

AHOUSING MATTERS

Vol. 8 No. 1 Winter 2008

Arizona's Housing Trust Fund Bringing homes within reach for two decades

Whether at the local, state, or federal levels of government, an increasing number of governmental bodies are using Housing Trust Funds to expand affordable housing opportunities. According to the National Association of Realtors, at least 257 housing trust funds operate in the United States, dedicating public revenues to expand a range of affordable housing initiatives such as new construction, preservation of existing housing, emergency repairs, homeless shelters, housing-related services, and multifamily building for nonprofit organizations.

To support the growing housing needs of low-income families here in Arizona, a flexible funding source was created by statute in 1988. Most importantly, however, this funding pool was created without a taxpayer burden. Uniquely, Arizona chose a seldom-utilized revenue source to support affordable housing: unclaimed property.

Unclaimed tax refunds, long-inactive bank accounts, interest on unexpended funds, loan repayments and recaptured funds are among the sources that together create a pool of capital. Each year in Arizona, 55 percent of these unclaimed funds are dedicated to the State Housing Trust Fund (HTF).

More than 70 percent of all HTF revenues are spent in rural Arizona. Since many rural communities receive few, if any federal funding, HTF is often the only source for developing and preserving housing in those communities. Moreover, these flexible funds support a myriad of activities that are ineligible for a number of federal programs.

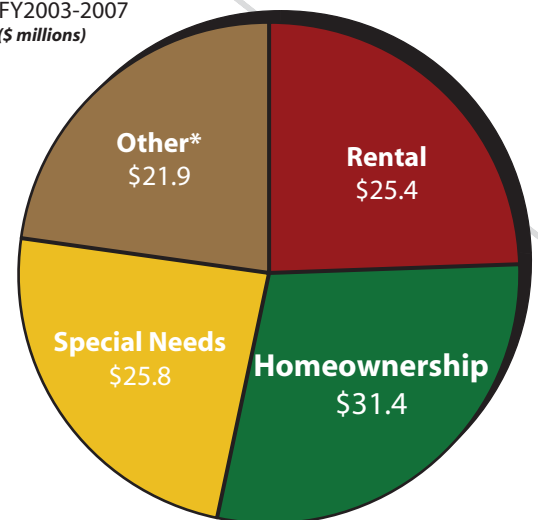
From FY 2003 to FY 2007, \$104.5 million in HTF revenues have helped almost 46,000 Arizonans, many of whom live in rural communities. With each passing year, the benefits of these dedicated values continue to expand affordable housing opportunities for renters and homeowners alike. HTF revenues have also benefited both single-family and multi-family homes.

Most importantly, at a time when job growth has slowed in Arizona, the HTF provides multiple and significant economic benefits. Statewide, HTF has had a total economic output of \$132,500,016. Its projects generated \$44,712,324 in wages and salaries for 1,782 jobs created. An additional \$8,989,083 in state and local tax revenues were also generated by the HTF.

These impressive statistics become better appreciated when real-life stories of how HTF measurably improved Arizona families are shared.

HOUSING TRUST FUND COMMITMENTS

FY2003-2007
(\$ millions)



* Other includes transfers to the AzHFA programs, planning grants, grantee administration, conference sponsorships, HMIS match, and other miscellaneous housing activities.

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AzHFA Activities

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2008 Board of Directors

AzHFA successful in application to Commerce \$20M in volume cap awarded

The Authority successfully applied to the Arizona Department of Commerce for volume cap not used by December 16, and was selected to receive a carry-forward allocation of \$20,761,870. The carry-forward allows the Issuer the ability to issue bonds in the next year.

The carry-forward allocation will enable the AzHFA to provide loans to approximately 150 homebuyers. The expected annual allocation of volume cap of approximately \$44 million in 2008, along with the carry-forward of just over \$20 million will give the AzHFA the capacity to issue single family mortgage revenue bonds of over \$64 million.

In 2007, the AzHFA issued just over \$61 million in single family MRBs, using their 2007 allocation of a little over \$43 million, supplementing that amount with an agreement to use capacity held by Pima County.

The award of the carry-forward allocation will allow the AzHFA to better meet the demand for financing that has increased due to the reduction in the number of lenders and programs serving first time home buyers, in part a result of the sub-prime loan debacle.

Work is already underway to utilize the carry-forward allocation in a bond issuance expected to close in February, 2008.

Bill introduced to help homeowners MRBs would be used to refinance subprime loans

Senate Finance Committee members John Kerry (D-MA) and Gordon Smith (R-OR) have introduced a bill (S. 2517) authorizing states and localities to use Mortgage Revenue Bonds (MRBs) for refinancing subprime loans and providing states \$15 billion in additional single-family Housing Bond authority in 2008. Senator Norman Coleman (R-MN) joined Kerry and Smith as an original cosponsor. The senators went beyond the Administration's MRB refinancing proposal by permitting the additional authority to be used for first-time homebuyer mortgages, not just mortgage refinancings. The bill also exempts all MRBs issued after December 31, 2007 and before January 1, 2011 from the Alternative Minimum Tax, not just refinancing MRBs as the Administration recommended.

The refinancing authority applies to bonds issued after December 31, 2007 and before January 1, 2011. The additional bond cap is to be allocated according to the regular per capita formula and expires on December 31, 2010.

The bill defines subprime loans as adjustable rate mortgages originated after December 31, 2001 and before January 1, 2008 with "characteristics that suggest both a reasonable foreseeable risk of default and a reasonable potential to avoid default with the benefit of a lower cost refinancing." It suggests HFAs consider loan payment adjustments, high loan-to-value ratios, borrower creditworthiness, and borrower mortgage payment history.

Donald E. Brandt

Chairperson
Pinnacle West Corporation

Ross McCallister

Vice-Chairperson
MC Companies

Arthur Crozier

Secretary
Frank M. Smith & Associates, Inc.

Victor Flores

Salt River Project

Richard Houseworth

Capital Bancorp Limited

The Arizona Housing Finance Authority (AzHFA) Board of Directors is a seven member board that governs the work of the Authority. Board meetings are open to the public and are scheduled to take place at the Arizona Department of Housing, unless otherwise noted.

SCHEDULED MEETINGS

February 12
March 11
April 8

For additional information on AzHFA Board Meetings contact Ann Pratt at (602) 771-1090 or annp@housingaz.com.

PARTICIPATING MRB LENDERS

Adobe Financial Corporation
AmeriFirst Financial
American Mortgage Group
Bank of America, NA
Bell America Mortgage, LLC
Cascade Financial Services
Castle & Cooke Mortgage, LLC
Consumers Mortgage Corporation
Countrywide Home Loans
CTX Mortgage Co., LLC
DHI Mortgage Company, Ltd.

