



Winter 2006

E-Newsletter E-Newsletter

Homes for Arizonans Day comes to the Capitol

326. State Capitol, Phoenix, Arizona.



Message from the Director

Sheila D. Harris, Ph.D.

Wednesday, January 18



Whip out that new 2006 calendar, fire up the Blackberry, quick - open up your Outlook! Make sure you reserve the morning of **January 18** to join us on the Capitol lawn, when partners in the housing industry join the Arizona Department of Housing and the Arizona Housing Commission to "talk housing." We're also looking forward to welcoming Orlando Cabrera, the new Assistant Secretary for Public and Indian Housing at the U.S. Department of Housing and Urban Development to hear about the latest on the federal level. Don't miss it!

Join the Arizona Department of Housing, the Arizona Housing Commission, and their partners at the **4th Annual Homes for Arizonans Day**. To highlight the continuing need for affordable housing, industry leaders will take part in this outdoor fair to highlight programs and services available to Arizona families, as well as other efforts to develop housing opportunities.

Participants will find the day to be a very useful time to meet and network with other housing groups, and perfect for interaction with their state representatives to discuss issues impacting the cost of housing – including the importance of state resources like the Housing Trust Fund.

Exhibits will open at 10:00 a.m. Over forty organizations exhibited last year including financial institutions, federal, state, and city government agencies, non-profits, and statewide associations. Sponsors and invited guests will also have the honor of hearing the new Assistant Secretary of Public and Indian Housing at the U.S. Department of Housing and Urban Development, Orlando J. Cabrera (see page 3) speak at a noon luncheon.

For more information on participating in the event, contact Cynthia Diggelmann at (602) 771-1016 or download a sponsor form on-line at www.housingaz.com.

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Arizona Housing Commission Meeting Schedule

January 18
February 24
March 31

For more information contact ADOH at (602) 771-1000 or TDD (602) 771-1001

AzHFA Activities . . .

Arizona Tribal Community Development Financial Institution

Work is progressing on the formation of the Arizona Tribal Community Development Financial Institution (ATCDFI). The ATCDFI is being established as a non-profit 501(c)3 for the purpose of financing housing and community development activities for all of Arizona's Native American communities. The Arizona Housing Finance Authority and the Arizona Department of Housing have each committed funds to help capitalize the organization.

For additional information about the Arizona Tribal Community Development Financial Institution please contact Carl Kinney at (602) 771-1091 or Michael Vaughn at (602) 771-1000.

AzHFA Homeownership Programs

Mortgage Revenue Bond (MRB) Program

The AzHFA Mortgage Revenue Bond (MRB) program offers first time homebuyer mortgage financing at approximately one percent below market rates. MRB participants may also qualify for down payment and closing cost assistance through the Homes for Arizonans Initiative (see page 3) as well. To participate, a borrower must apply for a loan with one of the program's participating lenders (see right).

Participating MRB Lenders

*American Home Mortgage
American Mortgage Group
Bank of America NA
Charter Funding
Countrywide Home Loans
DHI Mortgage Company, Ltd.
Home 123 (formerly RBC Mortgage)
JP Morgan Chase Bank, N.A.
National Bank of Arizona
National City Mortgage
Suburban Mortgage
U.S. Bank, N.A.
Wells Fargo Home Mortgage*

New lenders may join the program at any time. For information, contact Carl Kinney, AzHFA Programs Administrator, at (602) 771-1091 or carlk@housingaz.com.

Mortgage Credit Certificate (MCC) Program

A Mortgage Credit Certificate (MCC) is a tax credit that allows holders to reduce their federal tax liability by getting a tax credit for up to 20 percent of the mortgage interest paid annually. Benefits of the MCC are available for the life of a mortgage as long as the borrower occupies the property as their principal residence. MCC participants may also qualify for down payment and closing cost assistance through the Homes for Arizonans Initiative (see page 3). To apply for an MCC, borrowers should notify their mortgage lender that they are applying and then contact Kyle Johnson at the AzHFA, (602) 771-1003, toll-free at 1-877-771-1006 or by email at kylej@housingaz.com.



2006 Board of Directors

Ross McCallister
The McCallister Companies
Chairperson

Victor Flores
Salt River Project
Vice-Chairperson

Brian Mickelsen
City of Cottonwood
Treasurer

Donald E. Brandt
Pinnacle West Corporation
Secretary

Rita Carrillo
Neighborhood Housing Services

Cliff Potts
Prudential Real Estate

Stephanie Prudence
Charter Funding

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February 14
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State Capitol
ADOH Conference Room

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Homes for Arizonans Initiative

Joint program between ADOH and AzHFA provides first time homebuyers assistance in rural Arizona

The Homes for Arizonans Initiative provides down payment and closing cost assistance to first time homebuyers in the thirteen rural counties of the state. Up to \$20,000 is available and may be used in conjunction with an MRB or MCC to make housing even more affordable for low- to moderate income homebuyers. Interested in more information on this program? Contact Sandy Weis at (602) 771-1027 or sandraw@housingaz.com.

What's New?

HUD Assistant Secretary to give keynote address at Homes for Arizonans Day



Orlando J. Cabrera

Orlando J. Cabrera who was named Assistant Secretary for Public and Indian Housing at the U.S. Department of Housing and Urban Development (HUD) in November, will give the keynote address at the Homes for Arizonans Day event at the Capitol on January 18.

Until recently, Mr. Cabrera served as the director of the Florida Housing Finance Corporation (HFC), which administers the Low Income Housing Tax Credit as well as other housing programs. Mr. Cabrera also served on the Board of Directors of the National Council of State Housing Agencies and the Southeast Regional and North Florida Fannie Mae Partnership Advisory Board. Before joining Florida HFC, Mr. Cabrera was a partner with Holland & Knight, LLP in the firm's Miami office.

Sandy Weis named ADOH's 2005 Employee of the Year

In December, ADOH Director Sheila Harris announced Sandy Weis as the 2005 ADOH Employee of the Year.

Sandy has been working with affordable housing programs for many years, first in the private sector and as she would say "finally" over the last two years with ADOH.

Sandy's performance in her position has been consistently excellent. Due to her efforts this year, the amount of assisted households in her program area has risen tremendously.



Employee of the Year Sandy Weis with Director Sheila Harris

Sandy is an enthusiastic go getter who is constantly promoting the work of ADOH to the private sector by visiting and educating groups including lenders, real estate professionals, nonprofit agencies, community development professionals and low income families.

Sandy is a huge asset to ADOH and the Homeownership Team and a pleasure to work with. Congratulations Sandy!

socialserve.com

servicing the housing continuum and beyond

Search the Arizona market for an affordable rental:

http://www.socialserve.com/tenant/index.html?state_id=4020

A link to this site is also available through the ADOH website at www.housingaz.com.

Over 82,000 searches have been launched for Arizona properties since June 2004.

The 2006 Legislative Scene

By Jeff Gray, Community and Government Relations Administrator

The Arizona Legislature is set to convene January 9, 2006. Republican leadership has set an 82-day session timeline, with the goal of adjourning March 31. This is an extremely aggressive timeline as no legislative session has lasted less than 123 days since 2001.



State revenues are \$750 million *above* projections as compared to the \$1 billion *deficit* in 2004. The additional revenue will likely result in a number of competing bills to: create/expand certain programs; provide individual or business tax relief; transfer portions of the surplus to the Rainy Day Fund; or eliminate delayed payments that were enacted in previous years to balance the budget.

As of December 27, legislators had opened 1,491 bill folders; this is a 33 percent increase over last year. Generally, 75 percent of bill folders result in legislation, leading many to believe that 2006 will be another record-setting year for the number of bills introduced. The current record of 1,311 bills was set in 2005. Senators have until January 16 to request bills and the House has until January 13.

Of the 125 pre-filed bills that have been introduced as of December 14, one deals with affordable housing (SB1021). The bill would eliminate or waive the state sales tax on building materials purchased by or for non-profit builders of affordable homes for households with incomes less than 80 percent of the state median family income. The bill is sponsored by Sen. Jim Waring (R-Dist.7) and can be viewed by visiting www.azleg.state.az.us.

2006 will be an election year. Some legislators currently in office will be term-limited at the end of this session, have chosen not to run, or will run for a different seat (House for Senate, or vice-versa). In addition, Sen. Gabrielle Giffords (D-Dist. 28) recently resigned from office, effective December 1, to run for the Congressional District 8 seat that will be vacated by Congressman Jim Kolbe, who will retire at the end of this Congressional session. Pima County Board of Supervisors named Paula Aboud as her replacement.

Washington Update

Congress passed the FY 2006 HUD appropriations bill on November 18. The bill maintains or reduces funding below FY 2005 levels for most HUD programs, except vouchers and homeless assistance. It is unclear the exact impact the cuts will have to Arizona. Over \$60 million comes to Arizona each year for CDBG and \$26 million comes to Arizona in HOME funds. Below is a summary of the funding levels for selected programs (*in millions*) enacted in the FY2006 HUD budget.

Congress retained the three-month "snapshot" voucher funding system enacted last year. The FY 2006 bill instructs HUD to base FY 2006 voucher funding allocations to PHAs on their FY 2005 levels (which HUD based on the average of their May, June, and July 2004 voucher utilization and costs as reported in HUD's Voucher Management System), adjusted by each agency's FY 2006 Annual Adjustment Factor. The explanatory statement describing the FY 2006 bill also states Congress expects voucher agencies to absorb utility cost changes and decreases in tenant contributions within their budgets.

Congress set-aside \$45 million for adjustments for agencies whose voucher utilization during the May-July 2004 period was abnormally low or which experienced substantially increased costs due to the assignment of a significant number of vouchers as a result of portability or other unforeseen circumstances. According to the explanatory statement, HUD will have complete discretion on how much of the \$45 million in additional funding each of the adversely affected agencies will receive.

Congress provided \$1.25 billion for administrative fees associated with running the voucher program — \$50 million less than the FY 2005 enacted appropriation. Of the total provided for administrative fees, HUD must distribute \$1.24 billion to voucher agencies on a pro-rata basis according to the amount of administrative funding each agency received in calendar year 2005. HUD will allocate the remaining \$10 million to PHAs based on criteria it must announce within 60 days of the bill's enactment.

Program	FY2004	FY2005	FY2006**	Percent Difference Between FY05 and FY06**
CDBG Formula Grants*	4,331	4,117	3,748	-9%
Flexible HOME Formula Grants	1,859	1,787	1,697	-4.7%
Homeless Assistance Grants	1,260	1,240	1,340	8.1%
Tenant-Based Section 8 Vouchers	14,186	14,766	15,574	5.5%
Project-Based Section 8	5,070	5,341	5,088	-4.7%
HOPE VI	149	143	100	-30.1%
Native American Housing Block Grants	650	622	630	1.3%
HOPWA	295	282	289	2.5%

*The Administration's FY06 budget eliminates the CDBG program and consolidates funding with a number of other programs within four federal agencies to create a new block grant to be administered by the U.S. Department of Treasury. This proposal was not enacted.

**The funding level and percent difference does NOT include an "across the board" cut to all federal discretionary spending programs. The cut will be 1 percent and fall on all domestic discretionary programs, including housing programs.

Tour CAAFA's new Safe Home

The Community Alliance Against Family Abuse (CAAFA) opened the doors to a newly constructed transitional housing project in Apache Junction in October. Safe Home is designed to house women and children and single women in separate areas. The 16-bed facility replaces two previously utilized buildings that only provided sleeping for eight.

The project cost just under \$500,000 and utilized the State Housing Fund. To take a virtual tour of the property, go to: <http://www.caafaaz.org/caafa-safe-home.shtml>.



(Top right) CAAFA's Safe Home. (Right) State Representative Cheryl Chase, ADOH Director Sheila D. Harris, and Christy Johnson, Executive Director of CAAFA at Safe Home's housewarming.

Upcoming Conferences, Trainings and Other Happenings . . .

January 31

Tax Credit Application Workshop

ADOH will host a half-day workshop on its 2006 Arizona Low-Income Housing Tax Credit (LIHTC) Application on January 31 from 1:00 – 5:00 p.m. at the ASU Downtown Center, 502 East Monroe Street, Room C368, Phoenix. The workshop will include an overview of the 2006 Arizona Qualified Allocation Plan (QAP), a review of the application package requirements, application strategies, the most common mistakes made in past application rounds, and a question and answer session. To register for the workshop, go to www.housingaz.com and click on Conferences and Workshops.

