), the Arizona Department of Veterans Services, the City of Phoenix HOME program funds and National Equity Fund, Inc.



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## Outstanding Affordable Housing Initiative

### Guild Mortgage Company

Yuma Office

The Arizona Housing Finance Authority (AzHFA) announced its participation in the New Issue Bond Program in March, 2010. Lenders were able to sign up to participate to offer the program, called the MRB Plus program, which provided much needed financing for first time homebuyers in the rural counties served by the AzHFA.

Originally affiliated with Republic Mortgage, the Yuma office, now affiliated with Guild Mortgage, signed up to participate in the MRB Plus program in March, 2010. The program was announced at a time when real estate markets were negatively impacted by the financial downturn and real estate sales activity was severely depressed. Since the program announcement, mortgage lenders have faced numerous changes in regulations, licensing requirements and compensation structures.

Despite all of these market and regulatory challenges, the Yuma office of Guild Mortgage was able to originate 87 loans with a total dollar amount of \$10,030,178 as of July 31, 2012. The loan originations by this single office represent over 23% of the loan activity for all 13 of the counties served by the AzHFA. Over 30 lenders signed up to participate in the program, many with multiple offices, and this one office of Guild was able to originate almost a quarter of all the loans in the program.

While an award is being presented to Guild Mortgage for their excellent participation in the program, the real winners are the 87 first time homebuyers that were able to purchase homes and help to begin the real estate recovery process in Yuma County.



Arizona Department of Housing

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*Arthur Crozier Partner in Housing*

**Jerry Anderson**

Southern Arizona AIDS Foundation

Jerry Anderson has served as the Housing Services Property Manager for the Southern Arizona AIDS Foundation for nearly ten years. His work with SAAF and its housing program exemplifies a successful career improving the lives of low income individuals living with HIV/AIDS and those of their families. His work also embodies SAAF's mission to create and sustain a healthier community through a compassionate, comprehensive response to HIV/AIDS, and in so doing contributes to the health of the broader Tucson and Pima County communities.

Jerry's work has a much larger impact than managing the 83 units of housing at seven different property locations in Tucson. He is committed to creating safe, energy efficient, quality homes and environments for each household in SAAF's housing program. He has enhanced the coordination of housing and support services with other SAAF staff to ensure that residents, many of whom have been homeless and all of whom are low income, have what they need to maintain their housing for as long as possible. Jerry's property management work and his leadership with the housing administrative and maintenance team earn consistently high satisfaction ratings among the residents.

A former Tucson City Council Member, Jerry Anderson has continued his public service as a member of the City of Tucson Metropolitan Housing Commission and as a former member of the State of Arizona Housing Commission and the Pima County Industrial Development Authority. SAAF truly believes that Jerry Anderson provides exemplary service benefiting some of the most vulnerable people in our community that sets him apart from his peers.



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## Tribal Initiative

### Yavapai-Apache Nation Tribal Housing

#### Yavapai-Apache Homes IV

Yavapai-Apache Homes IV is the latest byproduct of the Yavapai-Apache Nation Tribal Housing's (YANTH) decade long, on-reservation Low Income Housing Tax Credit (LIHTC) project momentum. In its first two tax credit projects, YANTH acquired and rehabilitated 36 existing units and constructed a total of 28 new units. YANTH's third LIHTC project built an additional 30 new construction units and a community service facility on the reservation that houses YANTH's offices and includes space for community meetings. Now with Yavapai-Apache Homes IV, YANTH is delivering more units and more amenities and services than any other previous project, yet it is still maintaining the same low rents as its previous projects so that the nation's impoverished members can have safe, decent, and affordable homes.

The 36 new construction units in Yavapai-Apache Homes IV will include a mix of two, three, and four bedroom units interspersed throughout a combination of triplexes, duplexes and single family homes; one unit has been designated as a resident manager's unit. YANTH has built energy-efficient, resource-conserving homes and has installed solar arrays on each home which will offset virtually 100% of the units' energy consumption. In addition, YANTH has set aside seven units for physically disabled residents, who will be served by a network of supportive services at no charge to the residents. The units are large — between 1,400 and 1,900 square feet — and the two playgrounds included in the project will cater to the families and their children. Construction began in April 2011, 15 units were placed in service on June 1, 2012, and the remaining 21 units were placed in service on August 1, 2012.

This project brings the Yavapai-Apache Nation one step closer to alleviating the 127-household long wait list for affordable housing.



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