Express One Mortgage Corporation
First Horizon Home Loan Corp.
First National Bank of Arizona
Flagstar Bank FSB
Gateway Business Bank
GMAC Mortgage
Guild Mortgage Co.
Homeowners Financial Group
imortgage.com, Inc.
Indymac Bank, F.S.B.
Intellichoice Mortgage Services

JP Morgan Chase Bank, NA
K. Hovnanian American Mortgage
Lighthouse Mortgage USA, Inc.
Liberty Financial Group
Market Street Mortgage
Metrocities Mortgage
National Bank of Arizona
National City Mortgage
New South Federal Savings Bank
National City Mortgage
Pacific Coast Mortgage

Ryland Mortgage Company
Secondary Marketing Manager
Standard Pacific Mortgage
State Mortgage, LLC
Suburban Mortgage
Territorial Mortgage, LLC
U.S. Bank Home Mortgage
Wallick and Volk, Inc.
Washington Mutual Bank
Wells Fargo Home Mortgage



Arizona Housing Commission

Charlene Crowell
Government Relations
& Communications Administrator
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charlenec@housingaz.com

CURRENT MEMBERS

- Reid Butler**
Arizona Multihousing Association
- Maria Chavez**
Arizona Interagency Farmworker Coalition
- Suzanne DeConcini**
Long Realty
- Deb Drysdale-Elias**
Yuma Elementary School District
- Betty J. Villegas**
Pima County
- Helen Hudgens Ferrell**
Bothands, Inc.
- Rena Van Fleet**
Colorado River Indian Tribes
- Irving Hill**
Fleetwood Homes of Arizona
- Kelly Langford**
Tucson Urban League
- Janet Marcus**
Public Member
- Guy Mikkelsen**
Foundation for Senior Living
- Marty Moreno**
Town of Sahuarita
- Emily Nottingham**
City of Tucson Community Services
- Kathy Pechman**
National Bank of Arizona
- Jean Richmond-Bowman**
Northern Arizona Building Association
- Roberto Ruiz**
Ruiz Engineering
- Juan Salgado**
City of Phoenix
- Annette Stein**
Maricopa County
- Aneva J. Yazzie**
Navajo Housing Authority
- Sen. Tim Bee**
President, Arizona Senate
- Rep. Robert Meza**
Arizona House of Representatives

A Word from the Chair

Jean Richmond-Bowman

2008 Celebrations and Challenges: Housing as a state priority

As a New Year unfolds, a disturbing and growing number of Arizona families face uncertainties about their homes, regardless of whether they are homeowners or renters. As housing woes worsen throughout the state, citizens, local governments, and community-based organizations are all turning to state government in search of lasting solutions to the complex problems wrought by foreclosures.

Since the beginning of 2006, the number of Arizona homeowners entering the foreclosure process has tripled each month. As of October 31, 2007, 10,272 Arizona single-family homes had fallen into foreclosure. Even worse, an additional 35,668 homes were in some stage of the foreclosure process.

Yet even before this disturbing development, Arizona had another well-documented housing problem: affordability.

From 2000 to 2006, median sales prices of homes in Arizona increased 85 percent, while family incomes grew by only 15 percent. Moreover, many of the workers who give their time, talent, and dedication to our communities simply cannot afford to live where they work. Public safety officers who protect our homes and businesses, teachers who identify and hone our children's minds to their innate talents, health care workers who return us to wellness, are among the people who play by the rules, go to work every day, and still cannot find the financial ability to afford their own American Dream of homeownership.

Now, as the Arizona Legislature returns for its 2008 session, another still-evolving issue has emerged: a growing state budget deficit. Originally foreseen to be an approximate \$700 million dilemma, the deficit continues to grow, in large part because of the sluggish economy and housing market.

Because state law requires a balanced budget, the Governor and Legislature must together agree on how best to work with available revenues. The financial pain will likely be spread among every state agency. State employees could be asked to perform more with less.

For the Arizona Department of Housing, that looming prospect could become a paradox. Their mission is to meet citizen housing needs, particularly those of moderate to low income. Due to foreclosures, their workloads have adapted to include the concerns of many families whose higher incomes traditionally have not been considered our customers. Due to the scope of the foreclosure crisis, a new kind of poor could yet emerge within Arizona's struggling economy. That prospect looms as the affordable housing issue still begs for greater understanding, awareness, and support.

Rest assured that both the Governor and Legislature will be looking in early 2008 for budget solutions. The Arizona Housing Commission stands ready to work with both branches of state government. The entire Commission is unified in our concern to vigorously engage government, our community-based allies, and others who share our commitment to advance housing concerns throughout Arizona.

As our newsletter cover story reveals, the Housing Trust Fund has clearly expanded homeownership, provided special needs assistance, and increased affordable rental housing without a dime of taxpayer funding. It is a program deserving of both a 20th anniversary celebration and a future of continued benefits to Arizonans.

Jean Richmond-Bowman

WINTER MEETING SCHEDULE

JANUARY 25 @ ADOH FEBRUARY 20 @ Homes for Arizonans MARCH 28 @ ADOH



In Sierra Vista, Crystal Creek Townhomes is a testament to how affordable housing can be both attractive and practical. Using a four-plex design with Mediterranean architecture, the development has provided 89-units of housing since its opening in 2004. While four of the units are available at market rate, all of the other 85 units are permanently-affordable, serving low-income families earning 60 percent or less of Area Median Income (AMI). After 15 years of occupancy, residents gain the option of buying their homes at below-market prices.

Construction that began in September 2003 was completed in June of 2004. According to manager Carrie Shelley, "Every unit was taken by Thanksgiving."

The almost 10-acre development is close to Cochise College and includes 22 buildings, one of which serves as a clubhouse and leasing office. Additionally, five of the units are handicapped accessible single-story units. All other remaining units are two-story homes. Crystal Creek's largest floor plans are 1,110 square feet, three-bedroom homes. The two-bedroom units are slightly smaller with 960 square feet.

Developed in partnership by Catholic Community Services of Southern Arizona, Industrial Development Authority of the City of Sierra Vista, and the Equity Housing Group, LLC, the \$8.6 million development received \$400,000 in HTF and another \$5.6 million from Low-Income Housing Tax Credits (LIHTCs).

An urban example of how HTF benefits densely populated areas is also the first organization in Arizona to successfully use the Community Land Trust (CLT) model.

The Newtown Community Land Trust (CLT), based in Tempe, assembled a development package combined funds from Maricopa HOME Consortium and private lenders with HTF revenues to create a community of 32 permanently affordable single-family homes for first-time buyers in Tempe.

Established in October 2001, Newtown requires that homes will permanently benefit first-time homebuyers with annual household incomes at or below 80 percent of the Area Median Income. A sliding scale determines financial eligibility and ranges from an annual income of \$33,650 for a single person household to \$55,800 for a family of six. For a four-member family, maximum allowable annual income is \$48,100.

Because of the land trust, if or when homes are sold, they must remain owner-occupied for another income-qualified family. Last year, one of Newtown's first three-bedroom homes, located near downtown Tempe, went on the market, and was appraised at \$212,000. Because of the land trust model, Newtown sold the home to another first-time homebuyer for \$145,000.