March 19-22

2006 National Community Reinvestment Conference

The Federal Reserve Bank of San Francisco, the Office of Thrift Supervision, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation invite you to attend the 2006 National Community Reinvestment Conference on March 19-22 in Las Vegas at the Green Valley Ranch. The conference will feature sessions covering CRA examination training, innovations in community development investing, comprehensive approaches to community development, and the National Community Development Lending School. To learn more about this conference, go to:

<http://frbsf.org/community/resources/eevnts.html>.

April 6-7

3rd Annual Construction in Indian Country International Conference

Join Tribal leadership, construction professionals, federal, state, and local agencies to discuss construction in Indian Country, at the 3rd Annual Construction in Indian County International Conference, April 6-7 at the Radisson Fort McDowell Resort in Fountain Hills. Conference topics will include: construction law in Indian country; alternate project delivery methods; American Indian culture and history; building nations: project needs in Indian country; community planning and pre-construction; construction management; and contractor-tribal relations. For information on this conference, sponsored by ASU Del E. Webb School of Construction, contact Kimberly.Silentman@asu.edu or call (480) 727-3105.

Training and Technical Assistance Needs Survey . . .

Thanks to those of you who participated in our recent Training and Technical Assistance Needs Survey. Nearly 130 individuals from across the state – representing towns, cities, counties, for- and non-profit organizations – went online and answered a series of questions designed to help ADOH develop a training calendar and curriculum most responsive to the needs of our customers. Look for more information about the results of the survey in our next e-newsletter. Details about the training hosted by ADOH may be found on our website at www.housingaz.com.

Notices of Funding Availability . . .

State Housing Fund Program Summary available

The *FY2006 State Housing Fund Program Summary* (for applications submitted from July 1, 2005 – June 30, 2006) is currently at the ADOH website at http://www.housingaz.com/UPLOAD/2006_SHF_Program_Summary_App_Guide.doc. Over \$10 million has already been awarded during the first few months of the fiscal year. For up-to-date information on budgeted amounts remaining to be applied for, go to: http://www.housingaz.com/UPLOAD/SHF_Balances_for_Web.pdf.

Register to receive notice of all Federal grant opportunities

The Federal Grants.gov web page has a service that will allow subscribers to receive email notifications of funding opportunities. To access this service, go to: www.hud.gov/grants/index/cfm. Once at the website, click on "Receive Grant Funding Notification," which will take the user to a webpage where they will see four options for receiving notifications. Once subscribed, the user will receive an email notification every evening of what was placed on Grants.gov/FIND that day. All federal agencies are now placing their announcements on this site.

CDFI funding available

In December, the U. S. Department of Treasury announced the availability of \$28.5 million dollars in financial and technical assistance awards from the Community Development Financial Institutions (CDFI) Fund through a Notice of Funds Availability (NOFA) for fiscal year 2006 funding from the CDFI Program and the Native American CDFI Assistance (NACA) Program. The CDFI also posted revised interim rules for the CDFI Program and an amendment to the previously published NOFA for the Bank Enterprise (BEA) Program. The CDFI Fund expects that approximately \$25 million will be available for awards through that program, and approximately \$3.5 million available for awards through the NACA Program. For more information, go to: www.cdfifund.gov or call (202) 622-9046.

Other Info . . .

HUD USER Help Desk

HUD USER is a primary source for federal government reports and information on federal housing policy and programs, building technology, economic development, urban planning, and other housing-related topics. Information Specialists can respond to inquiries and publication requests by phone or email, Monday through Friday, 8:30 a.m. to 5:15 p.m. eastern time. To reach the HUD USER Help Desk, call toll-free (800) 245-2691 or email helpdesk@huduser.org. HUD USER also has a toll-free TDD line at (800) 927-7589.

LIIF launches Housing Impact Analysis

The Low Income Investment Fund (LIIF) has launched a Housing Impact Initiative – investigating the long-term benefits to families living in privately owned assisted housing. The initiative will examine the extent to which, and how, assisted housing promotes adult and child well being considering such fundamental outcomes as residential stability, mental and physical health, children’s school success, movement toward homeownership, and economic advancement, including asset-building. LIIF has issued a report which consists of a summary of current research on the topic of how affordable housing programs improve economic mobility for their recipients. A copy of the report *Literature Review: Impact of Affordable Housing on Individuals and Families* is available at: www.liifund.org/assets/documents/section_press/Housing_Report_pdf.pdf.

Rural human services databases

The U.S. Department of Health and Human Services has issued a report listing available literature and databases (federal, nonfederal, and state level) that could be used for research. Their study identifies gaps in information, as well as provides recommendations on existing research – focused on work supports, substance abuse, and child welfare in rural areas. The report, *Rural Research Needs and Data Sources for Selected Human Services Topics*, is available at <http://aspe.hhs.gov/hsp/05/rural-data>. Requests for this report can also be faxed to (202) 690-6562.

Going green

The fall issue of the Housing Assistance Council (HAC) quarterly magazine covers green building and is free at: www.ruralhome.org/infoRural.php. One print subscription per organization is free. Contact Luz Rosas, HAC, at (202) 842-8600 or at luz@ruralhome.org.

Earned Income Tax Credits available to low-income Arizona residents

Governor Napolitano’s Task Force on the Earned Income Tax Credit has announced that over 100,000 eligible Arizona families failed to receive thousands of dollars in tax credits last year because they did not file a tax return. Many low incomes families who are not *required* to file tax returns could actually benefit by so doing. To qualify, an eligible family must file 2005 state and federal tax returns. Credits of up to \$4,400 are available for low-income households with qualifying children. Free assistance with tax form preparation is also available. For more information go to www.cir.org or call: within Maricopa County, (602) 263-8856; outside Maricopa County, (800) 352-3792.

Recent Funding Announcements . . .

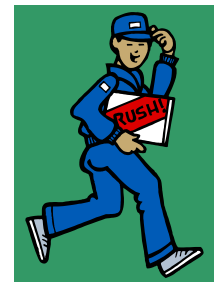
Since our Fall 2005 E-Newsletter was issued in late October, ADOH has made the following commitments for funding of housing and community development programs and projects in Arizona:

State Housing Fund Program

Recipient	Service Area	Type of Program/Project	Funding
Central Rural Area:			
Community Alliance Against Family Abuse	Apache Junction	New construction of homeless shelter	11,164
Western Rural Area:			
Yuma Neighborhood Development Organization	Yuma	New construction of homeownership units	490,000
Metropolitan Areas:			
Habitat for Humanity West Valley	Peoria	New construction of homeownership units	245,000
Human Services Campus	Phoenix	Emergency operating for shelter	22,000
Los Tres Apartments, LP	Phoenix	Acquisition/rehabilitation of rental units	500,000
Newtown Community Development Corporation	Tempe	Acquisition/rehabilitation of homeownership units	140,000
Rural Arizona or Statewide:			
Arizona Tribal Community Development Financial Institution	Statewide	Housing loan pool	1,250,000
Southwest Tribal Housing	Statewide	Planning grant	7,500

Warning: Mail delivery to Capitol is slow

Need to make a speedy delivery of materials to the ADOH office at the Capitol? If so, then we need to warn you that you may not want to use the U.S. postal system. Since the incidents of 9/11/2001, all incoming mail to the Capitol undergoes a physical security screening at a separate facility prior to actual delivery to the Capitol complex. As a result, correspondence that would typically reach its destination in 1-2 days is taking 3-4 days or more. For this reason, if the information you are sending is time-sensitive, you might wish to send it by messenger, next-day delivery service, by e-mail, or plan ahead so that a tight deadline is not a problem. We apologize for the inconvenience, but know our constituents understand the concerns that necessitate the increased security measures.



E-Newsletter is published quarterly.

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Please direct any questions or comments to
Carol Ditmore at carold@housingaz.com

Email address changes may be directed to
Cynthia Diggelmann at cynthiad@housingaz.com



Spring 2006

E-Newsletter



Message from the Director
Sheila D. Harris, Ph.D.

This past fall at the request of Governor Janet Napolitano, the Arizona Department of Housing and the Arizona Housing Commission assembled the Incentives on Affordable Housing Task Force. The Task Force is comprised of liaisons from 27 organizations (see page 8 for a list of participating organizations) representing a myriad of diverse, statewide interests. The Task Force has been convening weekly throughout the winter and recommendations will be delivered to the Governor by the end of May.

The Task Force is the first statewide effort to ever bring together such a diverse group of participants to collaboratively strategize on ways to address affordable housing challenges throughout Arizona. Members are concentrating on three key areas of concern to housing developers throughout the state: barriers and incentives to developing housing, lack of available land, and lack of adequate financing.

We look forward to sharing information from this important report in the next edition of the E-Newsletter. ADOH is very grateful to Jean Richmond Bowman, vice chair of the Arizona Housing Commission for spearheading this effort.

April marks Fair Housing Month

To mark the 38th anniversary of the Fair Housing Act, April has once again been proclaimed Fair Housing Month. The Act, established by Congress in 1968, prohibits discrimination in the rental, sale, or advertising of any dwelling based on race, color, religion, or national origin. Amendments were added in 1988 prohibiting discrimination based on disability and familial status.

With very few exceptions, the fair housing law applies to all people and properties – whether subsidized by the government or not. There are additional requirements placed on units of government and organizations that receive federal housing funds.

The Ad Council, in partnership with the Leadership Conference on Civil Rights Education Fund, The National Fair Housing Alliance, and the U.S. Department of Housing and Urban Development created an award-winning multimedia fair housing education campaign. The campaign includes a series of posters, and television, radio, and print advertisements that may be downloaded free of charge; some elements have been translated into as many as 12 different languages. You are encouraged to visit the campaign website, www.fairhousinglaw.org, and to review the materials availed to your organization.

For more on the topic of Fair Housing, see page 6.

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April 28
May 19
June 30

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JP Morgan Chase Bank, N.A.
National Bank of Arizona
National City Mortgage
NexGen Lending, Inc.
Suburban Mortgage
U.S. Bank, N.A.
Washington Mutual Bank
Wausau Mortgage
Wells Fargo Home Mortgage*

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What's New?

Southwest Housing Traditions: Design, Materials, Performance

The U.S. Department of Housing and Urban Development (HUD) published a new report last summer assessing the relevance of traditional Southwestern building designs and materials for the contemporary housing needs of low-income residents of U.S. – Mexico border communities. While affordable housing is a unique challenge in these localities due to climate, geography, and lack of an advanced infrastructure, traditional Native American, Hispanic, and Anglo housing in the Southwest reflects ages-old experience in developing housing that meets these challenges.

This research focuses on identifying traditional home construction methods and materials that will maximize scarce resources, be cost-competitive, and use energy efficiently. The report contains case studies of architectural design used in traditional Southwestern housing. Pictures and diagrams illustrate centuries-old design principles for building in the desert. Methods used in erecting walls of adobe, rammed earth, and straw bales are detailed and illustrated, along with a review of foundation and roof systems. It contains results of testing the structural and thermal performance of different wall systems. Finally, the study offers prototypes of contemporary designs, based on traditional principles, for a typical affordable home. Prototypes are shown within the context of neighborhood plans that illustrate possible densities, arrangements, and public spaces. This is a useful tool for making adaptations to widely accepted construction techniques.

A copy of this publication is available at: www.huduser.org/publications/destech/SWhousingtraditions.html.

Draft of Annual Update to State's 5-Year Consolidated Plan

Draft copies of the Annual Update to the State's Five-Year Consolidated Plan are expected to be posted to the agency's website about April 10 at: www.housingaz.com and in hard copy form beginning the week of April 10, from 8:00 a.m. – 5:00 p.m., Monday through Friday, at the ADOH Office, State Capitol, Executive Tower, 1700 West Washington, Suite 210, Phoenix, Arizona 85007. Written comments on the draft will be accepted by ADOH, at the above address until May 10, 2006 at 5:00 p.m. Call or check the agency's website for public hearing information. Persons requiring special formats due to disability may contact ADOH at (602) 771-1000 or at our TTY number, (602) 771-1001.