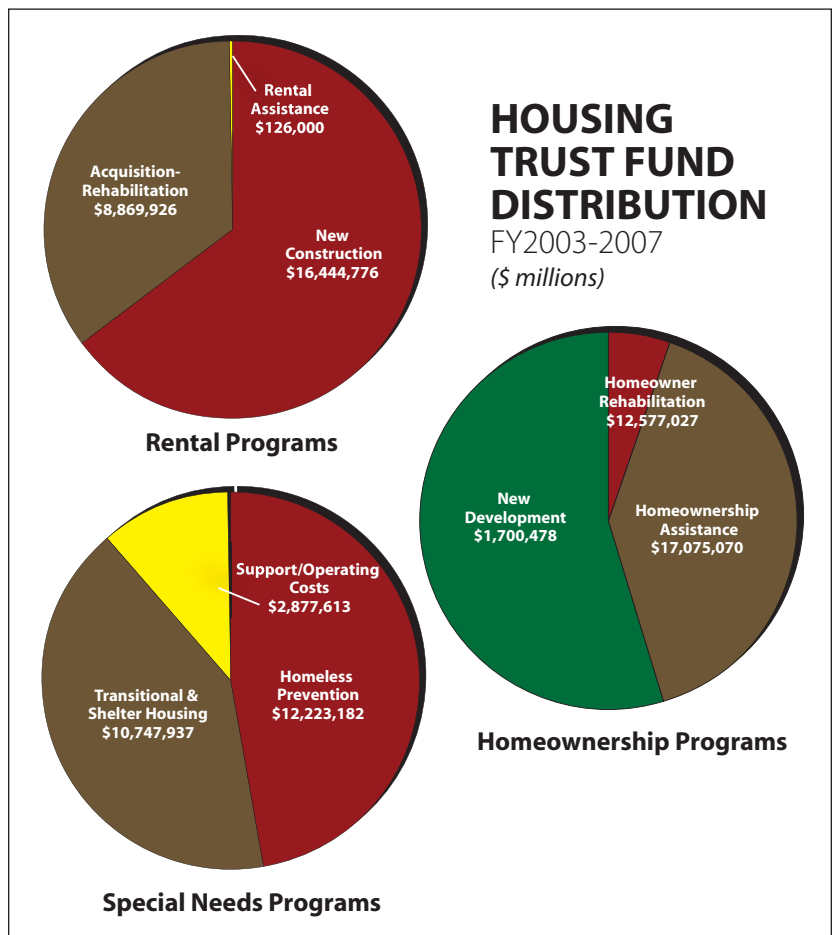
"The original owners received a decent return on their initial investment of \$3,000 and earned approximately \$30,000 in equity and appreciation which they used to buy a larger market-rate home to better fit their growing family," said Executive Director Alan Carlson.

"Their household income was approximately 76 percent of AMI when they bought the home."

"For the new owners," Carlson continues, "The CLT home was actually more affordable at the time of resale. A family of four with a household income around \$39,000 – about 65 percent of AMI became homeowners. They were able to buy a decent home in the neighborhood they wanted for an affordable price. Perhaps most importantly, the community's investment in the home [the subsidy] was retained in the home and increased in value."

As a community developer, Newtown's Carlson offered his own summary of HTF benefits.

"Investment from the Housing Trust Fund is critical to help us meet housing needs. The investment of Housing Trust Funds to create Community Land Trust homes not only provides affordable homeownership for working families that need that opportunity now, it helps ensure affordable homeownership opportunities for future generations," Carlson concludes.



DIRECTOR'S MESSAGE

CELEBRATING A MILESTONE MOMENT: Arizona Housing Trust Fund's 20th Anniversary

It is hard to believe that it has been twenty years since the passage of the legislation which created the Arizona Housing Trust Fund. I remember the moment of its passage as if it were yesterday. On the final night of the 1988 legislative session, my colleague Fred Gerhard and I sat in the chambers for hours hoping that a vote would take place. As the hour grew later we feared that this bill which we had so ardently championed for months might get lost in the last minute shuffle of legislative wrangling and deal-making. But then, somewhere near midnight, the vote quietly took place and, almost anti-climatically, the Housing Trust Fund became law.

The Housing Trust Fund grew out of the efforts of many to raise awareness that housing was indeed the primary solution to homelessness. Fred Gerhard, then of Community Legal Services, handled the legislative interactions and used his persuasive powers to craft a bill acceptable to the legislature, while I oversaw the statewide organizing effort for the bill while running the Community Housing Partnership. Scores of others, including the members of the nascent Arizona Housing Coalition, made phone calls, sent

letters, and made visits on behalf of the bill. Over the years, the statute has been tweaked, improved, and protected by many.

As I look back, I am reminded that in 1988 we hoped that the Trust Fund might someday result in as much as \$6 million for affordable housing. So, to say the least, it is a pleasant surprise that for the past four years, as this newsletter's lead article reveals, the average annual allocation to the Trust Fund from the State's Unclaimed Property Fund exceeds \$25 million. And, over its life span, the Housing Trust Fund has helped nearly 50,000 low and moderate income Arizonans obtain safe, decent affordable housing. That achievement is, indeed, something to celebrate.

It should be noted, however, that as we acknowledge the efforts of the advocates, legislators, and others who made the Housing Trust Fund a reality twenty years ago, the housing challenges facing us in 2008 are even greater than those of 1988. Arizona's tremendous growth triggered recent skyrocketing housing appreciation, and a dearth of private developable land. These economic factors met in recent months with a mortgage foreclosure crisis, growing homelessness, and loss of affordable rental units. The resulting combination is a significant challenge to policy makers and concerned citizens alike.

For all that has been pursued, much has been accomplished. Yet much more work remains. We at ADOH are committed to being good stewards of the Housing Trust Fund dollars and we look forward to working with you to ensure that throughout Arizona, families and communities across remain the beneficiaries of this important resource.

HOUSING TRUST FUND ECONOMIC IMPACT FY2007 (estimated)

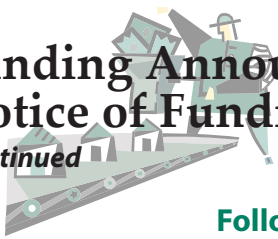
Economic Impact Area	\$1 Million HTF Plus Associated Leverages	\$5 Million HTF Plus Associated Leverages	\$10 Million HTF Plus Associated Leverages	\$15 Million HTF Plus Associated Leverages	\$20 Million HTF Plus Associated Leverages	\$27 Million HTF Plus Associated Leverages
Employment Impact (Number of Jobs)						
Rural Counties	48	240	480	720	960	1,296
Urban Counties	18	90	180	270	360	486
State Total	66	330	660	990	1,320	1,782
Wages and Salaries Impact						
Rural Counties	\$1,056,267	\$5,281,335	\$10,562,670	\$15,844,005	\$21,125,340	\$28,519,209
Urban Counties	\$559,745	\$2,798,725	\$5,597,450	\$8,396,175	\$11,194,900	\$15,113,115
State Total	\$1,656,012	\$8,280,060	\$16,560,120	\$24,840,180	\$33,120,240	\$44,712,324
State and Local Tax Revenues Impact						
Rural Counties	\$205,093	\$1,025,465	\$2,050,930	\$3,076,395	\$4,101,860	\$5,537,511
Urban Counties	\$127,023	\$635,115	\$1,270,230	\$1,905,345	\$2,540,460	\$3,429,621
State Total	\$332,929	\$1,664,645	\$3,329,290	\$4,993,935	\$6,658,580	\$8,989,083
Output or Total Economic Value Impact						
Rural Counties	\$2,912,871	\$14,564,355	\$29,128,710	\$43,693,065	\$58,257,420	\$78,647,517
Urban Counties	\$1,994,537	\$9,972,685	\$19,945,370	\$29,918,055	\$39,890,740	\$53,852,499
State Total	\$4,907,408	\$24,537,040	\$49,074,080	\$73,611,120	\$98,148,160	\$132,500,016

Note: Estimates above are based on estimated impact of FY2007 HTF commitments. The economic impact of the Arizona Housing Finance Authority's \$100 million in bonding authority is not included.

Funding Announcements

Notice of Funding Availability

continued



Following is a list of projects funded by ADOH since July 1, 2007:

DATE	COUNTY	RECIPIENT	AMOUNT
7/3/2007	Coconino	Flagstaff Shelter Services	29,060
7/3/2007	Statewide	University of Arizona's Drachman Institute	133,325
7/10/2007	Maricopa	Chicanos Por La Causa, Inc.	550,000
7/23/2007	Statewide	National Association for County Community and Economic Development	5,000
8/21/2007	Maricopa	City of Phoenix	20,000
8/21/2007	Mohave	Katherine Heights Townhomes II	660,000
8/21/2007	Maricopa	UMOM New Day Center, Inc.	750,000
8/28/2007	Maricopa	Lodestar Day Resource Center	140,000
8/28/2007	Coconino	Bothands, Inc.	280,000
8/28/2007	Maricopa	Apache ASL Trails, LP	750,000
9/4/2007	Pinal	Interfaith Coalition for the Homeless	35,000
9/4/2007	Gila	Center Ridge Apartments LLLP	750,000
9/4/2007	Cochise	La Habra 2004 Limited Partnership	500,000
9/4/2007	Maricopa	Nuestra Senora, LP	750,000
9/4/2007	Maricopa	Bell Mirage Estates, LLC	500,000
9/18/2007	Yavapai	Bradshaw Senior Community	750,000
9/18/2007	Maricopa	Amber Pointe Apartments	250,000
9/18/2007	Santa Cruz	City of Nogales' Community Development	35,000
9/25/2007	Yavapai	Stepping Stone Agencies	24,750
9/25/2007	Statewide	Homeless Prevention Programs to 24 entities	1,300,000
10/9/07	Maricopa	Rancho Montanas Senior Apartments	500,000
10/30/07	Navajo	First Baptist Church of Winslow	7,000
10/30/07	Maricopa	Central Arizona Shelter Services (CASS)	588,960
10/30/07	Statewide	Arizona Community Foundation/LISC	50,000
11/14/07	Cochise	Community Services of Arizona	750,000
11/27/07	Statewide	CDBG awards to 32 communities	9,700,000
11/27/07	Statewide	Owner-occupied Housing Rehabilitation Programs	4,200,000
11/27/07	Maricopa	Newtown Community Development Corporation	140,000
12/3/07	Navajo	Yavapai Apache National Tribal Housing	700,000
12/3/07	Apache	Mountain Oaks Senior, LP	325,000
12/3/07	Apache	Hillcrest Duplexes, LP	350,000
12/17/07	Coconino	Flagstaff Shelter Services	22,636
FISCAL YEAR TO DATE			<u>\$27,820,731</u>



Training, Conferences Other Happenings



a training program of the



Arizona Department of Housing

2008

Learn the language, skills, concepts, and business practices required to generate and sustain affordable housing development in your community.

Whether your development project is a concept or in production, your organization will benefit from this training.

This program is for government, nonprofit, and private sector individuals with limited experience in affordable housing finance and/or development, and those individuals who have experience in these areas. Only five teams will be accepted for participation. All classes will be held at Native American Connections, 4520 N. Central Avenue in Phoenix. The fee per student is \$575 which includes materials, lecturers, breakfast, lunch, and breaks for all sessions. All AHI students must also complete after-classroom assignments to remain in the Institute.

2008 Dates

March 12 & 13 June 4 & 5
April 16 & 17 July 9 & 10

Application deadline

January 18, 2008

Questions

patb@housingaz.com

For information on the application process or to download an application, see our website, www.housingaz.com.

2007 AHI Graduate Feedback

"This was one of the best, if not the best training class I have ever taken."

"The CD and manual are great."

"I know more items are necessary to do my due diligence. It was helpful to go through 'critical path' with a team."

"I have found the AHI to be extremely beneficial. As a lender, the Institute allows me to take a look at the deal from the eye of the developer, and we primarily approach this from the viewpoint of a non-profit. We discuss rental and homeownership deals. The presenters insist that the nonprofit developer be a developer and not a dabbler. This results in the agency taking a realistic look at their capacity to conduct development while still emphasizing their primary mission as a service provider."

a brief CALENDAR 2008

(for details, check the Event Calendar on our website)

JANUARY

- 1 **CLOSED - New Years Day Holiday**
- 18 **AHI Registration Deadline**
- 21 **CLOSED - Martin Luther King Holiday**
- 25 **Arizona Housing Commission**
- 30 **LIHTC Application Workshop**

FEBRUARY

- 12 **AzHFA Board Meeting**
- 18 **CLOSED - Presidents' Day Holiday**
- 20 **Arizona Housing Commission**
- 20 **HOMES FOR ARIZONANS DAY**

MARCH

- 11 **AzHFA Board Meeting**
- 12-13 **Affordable Housing Institute**
- 27-28 **LIHTC Compliance Training**
- 28 **Arizona Housing Commission**

free design & construction Accessibility Training

**Wednesday, April 23, 2008
8:30 am to 12:00 pm**

**Horizon Park Community Center
15444 N. 100th Street, Scottsdale**

To Register:

www.fairhousingfirst.org
(click on **Calendar** link)

Sponsored by:



BECOMING A HIGHER PERFORMING CHDO

JANUARY 29, 2008

Kino Veterans Memorial Community Center
2805 E. Ajo Way
Tucson, AZ

Developed by Monte Franke of Franke Consulting Group, the **CHDO Survivor Kit** will be the basis of this one-day workshop. The **FREE** training is open to staff and board members of existing (and those interested in becoming) Community Housing Development Organizations.

TO REGISTER:

E-MAIL: Sarah.Nusser@nacedd.org

Include name, title, agency (indicate if CHDO, nonprofit, or PJ), address, phone number, fax number, e-mail address.

CLASS IS LIMITED TO 30 PARTICIPANTS.

UPCOMING MEETINGS & CONFERENCES

JANUARY

16 National Multi-Housing Conference Apartment Strategies Conference - Boca Raton Resort & Club – Boca Raton, FL
www.nmhc.org/MeetingRegistration

27-29 Council for Affordable & Rural Housing Mid-Year Meeting
Four Seasons Hotel - San Francisco, CA
www.carh.org/index

FEBRUARY

6-7 Arizona Multi-Housing Association Residential Landlord & Tenant Act Seminar - Punch Woods Facility, Tucson Community Food Bank – Tucson, AZ

7-8 National Conference on Ending Family Homelessness, Sheraton Seattle Hotel – Seattle, WA
www.endhomelessness.org

25-26 National Low Income Housing Coalition Annual Policy Conference - Capitol Hilton – Washington, DC

MARCH

12-14 Coalition of Community Development Financial Institutions' Institute - Phoenix Park Hotel – Washington, DC

23-24 National CDBG Week

April is Fair Housing Month



SOUTHWEST FAIR HOUSING COUNCIL RECEIVES LARGE GRANT FROM HUD IN CEREMONY JANUARY 23

Southwest Fair Housing Council in Tucson, a nationally recognized agency for their success in furthering fair access to housing opportunities, will receive a \$368,889 HUD grant in a ceremony on January 23 at 11:00 am at the HUD Tucson office.

“This award is unique in several respects.” said Sandy Fagan, Deputy Director of SWFHC. “The dollar amount is significantly larger than most fair housing awards... further, our agency is one of only five agencies nationally to hold HUD enforcement and education/outreach grants simultaneously.”

The award will be presented by HUD’s Tucson Field Office Director, Phyllis Lim. SWFHC Executive Director Richard Rhey will accept on behalf of the agency. The Tucson HUD Office is located at 160 N. Stone (at Alameda).