HUD's 2006 SuperNOFA

On March 8, Housing and Urban Development Secretary Alphonso Jackson unveiled HUD's FY2006 "SuperNOFA" (Notice of Funds Available) a notice that officially makes available approximately \$2.2 billion in grants through 39 individual programs. For further information, check HUD's website at: www.hud.gov.

CDBG Week Celebration

The City of Tucson and Pima County will be hosting the 2006 CDBG Celebration in Arizona at the Berger Performing Arts Center, 1200 West Speedway in Tucson from 10:00 a.m. – 12:00 p.m. on Thursday, April 20.

socialserve.com
serving the housing continuum and beyond

Search the Arizona market for an affordable rental:
http://www.socialserve.com/tenant/index.html?state_id=4020

A link to this site is also available through the ADOH website at www.housingaz.com.



HOMES FOR ARIZONANS Day

The 2006 HOMES FOR ARIZONANS Day at the Capitol was well attended on January 18, when well over 200 legislators, housing advocates and friends of ADOH gathered to exchange information on housing programs and listen to guest speakers Orlando Cabrera, Assistant Secretary for Public and Indian Housing at the U.S. Department of Housing and Urban Development, and Jon Du Pre, weekend anchor for ABC15 News, and author of *The Prodigal Father – A True Story of Tragedy, Survival and Reconciliation of an American Family*.



ADOH announced several recent funding awards at the event, including awards to NewTown Community Development Corporation in Tempe, Salt River Pima Maricopa Indian Community's Lonely Cactus project, and the Curley School Development in Ajo.



The 2006 Legislative Scene

By Jeff Gray, Government Relations and Communications Administrator

State legislators are very busy this year. Over 1,400 bills have been introduced, surpassing the record set in 2005 of 1,311. Several bills have been introduced this session relating to affordable housing. As usual, you can view the bills by visiting www.azleg.state.az.us.



SB1021 sales tax exemption; non-profit housing (Waring) exempts the gross proceeds of sales or gross income derived from the original construction of single-family residential housing owned by a nonprofit organization that provides residential housing to families with incomes less than 80 percent of the state's median family income from the prime contracting classification of the state TPT. The bill awaits action by the full House.

SB1137 low income housing; tax exemption (Leff) excludes the rent of low income housing financed with Low Income Housing Tax Credits from the calculation of gross proceeds of sales or gross income for the purpose of levying a transaction privilege, sales, use or other similar tax by a city, town or special taxing district. A version of the legislation was passed by the Municipal Tax Code Commission on March 17. As such, the legislation will not move forward.

SB1479 local planning; residential housing incentives (Bee) prohibits a city, town or county from adopting a land use regulation or general or specific plan provision, or imposing as a condition for approving a building or use permit, a requirement or fee that has the effect of establishing the sales or lease price for a housing unit or residential building lot or parcel or that requires a housing unit or residential building lot or parcel to be designated for sale or lease to any particular class or group of purchasers. The bill notes that this prohibition does not affect the authority of a city, town or county to adopt a voluntary regulation, provision or condition designed to increase the supply of moderate or lower cost housing units. The bill awaits action by the full House.

HB2425 property tax exemption; housing projects (Lopes) provides a property tax exemption for certain rental properties that are not used or held for profit if the property is financed with tax exempt bonds, low income housing tax credits, general obligation bonds, or government loans or grants and the occupant rent does not exceed rents contracted in the deed or financing requirements. The bill awaits a hearing in Senate Appropriations.

HB2594 homeless trust fund; repeal; appropriation (Boone) appropriates the remaining \$850,000 from the Homeless Trust Fund to DES to be distributed as follows: \$400,000 to an integrated services campus serving homeless persons and the working poor in Maricopa County, \$200,000 for services to homeless persons and the working poor in Pima County, and \$250,000 for services in counties with less than 500,000 people. The appropriation must be matched dollar for dollar by other private or local government monies. The bill repeals the Homeless Trust Fund and the oversight committee. The bill awaits a hearing in Senate Appropriations.

On the budget side, the House and Senate Appropriations Committees have approved budgets for each agency, but there is still not agreement over how to utilize \$800 million to \$1 billion in surplus revenues. Ideas have ranged from providing individual or business tax relief; transferring portions of the surplus to the Rainy Day Fund; eliminating delayed payments (also known as roll-overs) that were enacted in previous years to balance the budget; and funding for border security.

The session has brought several new faces to the Legislature. After the unfortunate passing of Senator Marilyn Jarrett (R-Dist 19) on March 10, Rep. Chuck Gray was named as her replacement. House candidate Kirk Adams, in turn, was named to fill Rep. Gray's vacancy. Sen. Harry Mitchell (D-Dist 17) resigned his position on March 23 to run for the Congressional Dist. 5 seat. A replacement has not been named to date. Nancy Barto (R-Dist 7) was named to replace Rep. David Burnell Smith in January after he vacated his seat for violating campaign finance laws. Sen. Gabrielle Giffords (D-Dist. 28) resigned from office, effective Dec. 1, to run for the Congressional Dist. 8 seat that will be vacated by Congressman Jim Kolbe, who will retire at the end of this Congressional session. Paula Aboud was appointed to fill the vacancy.

Washington Update

An analysis of the President's budget proposal for Federal Fiscal Year 2007 was distributed by email on February 13. If you would like this to be sent to you, please email Jeff Gray at jeffg@housingaz.com. To view a summary of the budget provided by the White House Office of Management and Budget, you can also visit: www.whitehouse.gov/omb/budget/fy2007/.

Arizona AG fights housing discrimination

By *Melanie V. Pate, Chief Counsel
Compliance Section, Civil Rights Division
Office of the Attorney General*

The Arizona Department of Housing invests in fair housing outreach and education activities in the 13 rural counties. Enforcement of the Arizona Fair Housing Act is the responsibility of the Arizona Attorney General's Office.

The Arizona Fair Housing Act, which is part of the Arizona Civil Rights Act, makes it unlawful to discriminate against any individual in the area of housing because of the individual's race, color, religion, gender, familial status, national origin, or disability.

Examples of discriminatory housing practices may include but are not limited to:

- Refusing to rent or sell a dwelling for discriminatory reasons
- Discriminatory terms, conditions or privileges of sale or rental of dwellings
- Advertisement of sales or rentals of dwellings that indicates a discriminatory preference
- Failing to make or allow reasonable modifications to existing premises or other accommodations for disabled persons
- Discriminatory real estate related transactions involving lending or brokerage services

The Civil Rights Division of the Arizona Attorney General's office enforces the law through investigation and litigation of complaints that are filed with the Division. Any person who believes that he or she has been discriminated against by a housing provider may file a charge with the Division no later than one year after the most recent act of discrimination.

If the Division determines that it has jurisdiction over an individual's complaint, a Compliance Officer will draft a charge. The charge will be served on the respondent within twenty days of filing. The Division will also provide information to the parties about its voluntary mediation program. If a mediation agreement is reached, the charge is closed by the Division. If a mediation agreement is not reached, the charge is assigned to a Compliance Officer for investigation.

If the Division concludes that discrimination may have occurred, it will issue a reasonable cause determination. The Division is required to file a civil lawsuit in all housing discrimination cases where a reasonable cause determination has been issued and a conciliation agreement has not been reached. An individual also may file a civil action in state or federal court whether or not a complaint has been filed with the Civil Rights Division.

Housing discrimination complaints may be directed to either the Phoenix or Tucson offices of the Arizona Attorney General:

Civil Rights Division
Arizona Attorney General's Office
1275 W. Washington
Phoenix, AZ 85007
(602) 542-5263 (General Intake)
(602) 542-5002 (TTY Calls)
(877) 491-5742 (Toll Free)
(877) 624-8090 (TTY Toll Free)

Civil Rights Division
Arizona Attorney General's Office
400 W. Congress, Suite S-215
Tucson, AZ 85701
(520) 628-6500 (General Intake)
(520) 628-6872 (TTY Calls)
(877) 491-5740 (Toll Free)
(877) 624-8090 (TTY Toll Free)

Who's your hero?

The Arizona Department of Housing's **Housing Hero Awards** are presented annually to recognize those projects, organizations, and individuals that have successfully demonstrated responsiveness to a housing or community revitalization need. ADOH is now soliciting **Housing Hero Award** nominations for 2006 in the following award categories:

- **Local Initiatives**
- **Superior Sustainable Design**
- **Innovative Partnerships**
- **Tribal Initiatives**
- **Partner in Housing Arizona**



A nomination form packet which includes guidelines and award descriptions may be downloaded from our website: www.housingaz.com. Award winners will be honored at a reception on September 6, 2006 at the El Conquistador Resort in Tucson. The ceremony will serve as the kick-off event for the 2006 Governor's Housing Forum sponsored by ADOH.

Municipal Tax Code amendment to affect LIHTC properties

On March 17, the Municipal Tax Code Commission adopted an amendment that will become the rule of law for all Arizona cities and towns early this summer. The amendment prohibits cities and towns from collecting the Transaction Privilege (sales) Tax on rent for Section 42 properties. It is limited to situations where the owner cannot pass the tax onto the resident because the total of the rent plus the tax would exceed the maximum allowable rent for the unit. Below is the language of the amendment, along with a brief description.

Adopted new Model City Tax Code subsection

445(r): Income received from the rental of any “low-income unit” as established under Section 42 of the Internal Revenue Code, including the low-income housing credit provided by IRC Section 42, to the extent that the collection of tax on rental income causes the “gross rent” defined by IRC Section 42 to exceed the income limitation for the low-income unit is exempt. This exemption also applies to income received from the rental of individual rental units subject to statutory or regulatory “low-income unit” rent restrictions similar to IRC Section 42 to the extent that the collection of tax from the tenant causes the rental receipts to exceed a rent restriction for the low-income unit. This subsection also applies to rent received by a person other than the owner or lessor of the low-income unit, including a broker. This subsection does not apply unless a taxpayer maintains the documentation to support the qualification of a unit as a low-income unit, the “gross rent” limitation for the unit and the rent received from that unit.

Explanation: This change will affect only those units within projects with rent limitations where the collection of tax from the tenant would exceed a federal limitation on the total amount that can be collected from the tenant. For low-income units in these projects, the IRS does not consider Section 8 voucher or similar subsidies to be part of IRC Section 42 “gross rent.” Other properties accepting Section 8 vouchers that have not qualified under IRC Section 42 are not affected by this change.

The first sentence of subsection 445(r) exempts income from low-income units at IRC Section 42 properties; the second sentence exempts future projects with a similar rent cap; the third sentence makes clear that rent received through a property manager is also exempt; and in the final sentence, documentation requirements are established.

2006 Affordable Housing Institute

For the third year, ADOH is sponsoring the Affordable Housing Institute (AHI), an intense, multiple-session training held in April, June, July and August to facilitate the development of actual affordable housing projects in Arizona. Training will take place at the Native American Connections headquarters in Phoenix. The goals of AHI are to develop among participants the skills, knowledge and experience necessary to successfully develop affordable housing and to provide the human and financial resources necessary to move an affordable housing project from concept to completion. The projects include new construction of scattered-site single-family homes, rehabilitation and modernization of owner-occupied units, acquisition and rehabilitation of a 65 unit multi-family development, new construction of 20-30 studio or one-bedroom supportive housing units, a 60-100 unit mixed-use rental project, and rehabilitation or replacement of 22 manufactured housing units.

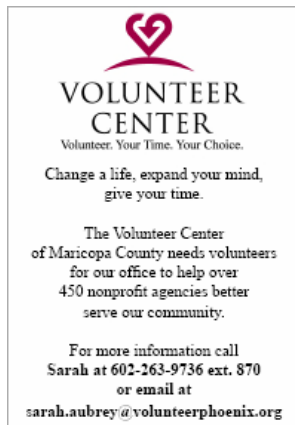
2006 participants will be forming six project teams, and include:

Anita Barnas, Value Options
Brian Pozen, Englewood Development Company
Charles Hamamoto, Tohono O’odham Ki:Ki Association
Dale Gleave, Navajo Partnership for Housing, Inc.
Dave Richins, West Mesa Community Development Corporation
Doris Vaught, New Arizona Family, Inc.
Ernie Little, Navajo Partnership for Housing, Inc.
Eva Ordonez Olivias, Phoenix Revitalization Corporation
Grace Salinas, Phoenix Revitalization Corporation
Gwendolyn E. Relf, Rehoboth Community Development Corporation
Jenny Mc Clellan, Arizona Behavioral Health Corporation
Karen Curry, FIBCO Family Services, Inc.
Kip Barnes, New Arizona Family, Inc.
Lanelle Smith, Navajo Partnership for Housing, Inc.
Laura Smith Foster, Community Economic Development Alliance
Lisa Hembree, City of Mesa
Margie R. Begay, Tsaille/Wheatfield Chapter
Maryann Beerling, New Arizona Family, Inc.
Myron Ware, Rehoboth Community Development Corporation
Nydia Cortez, Phoenix Revitalization Corporation
Paula Begay, Tsaille/Wheatfield Chapter
Peter E. Soto, Tohono O’odham Ki:Ki Association
R. Stacy Bowerman, Tohono O’odham Ki:Ki Association
Ross Patterson, Arizona Cares, Inc.
Shanda E. King, Englewood Development Company
Stephanie Knox, Value Options
Tamara Prime, TMM Family Services
Ted Williams, Arizona Behavioral Health Corporation
Vicki Hammon, Navajo Partnership for Housing, Inc.
Wayne Hockstrasser, Triple R Behavioral Health, Inc.
Wesley Relf, Rehoboth Community Development Corporation
William A. Searles, National Farm Workers Service Center

Incentives for Affordable Housing Task Force Participating Organizations

The Incentives for Affordable Housing Task Force is made up of representatives from the organizations listed at right.

For more information on this workgroup, read the *Message from the Director* on page 1.



Arizona Association of REALTORS®
Arizona Association of Realtors Housing Needs Foundation
Arizona Department of Commerce
Arizona Department of Housing
Arizona Housing Finance Authority
Arizona Multihousing Association
Arizona State Land Department
City of Cottonwood
City of Flagstaff
City of Phoenix
City of Tucson
City of Yuma Housing Authority
County Supervisors Association
Doucette Homes
Fannie Mae Partnership Office
Home Builders Association of Central Arizona
Housing Authority of Cochise County
JPMorgan Chase
League of Arizona Cities and Towns
Manufactured Housing Industry of Arizona
National Bank of Arizona
Native American Connections
Northern Arizona Building Association
Phoenix Industrial Development Authority
Pima County
Prescott Valley Economic Development Foundation
Southern Arizona Home Builders Association
Stardust Companies
WESCAP Investments, Inc.

Upcoming Conferences, Trainings and Other Happenings . . .

April 6-7

3rd Annual Construction in Indian Country International Conference

Join Tribal leadership, construction professionals, federal, state, and local agencies to discuss construction in Indian Country, at the 3rd Annual Construction in Indian Country International Conference, April 6-7 at the Radisson Fort McDowell Resort in Fountain Hills. Conference topics will include: construction law in Indian country; alternate project delivery methods; American Indian culture and history; building nations: project needs in Indian country; community planning and pre-construction; construction management; and contractor-tribal relations. For information on this conference, sponsored by ASU Del E. Webb School of Construction, contact Kimberly.Silentman@asu.edu or call (480) 727-3105.

April 18-20

Rental Housing Compliance Training

ADOA will be offering Rental Housing Compliance Training on April 18-19, with an option to take the Housing Credit Certified Professional (HCCP) Exam on April 20. Training will be held at the Holiday Inn Express, 3401 East University Drive, Phoenix. Training will focus on compliance basics and fundamentals and the challenges of working with properties that are mixed-income and/or HOME financed. The Housing Credit Certified Professional (HCCP) exam is offered as an optional third day (for an additional fee); it is not recommended for those with less than one year in the Section 42 industry. Training and resting will be facilitated by TheoPro Compliance & Consulting, Inc. For additional information and registration materials, go to: <http://www.housingaz.com/events/default.asp>.

April 20

“Fair Housing for the Real World”

The Arizona Fair Housing Partnership will present “Fair Housing for the Real World” on April 20th from 9:00 a.m. until 12 noon at the Tempe Public Library, 3600 South Rural Road, Tempe. The session is considered an advanced Fair Housing Law seminar and will feature vignettes from actual Arizona fair housing cases, followed by analysis from a panel of fair housing experts and audience discussion. Among the presenters will be: Arizona Attorney General Terry Goddard, Deputy Assistant Secretary for Fair Housing and Equal Opportunity Karen A. Newton, HUD Phoenix Office Field Director Rebecca Flanagan, Arizona Department of Housing Director Dr. Sheila Harris, and a panel of industry and government fair housing experts. The Arizona Fair Housing Partnership is a statewide coalition of real estate and rental housing industry, nonprofit and governmental organizations who support and promote fair housing education. Arizona Department of Real Estate Continuing Education Credit (pending approval). For more information, contact Monica Schulik at the Arizona Association of Realtors® at monicashulik@aaronline.com.

April 27-29

Comprehensive Community Planning: Workforce and Affordable Housing

The National League of Cities will be holding a Leadership Training Institute with the theme of Comprehensive Community Planning: Workforce and Affordable Housing at the Tempe Mission Palms Hotel in Tempe from April 27-29. Join leading experts and trainers as they guide participants through an engaging program to examine new avenues and workable solutions to affordable housing problems. Learn effective tools and strategies to engage all stakeholders and build sustainable results in your community. Engage in a program that will help identify the strategies necessary to lead effectively and strengthen your role in local government. Co-sponsors for the institute include the Fannie Mae Foundation and the League of Arizona Cities and Towns. For more information contact the National League of Cities at (202) 626-3043.

May 24-25

Uniform Physical Conditions Standards (UPCS) Inspection Protocol Training & Testing

ADOH will sponsor a two-day training and testing, May 24-25, on the Uniform Physical Conditions Standards (UPCS) Inspection. Training will be held at the ASU Downtown Center, Room C356, 502 East Monroe, Phoenix. The training is specifically designed to help comply with IRS, USDA, and HUD regulations. All participants will be tested and upon passing will receive certification. The training will be facilitated by The Inspection Group. Who should attend? Property owners, management agents, site managers, maintenance personnel and others involved in the physical inspection of assisted or subsidized housing units. Space is limited. For more information go to: <http://www.housingaz.com/events/default.asp> or call Pat Boland at (602) 771-1017.

Mark
your
calendar
now!



**THE DATE FOR THE
GOVERNOR'S HOUSING FORUM
HAS BEEN CHANGED TO
SEPTEMBER 6-8, 2006.**

PLEASE MAKE A NOTE ON YOUR CALENDARS!
Additional information on registration will be available soon



Notices of Funding Availability . . .

State Housing Fund Program Summary available

The *FY2006 State Housing Fund Program Summary* (for applications submitted from July 1, 2005 – June 30, 2006) is currently at the ADOH website at http://www.housingaz.com/UPLOAD/2006_SHF_Program_Summary_App_Guide.doc. Over \$12.5 million has already been awarded during the first few months of the fiscal year. For up-to-date information on budgeted amounts remaining to be applied for, go to: http://www.housingaz.com/UPLOAD/SHF_Balances_for_Web.pdf.

Register to receive notice of all Federal grant opportunities

The Federal Grants.gov web page has a service that will allow subscribers to receive email notifications of funding opportunities. To access this service, go to: www.hud.gov/grants/index/cfm. Once at the website, click on "Receive Grant Funding Notification," which will take the user to a webpage where they will see four options for receiving notifications. Once subscribed, the user will receive an email notification every evening of what was placed on Grants.gov/FIND that day. All federal agencies are now placing their announcements on this site.

Project Cool Aid

The Arizona Registrar of Contractors (ROC) and the Air Conditioning Contractors Association have announced acceptance of applications for "Project Cool Aid" for 2006. Since 2003 Project Cool Aid has assisted 141 low-income households in Maricopa and Pima counties with free home cooling system repairs and replacements totaling more than \$300,000 in labor and equipment. Maricopa County homeowners have until April 3 (postmarked by) to apply for Project Cool Aid. Applicants must submit a statement of need to the ROC that includes: homeowner's name, address and telephone number, description of cooling system needs, number and description of family members, special circumstances which may include health and disability issues and financial concerns. The statements must be mailed to: Arizona Registrar of Contractors, Attn: Project Cool Aid, 800 West Washington, 6th Floor, Phoenix, AZ 85007 or email to projectcoolaid@azroc.gov. For more information, call (602) 542-1525 ext. 7115.

Other Info . . .

HUD USER Help Desk

HUD USER is a primary source for federal government reports and information on federal housing policy and programs, building technology, economic development, urban planning, and other housing-related topics. Information Specialists can respond to inquiries and publication requests by phone or email, Monday through Friday, 8:30 a.m. to 5:15 p.m. eastern time. To reach the HUD USER Help Desk, call toll-free 1-800-245-2691 or email helpdesk@huduser.org. HUD USER also has a toll-free TDD line at 1-800-927-7589.

Guide for Determining Income and Allowances for the HOME Program

The U.S. Department of Housing and Urban Development (HUD) has issued the third edition of its *Technical Guide for Determining Income and Allowances for the HOME Program* (HUD-1780-CPD). The main changes to the third edition involve conforming changes for calculating income in accordance with 24 CFR part 5, especially for persons with disabilities. Copies of this publication are available through Community Connections at 1-800-998-9999.

New program limits for State Housing Programs announced

ADOH has issued two Information Bulletins announcing new income limits effective March 8, 2006 for the State Housing Fund Program (HOME and Housing Trust Fund), and new income and rent limits for the Low-Income Housing Tax Credit (LIHTC) program. Copies of the new limits are available through the Library at ADOH's website: www.housingaz.com.

Earned income tax credits available to low-income Arizona residents

Governor Napolitano's Task Force on the Earned Income Tax Credit has announced that over 100,000 eligible Arizona families failed to receive thousands of dollars in tax credits last year because they did not file a tax return. Many low incomes families who are not *required* to file tax returns could actually benefit by so doing. To qualify, an eligible family must file 2005 state and federal tax returns. Credits of up to \$4,400 are available for low-income households with qualifying children. Free assistance with tax form preparation is also available. For more information go to www.cir.org or call: within Maricopa County, (602) 263-8856; outside Maricopa County, (800) 352-3792.

HUD report on worst case needs

A new HUD report shows that nationwide, 77 percent of worst case households have extremely low incomes (below 30% of area median). African-American and Hispanic households each comprise 21 percent of worst case needs households, but less than 13 percent of the general population. The report *Affordable Housing Needs: A Report to Congress on the Significant Need for Housing* is available for a fee at HUD User, 1-800-245-2691 or free at: www.huduser.org/publications/affhsg/affhsgneed.html.

NLIHC report on housing costs

The National Low Income Housing Coalition's annual *Out of Reach* report shows that a full-time minimum wage worker cannot afford a one-bedroom apartment anywhere in the country. The report and interactive data for states and counties are free at: www.nlihc.org/oor2005. Printed copies are available from NLIHC for a small fee by calling 202-662-1530.

FHLB seeks comments on AHP rules

The Federal Home Loan Bank's (FHLB) Affordable Housing Program (AHP) has proposed rule changes which removes restrictions on and preferences for projects in a FHLB district, adds new definitions and makes other changes. Comments are due by April 27, 2006. For more information, go to: www.regulations.gov or contact Charles McLean at 202-408-2537.

Rural Development adopts lead-based paint regulations

The U.S. Department of Agriculture Rural Development (USDA RD) has adopted parts of the U.S. Department of Housing and Urban Development (HUD) lead-based paint compliance regulations. Administrative Notice 4124 (November 21, 2005) provides guidance, parts of which supersede RD instructions and handbooks. A copy of the notice is available at www.rurdev.usda.gov/regs/an_list.html.

EPA seeks comments on lead based paint standards

The Environmental Protection Agency (EPA) is seeking comments by April 10 on proposed requirements for training and certifying renovators, accrediting training providers, and doing renovation work in housing constructed before 1978. For more information, go to: www.regulations.gov or contact the EPA at 202-554-1404.