FREE SERIES OF WORKSHOPS BEING OFFERED BY ADOH AND THE DRACHMAN INSTITUTE

ADOH and The Drachman Institute have partnered to present a series of **FREE** workshops designed to provide tools and information needed to achieve well-designed affordable housing that integrates cultural considerations, gathers support from the community, and produces a product that enhances the neighborhood.

Registration is required to attend any of these workshops.

Green in Affordable Housing February 5, 2008
REGISTRATION DEADLINE: January 31

Culture and Affordable Housing March 4, 2008
REGISTRATION DEADLINE: February 22

Good Design in Affordable Housing April 8, 2008
REGISTRATION DEADLINE: March 28

What...Affordable Housing in OUR Community?

This workshop will be repeated five times at various sites around the state.

To register for any session, visit the **Event Calendar** on our website, www.housingaz.com

Fair Housing Partnership Annual Event



Panelists at last year's event respond to audience questions.

The **Arizona Fair Housing Partnership** presents its

annual fair housing month

event. This year's event theme is **Technical Assistance for Multi-Family Housing: Fair Housing Design & Construction.**

Accessibility First (www.fairhousingfirst.org) will be conducting a three hour training; Arizona Department of Real Estate Continuing Education Credit approval is pending. The registration form is available at www.aaronline.com. The registration form will be located on the upper left of the homepage. Continental breakfast will be served.

Date: Wednesday, April 23, 2008

Where: Horizon Park Community Center
15440 N. 100th Street
Scottsdale, AZ 85260

Time: 9:00 am until Noon

For more information please contact Shawna Tarboro, Chair, Arizona Fair Housing Partnership at stswfhc@hotmail.com.

Winter, 2008

2007-2008 Federal Initiatives Focus on Housing

Charlene Crowell

Government Relations & Communications Administrator

(602) 771-1093

charlenec@housingaz.com

National Trust Fund, mortgage reform, and homeless initiatives await actions

As the number of Americans facing foreclosures continues to rise, Capitol Hill is increasingly turning to legislative remedies on a range of housing issues spanning affordable housing, homeless protections, mortgage reform, and predatory lending.

In response to the foreclosure crisis, on December 14, the Senate unanimously passed a bill authored by the chair of the powerful House Ways and Means Committee, Rep. Charles Rangel of New York. In less than a week's time, President Bush signed the measure into law on December 20 that will now provide financial relief to both prospective home buyers and those already affected by sub-prime foreclosure.

The enactment of the **Mortgage Forgiveness Debt Relief Act, introduced as H.B. 3648**, removes federal tax liability for debts forgiven from the sub-prime mortgage crisis. Additionally, for prospective homeowners, the new law extends the tax deduction for private mortgage insurance and eases restrictions for qualifying as housing cooperative corporations.

Also on December 14, a 93-1 vote in the Senate approved an FHA reform authored by Sen. Chris Dodd of Connecticut. The lone opposition vote was cast by Arizona's Sen. Jon Kyl.

In a prepared statement, Sen. Dodd said in part, "This measure can shield homeowners from harm by helping families find safe, fair, and affordable mortgages. It can help provide credit, both for new homeowners and those seeking a way out of abusive loans in which they are currently trapped."

Due to a similar measure having previously passed in the House of Representatives, a conference committee will work to resolve differences before it can be forwarded to the President.

Several other initiatives are also likely to be resumed in early 2008.

The **Mortgage Reform and Anti-Predatory Lending Act of 2007 (H.R. 3915)** would reform mortgage practices by licensing and registration of mortgage originators, including brokers and bank loan officers. Additionally, this bill would set a minimum standard for all mortgages which states that borrowers must have a reasonable ability to repay. On November 15, 64 Republicans joined 227 Democrats in its 291-127 passage. Referred to the Senate Banking, Housing, and Urban Affairs Committee on December 3, it now awaits that committee action.

Just days following its receipt, Sen. Chris Dodd, the committee chair, offered his own version of mortgage reform. Joined by 13 colleagues as co-sponsors of the **Homeownership Preservation and Protection Act of 2007**, the senate version of mortgage reform would:

- Establish new lending standards with accompanying protections for all borrowers;
- Prohibit brokers from steering prime borrowers to more expensive subprime loans;
- Ban both prepayment penalties for homeowners and up front payment or financing of credit life, credit disability or credit unemployment insurance;
- Extend enforcement powers to state attorneys general.

A third measure is also under consideration by this key senate committee. Two months earlier when the U.S. House of Representatives took an October 10 floor vote on the proposed **National Affordable Housing Trust Fund (H.R. 2895)**, 41 Republicans joined 223 Democrats for its 264-148 passage. Among Arizona's eight-member congressional delegation, five provided bipartisan support. The fund would provide for the construction, rehabilitation, and preservation of decent, safe, and affordable housing for low-income families.

While momentum mounts for foreclosure reforms, two other initiatives focus on an often forgotten population: homeless people. Both would amend and reauthorize funds for the McKinney-Vento Homeless Assistance Act.

Since a May 2007 introduction, the **Community Partnership to End Homelessness Act of 2007 (S 1518)**, has stalled and has yet to gain a Senate floor vote. Sponsored by Sen. Jack Reed of Rhode Island, the bill would consolidate three of HUD's competitive homeless programs— Supportive Housing Program, Shelter Plus Care and Moderate Rehabilitation/Single Room Occupancy — into one "Community Homeless Assistance program. Moreover, the bill would increase flexibility in rural areas.

A companion House bill known as **HEARTH (The Homeless Emergency Assistance and Rapid Transition to Housing Act, H.R. 840)**, would also consolidate housing assistance programs for homeless persons and require regional community homeless assistance planning boards. Introduced by the late Rep. Julia Carson of Indianapolis, the measure had two hearings before her passing on December 15. The measure is still expected to advance and be scheduled for a spring 2008 markup.

2007 Employee of the Year: NÖEL SCHAUS



2007 ADOH Employee of the Year, Noël Schaus, poses with CD&R Administrator, Kathy Blodgett and Director Karnas.

A Community Development and Revitalization (CD & R) employee has been honored as the Arizona Department of Housing's Employee of the Year. The 2007 honoree, Noël Schaus, CD & R Specialist for Coconino and Yavapai Counties, provides technical assistance and monitors projects funded by CDBG, HOME, and State Housing Trust Fund dollars. Housing rehabilitation, emergency

home repair, senior citizen center improvements, installation of public utilities, and removal of barriers for the physically challenged are among the kinds of project services she oversees.

Commenting on the award, she remarked, "This is not a singular endeavor. I work with many great people within ADOH and in the communities. It is so rewarding to see the positive impact ADOH funds and our collective efforts have in supporting each community's growth and spirit."

"As her supervisor, I am more than thrilled that Noël received this honor," exclaimed Kathy Blodgett, CD & R Administrator. "She is very focused, self-motivated, a team leader, and a critical thinker. When she takes on a project, it is as good as done."

As in previous years, the announcement was a feature of the December all-staff staff meeting and holiday gathering. Director Fred Karnas made the presentation.

No Scrooges at ADOH



A representative of St. Mary's Food Bank accepts accumulated donations and a check representing the Department's contribution, from Carol Ditmore, Asst. Deputy Director of Operations for ADOH.

During the holidays, St. Mary's Westside Food Bank relies on donations of food and cash to provide for those in need. ADOH staff made St. Mary's their holiday project and collected donations of over 405 pounds of food and \$570 in cash. According to St. Mary's, this is equivalent to 4,395 meals.