Federal House committee supports CDBG

The Committee on Government Reform approved a new report in December 2005 called *Bringing Communities into the 21st Century: A Report on Improving the Community Development Block Grant Program*. The report recommends that Congress sustain CDBG funding levels and not enact legislation to eliminate the program or remove it from HUD. The report is available at <http://reform.house.gov/FC/>.

HAC publishes new housing information

The Housing Assistance Council (HAC) has recently released *Moving Home: Manufactured Housing in Rural America* which seeks to provide balanced information to inform discussions about this form of housing, and has also released new information sheets which cover policy issues related to rural rental housing preservation, as well as preservation basics. All information is available at: www.ruralhome.org.

HUD reports on preventing homelessness

The U.S. Department of Housing and Urban Development (HUD) reports on ways to prevent homelessness in *Strategies for Preventing Homelessness*. The publication is \$5 through HUD User at 1-800-245-2691 or can be downloaded for free at: www.huduser.org/homeless/prevent_homelessness.html.

ADOH Job Announcements and Requests for Proposals

The Arizona Department of Housing posts job announcements and Requests for Proposals from time to time on its website. For a list of current openings, go to: <http://www.housingaz.com/posting/jobrfp.asp>.

Section 502 payment assistance reform proposed

The U.S. Department of Agriculture's Rural Housing Service division is seeking comments no later than April 18 on a proposed rule that would base the Section 502 direct mortgage program's payment calculations on borrower income, replacing the current methodology. For more information consult the *Federal Register* issued February 17, 2006, contact Michael S. Feinberg at (202) 720-1474 or go to: www.rurdev.usda.gov/regs.

Native American census report available

Demographic and economic data, including homeownership rates for Native Americans is available through a Census brief called *We the People: American Indians and Alaska Natives in the United States*. This report is available at www.census.gov/population/www/cen2000/briefs.html#sr. Printed copies are available by calling (301) 763-4636.

Save the date for the 2006 Arizona NAHRO Annual Conference

Partnering for Continued Success will be the 2006 theme for the Arizona National Association of Housing and Redevelopment Officials (NAHRO), July 19-20 at the Scottsdale Hilton Resort & Villas. For more information, go to: www.aznahro.org.

Recent Funding Announcements . . .

Since our Winter 2006 E-Newsletter was issued in late December, ADOH has made the following commitments for funding of housing and community development programs and projects in Arizona:

State Housing Fund Program

Recipient	Service Area	Type of Program/Project	Funding
Central Rural Area:			
Community Action Human Resources Agency	Pinal County	Supportive Housing Program Administration	3,823
Western Rural Area:			
EXCEL Group, The	Yuma County	Supportive Housing Program Administration	4,549
Mohave County Community & Economic Development Dept.	Mohave County	Supportive Housing Program Administration	3,743
Southeastern Rural Area:			
Catholic Community Services of Southern Arizona	Sierra Vista	New construction of homeless shelter	750,000
Community Partnership of Southern Arizona	Cochise, Santa Cruz Counties	Supportive Housing Program Administration	1,850
Women's Transition Project, Inc.	Cochise	Supportive Housing Program Administration	3,063

Metropolitan Areas:			
Community Information and Referral	Maricopa County	Human Management Information System (HMIS) match	20,000
NOVA Safe Haven/Human Services Campus	Phoenix	New construction of homeless facility	748,890
Northern Rural Area:			
United States Veterans Initiative	Coconino, Yavapai Counties	Supportive Housing Program Administration	3,092
BOTHANDS	Flagstaff	Supportive Housing Program Administration	1,862
Catholic Charities	Coconino County	Supportive Housing Program Administration	1,325
Catholic Social Services of Central/Northern Arizona	Flagstaff	Acquisition/rehabilitation of rental units	144,485
Guidance Center Inc., The	Flagstaff	Supportive Housing Program Administration	2,588
Old Concho Community Assistance Center	Navajo, Apache Counties	Supportive Housing Program Administration	9,372
Open Inn, Inc.	Yavapai County	Supportive Housing Program Administration	1,165
Rainbow Acres	Camp Verde	Pre-development loan for rental development	20,000
United States Veterans Initiative	Yavapai County	Supportive Housing Program Administration	8,342
West Yavapai Guidance Clinic	Prescott	Supportive Housing Program Administration	1,942
Rural Arizona or Statewide:			
Del E. Webb School of Construction/ASU	Statewide	Construction in Indian Country Conference sponsorship	10,000

Warning: Mail delivery to Capitol is slow

Need to make a speedy delivery of materials to the ADOH office at the Capitol? If so, then we need to warn you that you may not want to use the U.S. postal system. Since the incidents of 9/11/2001, all incoming mail to the Capitol undergoes a physical security screening at a separate facility prior to actual delivery to the Capitol complex. As a result, correspondence that would typically reach its destination in 1-2 days is taking 3-4 days or more. For this reason, if the information you are sending is time-sensitive, you might wish to send it by messenger, next-day delivery service, by e-mail, or plan ahead so that a tight deadline is not a problem. We apologize for the inconvenience, but know our constituents understand the concerns that necessitate the increased security measures.



E-Newsletter

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A quarterly publication of the
Arizona Department of Housing

Arizona Department of Housing

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Title II of the American with Disabilities Act and Section 504 of the Rehabilitation Act prohibit discrimination on the basis of disability in public programs. Individuals with disabilities who require this information in an alternative format as a reasonable accommodation should contact Lori Moreno at (602) 771-1000 or by TTY (602) 771-1001 to request a reasonable accommodation.





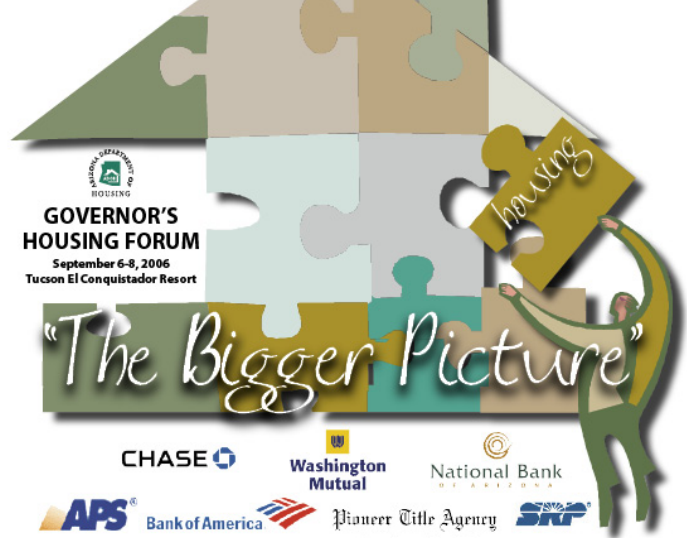
**Message
from the
Director**
Sheila D. Harris, Ph.D.

Because we appear to spend a lot of time focusing on details, people in government are often accused of missing the big picture. And while it is indeed true – there are a lot of details to be attended to in the public sector, “the big picture” as it pertains to housing has never been more in the forefront of the minds of public officials as it is right now.

From the Governor’s Incentives on Affordable Housing Task Force (*read more about this on page 4*) to recent Town Halls and Growing Smarter Initiatives – housing has been publicly recognized as a growing concern in the state of Arizona. While this is due in part to skyrocketing housing prices, the *interrelationships* between housing and employment, health care, education, transportation and other key issues of public concern is also being recognized by a broader audience today.

The time has never been better to look at the broad scope of housing and how it affects the health of our communities . . . so come join us in September at the Governor’s Housing Forum when we meet to discuss *The Bigger Picture*.

Summer 2006
E-Newsletter
E-Newsletter



Arizona Association of REALTORS® Industrial Development Authority of the City of Tucson
Valle Del Sol, Inc. Raymond James Tax Credit Funds, Inc.

You are invited to join the Arizona Department of Housing and partners at the 2006 **Governor’s Housing Forum** from September 6-8, 2006 at the El Conquistador Resort in Oro Valley.

The Bigger Picture theme will include discussions on sustainability, design, and infrastructure by communities when discussing or planning housing. This year’s program will encompass these issues and more.

The keynote speaker for the Forum will be Rachel G. Bratt, a professor with the Department of Urban and Environmental Policy and Planning at Tufts University. Professor Bratt is a recognized expert on the housing needs of low-income households. She recently co-authored a new book of essays entitled, “Housing: Foundation of a New Social Agenda.”



For more on the Governor’s Housing Forum, go to page 7.

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 Recent Funding Announcements 15-17

**Arizona Housing
Commission
Meeting Schedule**

September 6
Governor’s Housing Forum
Tucson

For more information
contact ADOH at
(602) 771-1000 or
TDD (602) 771-1001

AzHFA Activities . . .



Arizona Tribal Community Development Financial Institution

The Arizona Tribal Community Development Financial Institution (ATCDFI) was recently established as a non-profit 501(c)3 for the purpose of financing housing activities for all of Arizona's Native American communities. The Arizona Housing Finance Authority and the Arizona Department of Housing have each committed funds to help capitalize the organization.

For additional information about the Arizona Tribal Community Development Financial Institution please contact Carl Kinney at (602) 771-1091.

AzHFA Homeownership Programs

Mortgage Revenue Bond (MRB) Program

The AzHFA agreed in April to sell \$30 million in bonds to FreddieMac to finance the AzHFA's 2006 single family MRB program. The Mortgage Revenue Bond (MRB) program offers first time homebuyer mortgage financing at approximately one percent below market rates. MRB participants may also qualify for down payment and closing cost assistance through the Homes for Arizonans Initiative (see page 3) as well. To participate, a borrower must apply for a loan with one of the program's participating lenders (see right).

Participating MRB Lenders

- American Home Mortgage*
- American Mortgage Group*
- Bank of America NA*
- Charter Funding*
- Countrywide Home Loans*
- DHI Mortgage Company, Ltd.*
- Home 123 (formerly RBC Mortgage)*
- JP Morgan Chase Bank, N.A.*
- National Bank of Arizona*
- National City Mortgage*
- NexGen Lending, Inc.*
- Suburban Mortgage*
- U.S. Bank, N.A.*
- Washington Mutual Bank*
- Wausau Mortgage*
- Wells Fargo Home Mortgage*

The lenders listed above participated in the 2005 MRB program and it is anticipated they will also participate in the 2006 program. New lenders may join the program at any time. For information, contact Carl Kinney, AzHFA Programs Administrator, at (602) 771-1091 or carlk@housingaz.com.

Mortgage Credit Certificate (MCC) Program

A Mortgage Credit Certificate (MCC) is a tax credit that allows holders to reduce their federal tax liability by getting a tax credit for up to 20 percent of the mortgage interest paid annually. Benefits of the MCC are available for the life of a mortgage as long as the borrower occupies the property as their principal residence. MCC participants may also qualify for down payment and closing cost assistance through the Homes for Arizonans Initiative (see page 3). To apply for an MCC, borrowers should notify their mortgage lender that they are applying and then contact Kyle Johnson at the AzHFA, (602) 771-1003, toll-free at 1-877-771-1006 or by email at kylej@housingaz.com.

2006 Board of Directors

Ross McCallister
The McCallister Companies
Chairperson

Victor Flores
Salt River Project
Vice-Chairperson

Brian Mickelsen
City of Cottonwood
Treasurer

Donald E. Brandt
Pinnacle West Corporation
Secretary

Rita Carrillo

Cliff Potts
Prudential Real Estate

Stephanie Prudence
Charter Funding

~

The Arizona Housing Finance Authority (AzHFA) Board of Directors is a seven-member board that governs the work of the AzHFA. Board meetings are open to the public. The next meeting of the Board is scheduled for the following date:

September 6
Governor's Housing Forum
Tucson

For more information on AzHFA Board Meetings contact Carl Kinney at (602) 771-1000 or carlk@housingaz.com.

Homes for Arizonans Initiative

Joint program between ADOH and AzHFA provides first time homebuyers assistance in rural Arizona

The Homes for Arizonans Initiative provides down payment and closing cost assistance to first time homebuyers in the thirteen rural counties of the state. Up to \$20,000 is available and may be used in conjunction with an MRB or MCC to make housing even more affordable for low to moderate income homebuyers. Interested in more information on this program? Contact Sandy Weis at (602) 771-1027 or sandraw@housingaz.com.