Considering that ADOH has only 67 employees, our level of giving translates into 65 meals per employee!

ADOH RECEIVES AWARD FROM APACHE JUNCTION Department recognized for support of City's programs



The Mayor and City Council of the City of Apache Junction acknowledged the Arizona Department of Housing's support and funding for the city's community development and housing projects. Apache Junction has received \$3,854,742 in Community Development Block Grant

monies since 1982. Director Fred Karnas accepted the award on behalf of the department at a presentation on December 4.

New FACES



Rachel Perez

In an effort to further improve customer service in home buying, on November 5, staff Rachel Perez became our new Homebuyer Assistance Program Manager. Rachel will be working with programs offered by ADOH and the Arizona Housing Finance Authority (AzHFA).

Prior to her new role, she served as a Housing Grant Specialist for the City of Tempe, working with Community Development Block Grants (CDBG), and HOME funding. Before her government service, Rachel

spent several years working with an area nonprofit organization as their Director of Education. In that role, she aided prospective first time homebuyers to gain the information and preparation to successfully transition from renters to homeowners.

Additionally, Rachel brings a commendable record of community advocacy. She has donated her talents to organizations such as Family Self-Sufficiency, Tempe Project Homeless Connect, and Make a Difference.

Commenting on her new role, Rachel said, "I hope to convey a positive leadership and team player role."

welcome!

Winter, 2008



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AHOUSING MATTERS

Vol. 7 No. 2 Spring 2008

CELEBRATING A MILESTONE MOMENT: 40 YEARS OF FAIR HOUSING Arizona's dedication to fair housing remains strong

On April 11, 1968, one week following the assassination of Dr. Martin Luther King, Jr., a key public policy proposal the slain leader had championed became law. After years of local and national protests, and stymied legislative attempts, President Lyndon Johnson signed the Federal Fair Housing Act.

By outlawing discrimination in the sale, financing, or rental of housing because of race, color, religion, or national origin, many long-standing housing practices such as restrictive covenants, racial steering, discriminatory leasing and lending—all became illegal. Within a year of enactment, HUD issued the Title VIII Field Operations Handbook that institutionalized a formal complaint process. In subsequent years, the legal guarantees against discrimination were expanded to include the disabled and gender.

Now 40 years later, communities across Arizona will soon host observances that commemorate all that the landmark law intended, celebrate what has been achieved, and will rededicate themselves to the yet-unfinished agenda.



For the Arizona Department of Housing (ADOH), the milestone observance offers an opportunity to reflect on an important community partnership pledged to advancing fair housing. Since 2000, ADOH has relied upon the expertise of the Southwest Fair Housing Council to augment staff efforts to increase awareness, understanding and compliance of fair housing throughout Arizona.

Since 1988, this Tucson-based nonprofit organization has worked exclusively in fair housing. While their primary focus is to assist people with housing discrimination complaints, that assistance may include investigating and documenting an incident, as well as evaluating cases for future action.

According to Sandy Fagan, SWHFC Deputy Director, more than 250 training sessions are held each year throughout Arizona. Additionally, the agency also averages four community appearances each month.

Reflecting on four decades of fair housing, Ms. Fagan said, "Fair housing law has followed in the footsteps of fair employment law. The Civil Rights Act of 1964 spoke

continued on page 12

AzHFA Activities

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2008 Board of Directors

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The Arizona Housing Finance Authority (AzHFA) Board of Directors is a seven member board that governs the work of the Authority. Board meetings are open to the public and are scheduled to take place at the Arizona Department of Housing, unless otherwise noted.

SCHEDULED MEETINGS

April 8
May 13
June 10 Board & Planning Meeting

For additional information on AzHFA Board Meetings contact Ann Pratt at (602) 771-1090 or annp@housingaz.com.

New federal grant to expand foreclosure counseling \$1.33 million to provide much needed resources

Governor Janet Napolitano recently announced that the first federal funds wholly dedicated to foreclosure counseling in Arizona will soon expand available counseling services throughout the state. Through a competitive funding process, the Arizona Department of Housing and Arizona Housing Finance Authority will administer \$1,333,069 through an existing network of community partners.

"When homes are foreclosed, dreams and hopes are too," said Governor Janet Napolitano. "Thousands of Arizonans have subprime loans that will jump to higher rates, and many are in danger of losing their homes. This grant expands the options for homeowners, but homeowners must take the first step by reaching out for assistance."

To speed services reaching communities, 13 community-based agencies already providing counseling services for troubled homeowners will gain expanded capacity throughout the state. A 1-800 number dedicated entirely to Arizona residents is expected to launch in April to assist at risk homeowners in accessing this counseling service. In the meantime, homeowners can learn more about their foreclosure options by calling the national HOPE NOW number at 1-888-995-4673.

These new and one-time funds became available because of Congressional actions late last year. The FY08 Consolidated Appropriations Bill included the initiative known as the National Foreclosure Mitigation Counseling Program. Administered nationally by NeighborWorks America, an independent, Congressionally-chartered nonprofit organization based in Washington, D.C., the bulk of funds will be targeted to areas of greatest need. In Arizona, NeighborWorks identified the metro areas of Phoenix, Tucson, and Flagstaff as communities with the greatest need. However, through the existing network of community partners, all of Arizona will be assisted.



Arizona Housing Commission

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CURRENT MEMBERS

5th Annual

HOMES FOR ARIZONANS DAY AT THE CAPITOL Brings discussion of housing's "Shrinking Choices"

For the fifth consecutive year, the Arizona Department of Housing and the Arizona Housing Commission hosted Homes for Arizonans Day at the Capitol. This year's February 20 observance included a brief program that spoke to the theme of "Shrinking Choices: Challenges in Affordable Housing".

In welcoming remarks, Commission Chair Jean Richmond-Bowman said in part, "This annual event is one that the Housing Commission has embraced as an opportunity to promote what we believe to be one of the most important concerns we can have as advocates for a thriving community – that of safe, decent, housing that is affordable to all residents that live and work in a community. We believe that the mission of the Department of Housing deserves an occasion to pause and reflect on how housing is such a key measure of the vitality of our communities as well as our economy."

Before an audience of approximately 65 housing stakeholders, local officials, and members of the Arizona Legislature, Director Fred Karnas opened the program by speaking to how growth is affecting affordable housing on a statewide perspective. He then introduced two panelists who offered local perspectives for their communities.

For Michael T. Willinger, Director of Business and Finance for Embry-Riddle Aeronautical University in Prescott, employer-sponsored housing would enhance their ability to recruit and retain works for this world leader in aviation and aerospace higher education. For Santa Cruz County Manager Greg Lucero, the housing choices are equally challenging for this border community. An Arizona native born and raised in Douglas, Mr. Lucero spoke to the need for all governments as well as the private sector to work cooperatively to increase housing choices.

In thanking the guest panelists, Commission Chair Richmond-Bowman probably best summarized the occasion. "Together, despite dismal economic forecasts, we understand that every family still needs a home", she told the gathering. "With your continued support, we will continue our efforts to bring homes within reach for every Arizonan."

Reid Butler

Arizona Multihousing Association

Maria Chavez

Arizona Interagency Farmworker Coalition

Suzanne DeConcini

Long Realty

Deb Drysdale-Elias

Yuma Elementary School District

Betty J. Villegas

Pima County

Helen Hudgens Ferrell

Bothands, Inc.

Rena Van Fleet

Colorado River Indian Tribes

Irving Hill

Fleetwood Homes of Arizona

Kelly Langford

Tucson Urban League

Janet Marcus

Public Member

Guy Mikkelsen

Foundation for Senior Living

Marty Moreno

Town of Sahuarita

Emily Nottingham

City of Tucson Community Services

Kathy Pechman

National Bank of Arizona

Jean Richmond-Bowman

Northern Arizona Building Association

Roberto Ruiz

Ruiz Engineering

Juan Salgado

City of Phoenix

Annette Stein

Maricopa County

Aneva J. Yazzie

Navajo Housing Authority

Sen. Tim Bee

President, Arizona Senate

Rep. Robert Meza

Arizona House of Representatives

SPRING MEETING SCHEDULE

APRIL 25 @ ADOH MAY 20 @ NCSHA in Tucson JUNE 27 @ ADOH



Homes for Arizonans Day

LEGISLATIVE RECEPTION

SHRINKING CHOICES: Challenges in Affordable Housing

Echoing the theme of the event, a panel discussion related how limited housing choices were at both the state and local levels. Following Director Fred Karnas' review of the state perspective, Santa Cruz County Manager Greg Lucero, and Michael Willinger, Director of Business and Finance at Embry-Riddle Aeronautical University in Prescott spoke to respective concerns in their communities.



Director Karnas, Santa Cruz County Manager Greg Lucero, and Michael Willinger of Embry-Riddle await the start of their panel presentation.



Deputy Director Karen Scates and Rep. Jack Brown (D)



Rep. Cloves Campbell (D) is greeted by Charlene Crowell of ADOH.



AHC member Maria Chavez greets Adrienne Howell of Southwest Gas, one of the reception sponsors.



Rep. Tom Chabin (D) and Jeff Gray of Southwest Strategy Group.



Garry Walters of Southwest Gas, an event sponsor and Deputy Director Karen Scates.

From the desk of FRED KARNAS

DIRECTOR'S MESSAGE

CELEBRATING A MILESTONE MOMENT: the 40 Year Journey Toward Fair Housing

Although the framers of our nation's constitution wrote of equality and liberty, for many Americans, those ideals were legally delayed. Our history can neither deny nor diminish the vestiges of slavery and Jim Crow. For succeeding generations of minorities, the right to live wherever they could afford was refused despite our constitutional guarantees.

Fortunately, for our still-unfolding democracy, the now-historic U.S. Supreme Court decisions such as *Brown v. Board of Education* in 1954, the Civil Rights Act of 1964, and the Fair Housing Act of 1968 together have removed legal barriers to the many dimensions of freedom—educationally, socially, and economically. The graphic below this column is intended to convey how the journey to fair housing for all Americans has been punctuated with related developments. From our federal government institutionalizing the formal complaint process, to the expansion of protected classes to include the disabled, gender, and family status, our nation has made measurable and significant strides towards real freedom.

On the state level, the State of Arizona has strengthened the goals of federal fair housing by its own laws and

administration. The Fair Housing Month proclamation shared by Governor Napolitano recognizes the Arizona Fair Housing Partnership and additionally states in part, "the State of Arizona recognizes and values the efforts of those who seek to reduce barriers to full and fair housing opportunities." Additionally and in conjunction with an April 16 Fair Housing Workshop and Forum at Glendale Community College, Attorney General Terry Goddard notes, "...whatever the reason, we are working toward the day when fair housing in Arizona is no longer a goal, but a reality."

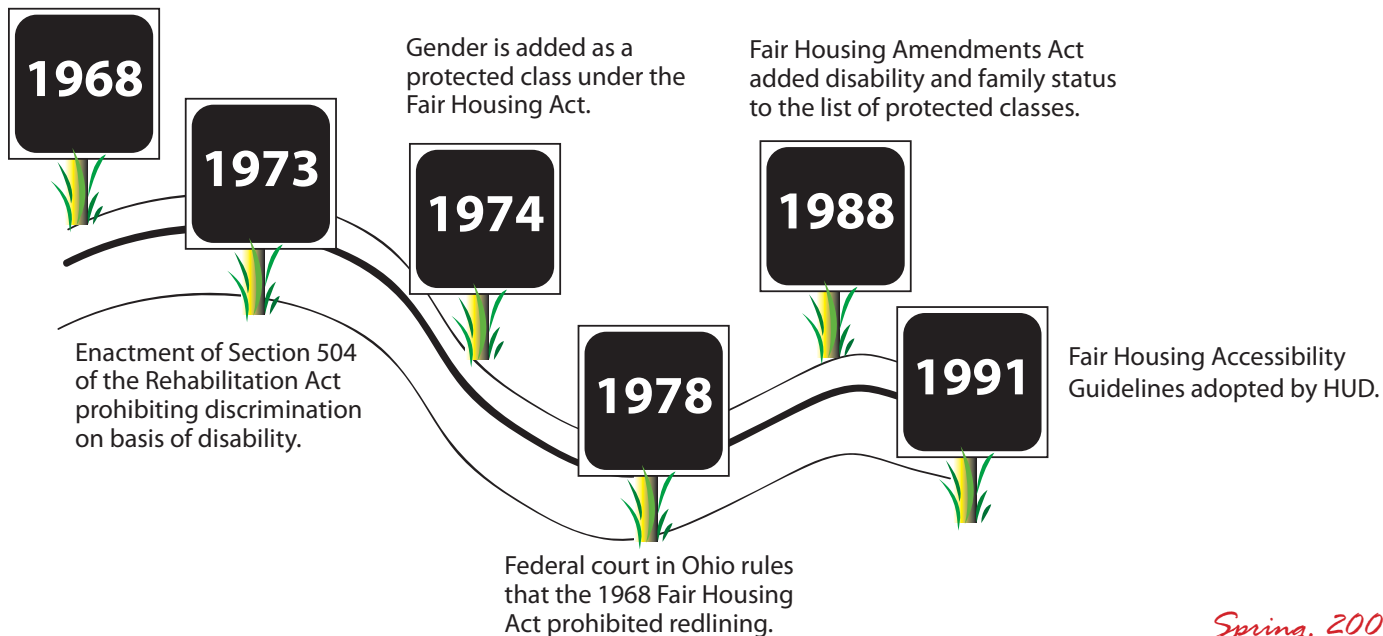
For all Arizonans, these words must be honored with actions that move our state towards the fairness guaranteed by our laws. It was the lingering post-1968 discrimination that led to the expansion of protected classes. The disabled who are denied reasonable accommodation, religious minorities whose culture and choice of faith was found unwelcome, families with young children who are often denied housing, and openly gay men and women are among the people who have also known fair housing violations. Fortunately through the force of law, those who are victim to such discrimination, have legal assurances that can bring relief, and in time, justice because of the Fair Housing Act.

Through partnership with organizations like the Southwest Fair Housing Council, The Arizona Department of Housing will continue to advance awareness, and training. When circumstances warrant investigation, we will encourage those who believe they have been violated to file complaints.

As a month of observances at the state and local level bring events and celebrations of how much has been accomplished, let us be encouraged but not forget that the quest for freedom still goes on.

Enactment of the Fair Housing Act; HUD issues first Title VIII Field Operations Handbook, institutionalizing a formal complaint process.