What's New?

National Governors Association Policy Academy

At Governor Janet Napolitano's request ADOH is participating in the National Governors Associations' Center for Best Practices ("NGA") in their "Strategies for Coordinating Housing and Economic Development" policy academy. The academy is aimed at providing governors and their staff with innovative policies and tools they need to coordinate policy in a way that ensures housing is integrated as a central component of economic development and other state priorities. In December 2005, the State of Arizona hosted a peer-to-peer NGA Policy Academy work session with other States that have been actively involved with this initiative in their respective states and to share lessons learned. The Arizona Department of Housing and the Department of Commerce are co-sponsoring the effort to develop such strategies for the State of Arizona with the on-site facilitation assistance of NGA staff, in conjunction with, Fannie Mae Foundation staff. A kick-off meeting was held on May 16. Other state agencies that participated include Transportation, Water Resources, and Land and two Governor's Policy Advisors for economic development and growth initiatives. The purpose of the meeting was to 1) identify nexus points and/or gaps with companion cabinet efforts that overlap with Arizona's current initiative relative to coordinating housing and economic development policy and practices, 2) perform a SWOT analysis, and 3) develop a draft work and implementation plan to effectively integrate the two components both in the short and long term. Additional meetings are planned.

Growing Smarter Guiding Principles Council

The Governor's Growing Smarter Oversight Council was established by Executive Order 2001-2 and was requested to develop and recommend a set of Growing Smarter Guiding Principles. Such principles would promote a greater understanding of what is important to Arizona, and help encourage collaborative approaches to the State's future growth and development plans for their communities, such as land use, housing, public services, facilities, conservation, rehabilitation and redevelopment. The process involved several Council meetings and listening sessions with Arizona residents across the state to get local perspectives on key issues and concerns to ensuring quality growth. Once adopted, these Guiding Principles will assist Arizona, its agencies, local communities and regions by establishing a framework to:

- Coordinate the activities of state agencies to enhance quality growth throughout Arizona in collaboration with the efforts of local communities;
- Incorporate into other statewide plans, such as the Commerce and Economic Development Commission's 10-year Economic Strategy;
- Guide future updates of local government general and comprehensive land use plans;
- Highlight best management practices from around the state; and,
- Develop performance criteria for state and local decision makers to assess whether state and local and use planning goals are being accomplished.

The Guiding Principles will serve as the foundational vision for managing Arizona's rapid growth and long term planning for the next 100 years. The Arizona Department of Housing will play a vital role in the collaboration of this effort to reach common understanding in addressing issues that will assist communities to successfully manage growth and sustain the viability and quality of life of Arizona citizens.

Incentives for Affordable Housing Task Force

The Incentives for Affordable Housing Task Force met throughout the winter and spring of 2006, presenting Governor Janet Napolitano with a number of recommendations in early June.

Look for information and discussions on these recommendations to be presented at the Governor's Housing Forum in September (see page 7.)

Pima County recognized for homeless employment efforts

The U.S. Interagency Council on Homelessness recognized the Pima County Jackson Employment Center at The National Summit for Jurisdictional Leaders as a National Program Partners Awardee in May.

The Pima County, Arizona Jackson Employment Center (JEC) is a One-Stop Career Center providing a full array of employment services to Pima County's homeless population seeking to enter the workforce. JEC enrolls homeless men, women, families, and youth in an integrated Individual Service Strategy (ISS) program that results in a case plan and an Employability Development Plan for each client. This ISS approach involves an identification of client goals and the steps to be taken by both the participant and the Center to ensure goal attainment. Components of the Individual Service Strategy include intake assessment, employability skills instruction, self-directed job search strategies and job development, case management, vocational assessment and job training, and job retention/aftercare strategies.

The Jackson Employment Center has a prominent role in the City of Tucson's and Pima County's continuum of care planning process. As such, JEC has both formal and informal collaborative and reciprocal relationships with the member agencies of the Tucson Planning Council for the Homeless. These relationships have developed a process of shared planning and shared resources with both faith-based and community-based nonprofit organizations that provide HUD-sponsored transitional housing for program participants this has allowed JEC to stay engaged with enrolled homeless participants over a longer period of time in which to provide vocational training programs, employment assistance, and the ongoing support of a comprehensive employment

National Housing Conference held in Flagstaff

On June 27, the Arizona Department of Housing and the National Housing Conference (NHC) co-hosted the Greater Arizona Rural Housing Forum in Flagstaff. The Forum was the first of many NHC is co-hosting around the country with various stakeholders to discuss issues that are relevant to local and/or regional housing markets. The Forum agenda included an overview of rural housing from a national perspective; a review of the recommendations from the Arizona Incentives for Affordable Housing Task Force; Employer Assisted Housing programs; Inclusionary Housing programs; and a presentation on State Trust Land. Over 50 persons from around Arizona participated, including public and private housing professionals, as well as locally elected officials.

program to help this population overcome multiple employment barriers and succeed in the world of work.

In the last reporting year, a total of 356 participants were enrolled in the employment program at JEC and in the HUD Supportive Housing Program in a collaborative relationship with faith-based and community-based organizations. A total of 75 percent secured full-time employment at an average wage at time of placement of \$8.38/hour. A total of 74 percent retained both employment and housing at the six-month follow up period.

American Housing Survey

The *American Housing Survey* is a national survey conducted for the U.S. Department of Housing and Urban Development (HUD) every two years by the U.S. Census Bureau. The survey collects a wealth of information about homes in the U.S., including data on apartments, single-family homes, mobile homes, and vacant homes, as well as housing size, conditions, and costs. Survey results supply details such as the equipment, fuels, water supply, amenities, and deficiencies of housing units. Characteristics of the people living in these homes are described in terms of family composition, size and source of income, owner vs. renter status, and tenure, as well as much, much more. This information is available on the internet at: www.huduser.org/datasets/ahs.html

ADOH conducts annual customer satisfaction survey

In May, ADOH conducted its annual Customer Satisfaction Survey utilizing an on-line, electronic survey tool. It appears that responders appreciated the ease and anonymity that this tool provided, as the response rate increased 149 percent over 2005. The survey posed a number of questions gauged on a scale of one to seven, with one indicating "Poor", five indicating "Satisfactory", and seven indicating "Excellent".

The average rate of overall satisfaction with ADOH was 5.1, indicating that most respondents are slightly more than satisfied with ADOH. ADOH ranked highest on "ease of contacting the proper person to assist you" and "timeliness of staff response to your request." ADOH's lowest ranked factor was "training you have received from ADOH." In the past year, ADOH has established a Community Education division within the agency and is focusing on increasing both the frequency as well as the quality of the trainings it offers.

29 percent of respondents identified specific critical needs they would like ADOH to address. ADOH is reviewing all comments and ratings in order to provide better customer service to our constituency. We thank each and every respondent for their feedback.

Maricopa County honored for homeless program

Maricopa County, in collaboration with the Human Services Campus was recently awarded the prestigious National Association of Counties, Center for Sustainable Communities Platinum Innovation Award.

Arizona Department of Insurance recommends homeowner policy reviews

The Arizona Department of Insurance (ADOI) is recommending that homeowners and businesses, particularly those near wooded areas, review their homeowners and business insurance policies to ensure sufficient coverage for property and belongings in the event of loss or damage. Personal insurance is the first and primary source of wildfire disaster recovery assistance. After the 2003 Aspen fire that destroyed the town of Summer Haven on Mt. Lemmon, ADOI heard from more than 70 families who discovered too late that their homeowners' insurance coverage was inadequate. ADOI has a Homeowners Insurance Check-Up Checklist pamphlet to help homeowners get started. The checklist is available at: www.id.state.az.us or by calling (602) 364-2499 or (800) 325-2548.

Arizona utility companies offer ways to lower electric bills

Most Arizona utility companies offer ways for Arizona residents to lower their energy bills. Assistance includes everything from direct monthly billing relief for low-income households, to alternate service plans, which allow any household to lower their bills by using electricity in off-peak hours. Many utility companies also offer medical discounts and energy conservation programs.

To find out about utility company programs contact the individual utility company in your service area.

Arizona Public Service
www.aps.com

Southwest Gas
www.swgas.com

Salt River Project
www.srpnet.com

Tucson Electric Power
www.tep.com

UniSource Energy Services
www.uesaz.com

Keeping Compliant

Since the 1980's thousands of rental units have been built or acquired and rehabilitated through the State's Low-Income Housing Tax Credit Program, a Housing production program of the Internal Revenue Service, as well as through the federal HOME Investment Partnerships Program and the State Housing Trust Fund. Properties financed through these public resources are required through recorded land use restriction agreements and other mechanisms, to limit the rents that are charged so that the properties remain affordable to low to moderate households for periods of up to 30 years or more. Properties are also required to maintain high property standards, so that units financed with public dollars do not fall into disrepair and neglect.

In order to assure that owners and property managers are maintaining properties as required by their financing agreements, ADOH continually monitors properties to assure that rent levels are as agreed to, that tenants are income-qualified to live at the properties, and that buildings are properly maintained. To do this, the agency employs a Housing Compliance division with the sole mission of making sure that assisted properties keep up with their end of the bargain – which is not always easy. Documentation requirements are often neglected or misunderstood, tenants may not be helpful in assisting property managers in documenting their incomes, and despite the appearance of a well kept property, property inspections may turn up deferred maintenance issues.

ADOH's Housing Compliance division is headed by Renee Serino, Housing Compliance Administrator, who oversees a staff of four Compliance Officers who are continually in the field inspecting properties and reviewing tenant files. Serino, who attended the University of Arizona and Glendale Community College, has worked for the State since 2000, first as a Compliance Officer, and since 2004 as head of the Compliance division. As an internal checks and balance, the compliance staff are completely autonomous from the rental development division.

Besides providing properties with assistance and tips on staying compliant during monitoring visits,



Renee Serino

the Housing Compliance division also hosts two training sessions for property owners and managers annually. Generally the two day sessions provide basics or brush ups on the technicalities of remaining compliant with a myriad of Federal requirements. The next scheduled training will take place at the Hilton Tucson East on September 26 and 27 (see page 13 for more details.)

Says Serino, "The compliance department has worked diligently over the past few years to develop a positive rapport with the owners and property managers of the projects funded by our department. We want them to know that they can come to us any time – with any question. Our goal is to help them establish and maintain compliance with our State and Federal programs."

ADOH Director to attend Harvard University's JFK School of Government

Dr. Sheila Harris has been admitted to the Program for Senior Executives in State and Local Government to convene this summer at the Harvard University John F. Kennedy School of Government. Candidates are chosen from a large and varied pool, representing a diverse and talented group from across state, local, legislative and non-profit sectors in the United States and abroad. In addition to the standard program, the Fannie Mae Foundation will also be sponsoring weekly sessions on critical affordable housing issues in collaboration with the Joint Center for Housing Studies.

Manufactured Homes: Saving on energy

The Partnership on Advancing Technology in Housing (PATH) recently released a report called *Manufactured Homes: Saving Money by Saving Energy*. The study describes how an energy upgrade or retrofit will lower energy and homeownership costs and increase a home's resale value. The publication divides retrofit techniques into 10 categories and indicates the cost and required skill level of each technique, depending on climate. The publication is available for free at: www.huduser.org/publications/pdf/SaveEnergy_SaveMoney.pdf or for a nominal fee by calling (800) 245-2691.

GOVERNOR'S HOUSING FORUM

"The Bigger Picture"

September 6-8, 2006

El Conquistador Resort - Tucson

The Arizona Department of Housing and its partners invite you to attend the largest statewide housing conference in Arizona.

The **2006 Governor's Housing Forum** will be held at the Tucson El Conquistador Resort beginning the evening of September 6 with a welcome reception and the presentation of the **2006 Housing Hero** awards. Program topics will help participants make the connection between affordable housing and other community and economic development related activities.

Our keynote speaker this year, Dr. Rachel Bratt, is the co-author of **Housing: Foundation for a New Social Agenda**. With essays by leading activities and scholars, this book presents a powerful and compelling analysis of the persistent inability of the U.S. to meet many of its citizens' housing needs, and a comprehensive proposal for progressive change.

INTERESTED IN A CONFERENCE BROCHURE?

E-mail: cynthiad@housingaz.com or call 602.771.1016
Include complete mailing information

REGISTRATION FEE

\$250 by August 11; \$275 after August 11; \$300 at the door

HOTEL RESERVATIONS

El Conquistador Resort ~ 10000 N. Oracle Rd., Tucson
1.800.HILTONS 520.544.5085 Refer to Group #AHO
or online: www.hiltonelconquistador.com

ROOM RATE

\$95.00 single/double

INTERESTED IN BEING AN EXHIBITOR?

E-mail: karenz@housingaz.com



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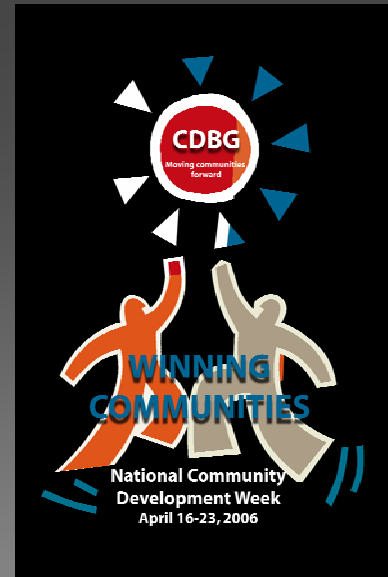
CDBG funded projects honored

In April, communities throughout Arizona gathered to celebrate National Community Development Week in Tucson. At that gathering, ADOH gave out two awards for outstanding use of the Community Development Block Grant (CDBG) program funding, which is administered by ADOH.

2006 State Regional Account Award Douglas Public Library Expansion

Nominated by City of Douglas

Working with Albert N. Hopper Architectural Services of Bisbee and B-R Construction Services of Huachuca City, the City of Douglas constructed a 750-square foot expansion on their existing library building. The addition includes computer work stations donated by the Bill & Melinda Gates Foundation, a puppet stage, a reading area, and two accessible restrooms. The project serves a population of which over 60 percent are low-to-moderate income families. It allows the city to dedicate space for children's programs and on-going learning programs sponsored by the library and educational providers.



2006 State Special Project Award Transportation Project/Equipment Purchase

Nominated by City of Apache Junction



The need for public transportation for the most vulnerable populations in Apache Junction, five nonprofit agencies jointly submitted a proposal for vehicles to better serve their clients. Working with the staff of the City of Apache Junction, the group's application for State Special Project funds was approved. The purchase included vans, buses, and passenger vehicles, allowing transport of over 1,600 residents to safe living environments, medical and dental appointments, and social service offices.

Participating agencies included: Apache Bravo Young Marines, Apache Junction Police Department, Council on Developmental Disabilities, Community Alliance Against Family Abuse, Salvation Army of Apache Junction, and Superstition Mountain Mental Health Center.

The 2006 Legislative Scene

Please join ADOH in expressing best wishes to Jeff Gray, Government Relations and Communications Administrator, as he leaves his position July 7 to join the private sector. Meggan Medina assumes this position on July 10. If you have questions or concerns regarding housing and community development related legislation, call (602) 771-1011.



After 164 days, the fifth longest session in state history, the Legislature adjourned, *sine die*, on Thursday, June 22. Before adjourning, the Legislature passed and the Governor signed a \$10 billion budget. The budget provides increases for teacher pay and full-day kindergarten while cutting property and income taxes. The budget also provides \$2.5 million to the Department of Health Services in one-time funding for housing costs for the seriously mentally ill population in Maricopa County.

Bills Signed by Governor

HB2124 rental agreements; emergency; tenant safety
HB2221 residential rental property inspections
HB2594 homeless trust fund; repeal; appropriation
HB2810 utility assistance fund; administration
SB1068 contractor sales tax; development fees
SB1229 sex offender registration; homeless offenders
SB1413 county development fees; report

Bills Vetoed by Governor

HB2381 development fee; capital improvements plan
HB2675 slum clearance
SB1479 local planning; residential housing incentives

Washington Update

The full U.S. House of Representatives approved its version of the FY 2007 HUD funding bill June 13. The bill provides HUD \$1.2 billion more than the President's Budget and \$1.7 billion more than last year. The HOME program was funded at \$1.92 billion, \$159 million more than last year. Section 8 Housing Choice Vouchers was funded at \$15.8 billion, \$358 million more than last year. The Committee says this amount is enough to fund all expiring vouchers. The bill continues to base allocations on the three-month snapshot taken three years ago. The Committee rejected to proposed 25 percent cut to the Community Development Block Grant program, funding formula grants at \$3.873 billion--\$160 million more than last year. McKinney-Vento Homeless Assistance Programs would receive \$1.5 billion, about \$209 million above the FY06 level. To view the Committee's news release, go to <http://appropriations.house.gov/> and click on "Press Releases." On June 22, the Senate Appropriations Committee adopted spending limits for each of its 12 annual subcommittee appropriations bills, the first step in its annual appropriations process. Senate Appropriators allocated \$69 billion for discretionary programs included in the Transportation-Treasury-Housing and Urban Development Subcommittee bill (TTHUD). The Senate TTHUD level is nearly \$2 billion more than requested by the president, and approximately \$1.8 billion more than provided by the House Appropriations Committee for these programs. The full Senate Appropriations Committee is scheduled to consider the FY 2007 TTHUD bill July 20, with TTHUD subcommittee markup of the bill possible as soon as the week of July 12.

On June 14, the U.S. House Financial Services Committee passed the Section 8 Voucher Reform Act of 2006, H.R.5443. The bill's sponsors are Subcommittee Chairman Bob Ney (R-OH), Subcommittee Ranking Member Maxine Waters (D-CA), Committee Ranking Member Barney Frank (D-MA), and Committee member Christopher Shays (R-CT). The bill is a compromise to HUD's voucher reform proposal, the State and Local Housing Flexibility Act (H.R. 1999) included in the President's FY 2006 budget. One important provision in the bill is that it bases voucher funding allocations on a 12-month snapshot of PHAS' most recent available utilization and cost data, rather than the three-month snapshot taken three years ago. The bill also sets project-based voucher rents for Low Income Housing Tax Credit-assisted apartments at levels above the Housing Credit rents, where voucher payment standards exceed the Credit rents. This provision overrides a recent HUD regulation capping project-based voucher rents at the Housing Credit rent. To view the Committee's news release, go to <http://financialservices.house.gov/> and click on "News." It is not yet known when the bill will be considered by the full House. No similar legislation has been introduced in the Senate.

In addition to the voucher reform, the House Financial Services Committee passed other housing-related bills on June 14 including: the Saving America's Rural Housing Act of 2006, H.R. 5039; the FHA Manufactured Housing Loan Modernization Act of 2006, H.R. 4804; as well as the Natural Disaster Housing Reform Act of 2006, H.R. 5393. H.R. 5039 authorizes the Secretary of Agriculture to revitalize aging Section 515 properties using a variety of tools, including debt forgiveness, grants, and loan restructuring. To receive assistance, property owners must limit tenant rents to 30 percent of their income and agree to long-term use restrictions that include commitments to keep the properties affordable for at least 20 years. H.R. 4804 reauthorizes the FHA's manufactured housing loan program, increases its maximum mortgage limits, and removes the requirement that FHA-insured manufactured housing loans cannot exceed 10 percent of the total loan portfolio of any one financial institution. H.R. 5393 designates HUD as the lead agency for long-term housing recovery for future natural disasters. The bill defines long-term housing recovery as efforts to meet the needs of families expected to be displaced for at least 30 days by of a presidentially designated disaster.

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Arizona Department of Housing

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Upcoming Conferences, Trainings and Other Happenings . . .

July 17-19

National Alliance to End Homelessness Annual Conference

Ending Homelessness: Plan, Action, Succeed is the theme of the 2006 Annual Conference of the National Alliance to End Homelessness (NAEH), which is scheduled for July 17-19 at the Hyatt Regency on Capitol Hill in Washington, DC. For more information, contact NAEH at naeh@naeh.org or visit their website at: www.endhomelessness.org.

2006 Affordable Housing Institute

ADOH's Affordable Housing Institute (AHI) class of 2006, started in April and will conclude in August. The AHI meets over two consecutive days on a monthly basis to work on actual affordable housing projects throughout Arizona. Six project teams are participating in the 2006 program. If you are interested in participating in the 2007 Affordable Housing Institute contact Pat Boland at patb@housingaz.com or (602) 771-1017.

July 19-20

2006 Arizona NAHRO Annual Conference

Partnering for Continued Success will be the 2006 theme for the Arizona National Association of Housing and Redevelopment Officials (NAHRO), July 19-20 at the Scottsdale Hilton Resort & Villas, 6333 North Scottsdale Road, Scottsdale. For more information, go to: www.aznahro.org.

July 26

Beneficiary Income Calculation & Verification

ADOH will sponsor a one-day training session on proper procedures for verifying and calculating income for HOME, Housing Trust Fund, and Housing Choice Voucher assisted households. Training will be held at Hilton Garden Inn Training Center, 3422 East Elmwood Street, Phoenix. For registration information visit ADOH's website: www.housingaz.com.

July 26-28

Arizona City/County Management Association

The Arizona City/County Management Association (ACMA) will hold its 2006 ACMA Summer Conference on July 26-28 at Loews Ventana Canyon Resort in Tucson. For more information contact ACMA at (602) 258-5786 or visit their website at: www.azmanagement.org.

August 16-18

2006 Governor's Rural Development Conference

More than 600 participants are expected in Flagstaff for the 2006 Governor's Rural Development Conference in partnership with the Arizona Association for Economic Development (AAED) Fall Conference. This 32nd Annual event is being presented by the Arizona Department of Commerce and it is the fourth year in partnership with AAED. ADOH will be a participant in this annual conference. The Radisson Woodlands Hotel is the primary host hotel, for the conference scheduled to take place from August 16-18 at Northern Arizona University-du Bois Center, 306 East Pine Knoll Drive, Building 64, in Flagstaff.

For more information on this conference, call Sue Dabbs-Preciado at (602) 771-1216 or go to: www.azcommerce.com/rural/rdc.asp.

August 24

HOME Monitoring

The U.S. Department of Housing and Urban Development (HUD) will be sponsoring a training on HOME Program monitoring for HOME Participating Jurisdiction managers and staff and consortium members involved in monitoring. Training will be held at the Tempe Police Auditorium. Registration and training will be through ICF International. For more information, contact ICF International at (415) 677-7109.

September 19-21

CFED's Assets Learning Conference

Corporation for Enterprise Development (CFED) will hold its 2006 Assets Learning Conference – *A Lifetime of Assets: Building Families, Communities & Economies*, from September 19-21 at the Pointe Hilton Tapatio Cliffs Resort in Phoenix. For more information call (800) 340-4007 or visit the CFED website at: www.assetsconference.org.

September 26-27

Rental Housing Compliance Training

ADOH will be offering Rental Housing Compliance Training on September 26-27. Training will be held at the Hilton Tucson East, 7600 East Broadway in Tucson. This training will focus on compliance basics and fundamentals and the challenges of working with those properties that are mixed-income or have mixed-financing or rental subsidies. Training will be facilitated by TheoPro Compliance & Consulting, Inc. For additional information and registration materials, go to: www.housingaz.com.

October 2-5

Rehabilitation Specialist Training & Certification

ADOH will sponsor an intensive four-day training covering inspection techniques, specification writing, cost estimating, developing a local cost file, value engineering for rehabilitation, contractor outreach and qualifications, bidding, payment systems, progress inspections, change orders, and project management. Participants are tested at the end of the training and, upon passing, will be issued certification by NeighborWorks.

Registration is limited to 35, and will be held at the Phoenix Marriott Mesa, 200 North Centennial Way, Mesa. For more info, go to: www.housingaz.com.

December 6-8

HAC's National Rural Housing Conference

The Housing Assistance Council's National Rural Housing Conference will be held December 6-8 at the Hyatt Regency Hotel in Washington, DC on Capitol Hill. Pre-conference activities start December 5. For more information, go to: www.ruralhome.org/Conf2006/index.htm or call (202) 842-8600 ext. 108.

Notices of Funding Availability . . .

State Housing Fund Program Summary available

The *FY2007 State Housing Fund Program Summary* (for applications submitted from July 1, 2006 – June 30, 2007) is currently available at the ADOH website at www.housingaz.com. Over \$21.7 million will be available to be applied for through the State Housing Fund in FY2007. Eligible activities include development, either through new construction and/or rehabilitation of rental and homeownership units, as well as owner-occupied housing rehabilitation and emergency repair programs.

Register to receive notice of all Federal grant opportunities

The Federal Grants.gov web page has a service that will allow subscribers to receive email notifications of funding opportunities. To access this service, go to: www.hud.gov/grants/index/cfm. Once at the website, click on "Receive Grant Funding Notification," which will take the user to a webpage where they will see four options for receiving notifications. Once subscribed, the user will receive an email notification every evening of what was placed on Grants.gov/FIND that day. All federal agencies are now placing their announcements on this site.

Veterans Administration provides rental housing loan guarantees

Federal Financing Bank loans with Veterans Administration guarantees will be available on a rolling basis to develop multifamily housing with supportive services for homeless veterans. Priority will be given to areas with the greatest need. For more information, see the Federal Register published 4/12/2006 or go to: www1.va.gov/homeless or call (202) 273-7462.

HUD to announce Section 202 grants

The U.S. Department of Housing and Urban Development (HUD) will be offering Section 202 Demonstration Pre-Development Grant Program funds. For more information visit www.hudclips.com or call HUD's Multifamily Housing Clearinghouse at (800) 685-8470.

Other Info . . .

HUD USER Help Desk

HUD USER is a primary source for federal government reports and information on federal housing policy and programs, building technology, economic development, urban planning, and other housing-related topics. Information Specialists can respond to inquiries and publication requests by phone or email, Monday through Friday, 8:30 a.m. to 5:15 p.m. eastern time. To reach the HUD USER Help Desk, call toll-free 1-800-245-2691 or email helpdesk@huduser.org. HUD USER also has a toll-free TDD line at 1-800-927-7589.

ADOH job announcements and requests for proposals

The Arizona Department of Housing posts job announcements and Requests for Proposals from time to time on its website. For a list of current offerings, go to: <http://www.housingaz.com/posting/jobrfp.asp>.

ADOH programs issue information bulletins

ADOH has issued several Information Bulletins this spring and summer. Information Bulletin No. 04-06 entitled *IB Demo & Clearance Guidelines*; No. 05-06, entitled *New SHF Program Rent Limits effective 5/3/06*; No. 06-06 on *2006 Interim Performance Reports* (for State CDBG recipients); and No. 07-06 announcing the availability of *2007 State Housing Fund Program Summary Guide and Application Forms*. Information Bulletins are designed to provide important information to communities, contractors, recipients, etc. who receive CDBG, State Housing Fund, LIHTC, HOPWA, SHP, SPC, etc. All bulletins issued this year are available on our website at www.housingaz.com in the Library section.

Affordable housing exhibition coming to Bentley Projects

From September 9 through November 1, 2006, Arizona State University Stardust Center for Affordable Homes & the Family, and Bentley Projects, will be hosting the National Building Museum's exhibition of *Affordable Housing: Designing an American Asset* at Bentley Projects, 215 East Grant Street, Phoenix. In conjunction with the Phoenix showing of this national exhibit will be an exhibition of Arizona accomplishments in affordable housing in developments, policies and programs, and ideas. This is an exciting opportunity to foster ideas and dialogue for future directions of affordable housing in Arizona. Information on how to submit materials for consideration for the Arizona exhibit can be found at: www.asu.edu/stardust.

National LIHTC database available

Covering more than 22,000 low-income housing projects and nearly 1.1 million housing units placed in service between 1987 and 2002, the Low-Income Housing Tax Credit (LIHTC) Database provides free information via the internet and is believed to be the only complete source of information on individual LIHTC projects nationwide. The data includes details on each low-income housing project, such as its construction or rehabilitation history and financing sources, and is especially useful to affordable housing, academic, and business researchers. For more information, go to: www.huduser.org/datasets/lihtc.html.

Rural Voices available online

Housing Assistance Council's quarterly magazine *Rural Voices* is now available online. To join the list to receive notice about new issues, go to: <http://lists.ruralhome.org>. Issues may also be downloaded at: www.ruralhome.org.

OMB issues new Circular A-133 supplement

The Office of Management and Budget has issued a supplement to the A-133 which applies to audits of states, local governments, and nonprofits for fiscal years beginning after June 30, 2005. A copy may be downloaded from www.whitehouse.gov/omb/grants/grants_circulars.html.

USDA changes surety requirements

The U.S. Department of Agriculture has raised the Section 502 direct and Section 515 rental programs' threshold for surety requirements guaranteeing contractor payment and performance from \$100,000 to the maximum Rural Development single-family housing area lending limit. For more information see the Federal Register issued May 2, 2006 or go to www.hudclips.org. Questions may be directed to Michel Mitias, Rural Housing Service at (202) 720-9653 or michel.mitias@rdc.usda.gov.

HUD's strategic plan available

The U.S. Department of Housing and Urban Development's (HUD) strategic plan, which is designed to guide HUD's activities from 2006 through 2011 is available online at www.hud.gov/offices/cfo/stratplan.cfm.

Read about CDBG successes in rural areas

The Housing Assistance Center's newest quarterly magazine highlights rural Community Development Block Grant (CDBG) success stories in "CDBG Works for Rural Communities." The publication is free at www.ruralhome.org/infoRural.php.

IRS rules on down payment assistance

In May, the Internal Revenue Service released a ruling that some organizations providing seller-funded down payment assistance to home buyers do not qualify as tax-exempt charities because the organizations are not operated exclusively for charitable purposes and the down payment assistance represents a rebate or purchase price reduction. The ruling also states that organizations that operate exclusively for charitable purposes and provide down payment assistance as a gift qualify as tax-exempt charities. The IRS said that organizations claiming to be charities are being used to funnel down payment assistance from sellers to buyers through self-serving, circular-financing arrangements. The IRS is examining 185 organizations nationally. Interested parties can verify a particular organization's tax-exempt status by using the on-line database at www.irs.gov.

Recent Funding Announcements . . .

Since our Spring 2006 E-Newsletter was issued in April, ADOH has made the following commitments for funding of housing and community development programs and projects in Arizona:

State Housing Fund Program

Recipient	Service Area	Type of Program/Project	Funding
Central Rural Area:			
Community Action Human Resources Agency	Pinal County	Homeless Prevention Program	204,297
Gila County Community Services	Gila County	Homeless Prevention Program	90,095
Western Rural Area:			
Mohave County	Mohave County	Homeless Prevention Program	193,741
Western Arizona Council of Governments (WACOG)	Yuma, La Paz Counties	Homeless Prevention Program	212,852

Recipient	Service Area	Type of Program/Project	Funding
Southeastern Rural Area:			
Bisbee Coalition for the Homeless	Bisbee	Homeless Prevention Program	75,000
SouthEastern Arizona Community Action Program	Cochise, Graham, Greenlee, Santa Cruz counties	Homeless Prevention Program	223,318
Metropolitan Areas:			
Arizona Behavioral Health Corporation	Maricopa County	Homeless Prevention Program	80,000
Arizona Housing & Prevention Services	Pima County	Homeless Prevention Program	103,325
Arizona Native Assets Coalition (ANAC)	Tucson	Conference sponsorship	2,500
Community Housing Partnership	Maricopa County	Homeless Prevention Program	30,000
Concerned Citizens for Community Health	Scottsdale	Homeless Prevention Program	50,000
Glendale Housing Development Corporation	Glendale	New construction of rental units	519,599
Labor's Community Service Agency	Maricopa County	Homeless Prevention Program	89,137
Maricopa Association of Governments (MAG)	Maricopa County	Continuum of Care Planning	47,000
Maricopa County Human Services Department	Maricopa County	Homeless Prevention Program	158,792
Mesa Community Action Network	Mesa	Homeless Prevention Program	72,484
New Arizona Family, Inc.	Chandler, Mesa and Phoenix	Acquisition/rehabilitation of rental units	228,695
Phoenix , City of Human Services Department	Phoenix	Homeless Prevention Program	170,863
Pima County Community Services	Pima County	Homeless Prevention Program	160,000
St. Vincent de Paul Society	Maricopa County	Homeless Prevention Program	85,000
Northern Rural Area:			
Catholic Charities Community Services	Yavapai County	Homeless Prevention Program	173,735
Catholic Charities of Holbrook	Navajo County	Homeless Prevention Program	56,000
Coconino County Community Services	Coconino County	Homeless Prevention Program	177,947
Coconino County Community Services	Coconino County	Emergency Homeless Assistance/Fires	40,754
Navajo Housing Authority (Tuba City)	Coconino County (on reservation)	Homeless Prevention Program	34,000
Navajo Housing Authority (Kayenta)	Navajo County (on reservation)	Homeless Prevention Program	31,500
Navajo Housing Authority (Chinle)	Apache County (on reservation)	Homeless Prevention Program	36,000
NAZCARE, Inc.	Prescott	New construction of rental units	814,347
Old Concho Community Assistance Center	Apache County	Homeless Prevention Program	131,198
Parenting Arizona	Navajo County	Homeless Prevention Program	44,000
Prescott, City of/Project Aware	Prescott	New construction of homeless facility	46,912
White Mountain Catholic Charities	Apache, Navajo counties	Homeless Prevention Program	75,838

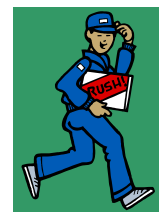
2006 Low-Income Housing Tax Credit Reservations

Project	Location	Number of total units
Aha Macav Housing I	Mojave Valley	44
Ak-Chin Homes II	Maricopa	25
Becket House Apartments	Lake Havasu	100
Dilcon/Pinon Housing I	Dilcon & Pinon	38
Eagle Cove Apartments	Eager	48
El Destino at Rio Rico	Rio Rico	61
Ghost Ranch Lodge *	Tucson	73
Gila River Apartments	Thatcher	40
Gila River Apartments II	Thatcher	40
Hollywood Ridge II	Peridot	35
Katherine Heights Townhomes	Bullhead City	54
Katherine Heights Villas	Bullhead City	56
Las Casas de Quartzsite	Quartzsite	40
Matthew Henson Apartments Phase IV	Phoenix	86
Mountain Point Apartments Phase II	Nogales	60
Pinehurst at Flagstaff	Flagstaff	84
Rancho Cielo Senior Apartments, LP	Phoenix	41
Silver Ridge *	Globe	64
Taylor Park Meadows	Taylor	42
Timber Trails	Flagstaff	64
Timberstone Apartments II	Show Low	56
Tivoli Heights Village	Kingman	48
Urban League Manor	Phoenix	152
Valley View III Apartments	Prescott Valley	72
Villa Paraiso *	Nogales	40
Villas de Sonora	Eloy	36
Vista Del Norte	Huachuca City	64
Willcox Townhomes	Willcox	40

* Denotes LIHTC projects also receiving State Housing Fund gap financing

Warning: Mail delivery to Capitol is slow

Need to make a speedy delivery of materials to the ADOH office at the Capitol? If so, then we need to warn you that you may not want to use the U.S. postal system. Since the incidents of 9/11/2001, all incoming mail to the Capitol undergoes a physical security screening at a separate facility prior to actual delivery to the Capitol complex. As a result, correspondence that would typically reach its destination in 1-2 days is taking 3-4 days or more. For this reason, if the information you are sending is time-sensitive, you might wish to send it by messenger, next-day delivery service, by e-mail, or plan ahead so that a tight deadline is not a problem. We apologize for the inconvenience, but know our constituents understand the concerns that necessitate the increased security measures.



socialserve.com

serving the housing continuum and beyond

Search the Arizona market for an affordable rental:

http://www.socialserve.com/tenant/index.html?state_id=4020

A link to this site is also available through the ADOH website at www.housingaz.com.

E-Newsletter E-Newsletter

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