THE ROAD TOWARD FAIR HOUSING Milestones along the Way



HOUSING IS “KEY” RALLY

Housing Trust Fund importance underscored

On a sunny mid-day in March, approximately 150 housing advocates gathered on the lawn of the Arizona State Capitol to call for state policymakers to preserve the Housing Trust Fund (HTF). “Housing Is Key”, a community awareness and education effort designed and coordinated by community stakeholders gathered more than 45,000 keys from housing advocates statewide. Following the March 10 rally, 45 jars, each containing 1,000 keys, were delivered to the leadership of the State Legislature and all members of state Appropriations Committees.

Organized by Phoenix LISC, the Tucson Planning Council for the Homeless, Arizona Coalition Against Domestic Violence, and the Arizona Coalition to End Homelessness, a series of speakers spoke to how housing needs must be protected despite current budget deficits.

With two Arizona Senators from different parts of the state and different political affiliations, a bipartisan tone was set and maintained throughout the event. Speaking first, Phoenix Senator Leah Landrum Taylor told the crowd, “We do not want to balance the budget on the backs of the vulnerable.” Her colleague, Sen. Tom O’Halleran of Sedona underscored that same theme and called for a “balanced resolution to the state budget deficit.”

Continuing, Sen. O’Halleran termed the HTF as one way to care for the elderly, and closed his comments by adding, “Quality of life should be important to the Legislature.”

That concern for quality of life was echoed by a number of other speakers as well. Representing the Arizona Foreclosure Prevention Task Force, Patricia Garcia Duarte of Neighborhood Housing Services stressed the success of the Arizona Department of Housing’s home buyer counseling, and how it “helps one family at a time.” Ms. Garcia Duarte also called for the active participation of the private sector in the effort to preserve funding.

After reading a brief message from the chair of the Arizona Housing Commission, Commission Member Betty Villegas told the crowd she was changing hats, and reflected on Pima County’s concerns with the budget. Framing housing as an economic catalyst, Ms. Villegas said that without HTF, local governments would need more funding to meet community needs. She also noted



Arizona State Senators Leah Landrum Taylor (D) and Tom O’Halleran (R), amid thousands of keys, stress the importance of HTF as a funding source to meet the needs of the vulnerable in Arizona.



that as HTF projects made investments in communities, residents benefited from expanded affordable housing choices, and could also reach their places of employment quicker.

Other speakers included Ms. Michele White with PAFCO; Allie Bones, Arizona Coalition Against Domestic Violence; and Jacki Taylor, Arizona Coalition to End Homelessness.

Funding Announcements

Following is a list of projects funded by ADOH since July 1, 2007:



Recipient	Activity Description	Amount
Amber Pointe Apartments	56 Unit Senior Rental Project	250,000
Apache ASL Trails, LP	75 Unit Senior Rental Housing	750,000
City of Apache Junction	Emergency Rehabilitation & Repair	110,000
City of Apache Junction	Street Improvements	161,634
City of Avondale	Emergency Rehabilitation & Repair	300,000
Arizona Behavioral Health Corporation (ABC)	Homelessness Prevention	20,000
Arizona Community Foundation/LISC	Recoverable Grant Fund	50,000
Arizona Housing & Prevention Services	Homelessness Prevention	60,000
Arizona State University	Ciic Conference	10,000
Bell Mirage Estates, LLC	60 Unit Rental Project	500,000
Town of Bisbee	Street Improvements	335,025
Bisbee Coalition for the Homeless, Inc.	Homelessness Prevention	37,000
Bothands, Inc.	Acquisition & Rehabilitation	280,000
Bradshaw Senior Community	48 Unit Senior Rental Project	750,000
City of Bullhead City	Owner-Occupied Housing Rehabilitation	746,675
City of Casa Grande	Owner-Occupied Housing Rehabilitation	136,854
City of Casa Grande	Owner-Occupied Housing Rehabilitation	300,000
City of Casa Grande	Owner-Occupied Housing Rehabilitation	700,000
Catholic Charities Community Services - Yavapai County	Homelessness Prevention	95,000
Catholic Charities of Holbrook	Homelessness Prevention	32,000
Catholic Community Services of Southern Arizona, Inc.	Acquisition & Rehabilitation	750,000
Center Ridge Apartments LLLP	48 Unit Rental Project	750,000
Central Arizona Shelter Services (CASS)	Emergency Operating Funds And Repairs	588,960
Chicanos Por La Causa, Inc.	Substance Abuse Facility	550,000
Town of Clifton	Fire Equipment Purchase	100,000
Cloudbreak Phoenix, LLC	20 Unit Veteran Housing	511,080
Cochise County	Street Improvements	268,105
Cochise County	Lead Abatement Program	43,780
Cochise County	Playground Improvements	23,140
Concerned Citizens for Community Health	Homelessness Prevention	24,000
Coconino County Community Services	Homelessness Prevention	100,000
Colorado River Indian Tribes	FEMA Trailer Transport	50,000
Community Action Human Resources Agency (CAHRA)	Homelessness Prevention	85,000
Community Housing Partnership	Homelessness Prevention	16,000
Community Information & Referral, Inc.	Continuum of Care	25,000
Community Services of Arizona	44 Unit Rental Rehabilitation	750,000
City of Coolidge	Emergency Rehabilitation & Repair	200,000
City of Coolidge	Owner-Occupied Housing Rehabilitation	136,854
City of Coolidge	Owner-Occupied Housing Rehabilitation	300,000
City of Cottonwood	Street Improvements	369,999
Desert Mission Neighborhood Renewal	Emergency Rehabilitation & Repair	200,000
Town of Dewey-Humboldt	Owner-Occupied Housing Rehabilitation	185,339
Town of Dewey-Humboldt	Demolition And Clearance	123,671
Town of Dewey-Humboldt	Guidance Clinic Improvements	60,989
Direct Center for Independence	Emergency Rehabilitation & Repair	345,000
Town of Eagar	Owner-Occupied Housing Rehabilitation	682,000
Town of Eagar	Emergency Rehabilitation & Repair	450,000
Elfrida Community Alliance	Homelessness Prevention	30,000
City of El Mirage	Emergency Rehabilitation & Repair	270,000
City of El Mirage	Owner-Occupied Housing Rehabilitation	409,091
City of Eloy	Park Improvements	136,854
First Baptist Church of Winslow	Emergency Shelter	7,000
Flagstaff Shelter Services	Temporary Shelter	29,060
Flagstaff Shelter Services	Emergency Shelter	22,636
Town of Fredonia	Public Works	372,353
FSL Home Improvement	Owner-Occupied Housing Rehabilitation	630,000
Gila County	Owner-Occupied Housing Rehabilitation	136,854
Gila County Community Service	Homelessness Prevention	57,000
Town of Globe	Owner-Occupied Housing Rehabilitation	136,854
Habitat for Humanity of the West Valley	Single Family Home Construction	350,000
Havasupai Tribe	FEMA Trailer Transport	33,100
Town of Hayden	Wastewater Improvements	118,717
Town of Hayden	Senior Center Improvements	18,137
Hillcrest Duplexes, LP	Acquisition & Rehabilitation	350,000
Town of Huachuca City	Fire Equipment Purchase	202,350
Town of Huachuca City	Recreation Facility Improvements	132,675
Hualapai Nation	FEMA Trailer Transport	50,000
Interfaith Coalition for the Homeless	Homelessness Prevention	35,000

(continued on page 8)

Spring, 2008

Funding Announcements (continued)

Recipient

Activity Description

Amount

Katherine Heights Townhomes II	54 Unit Rental Project	660,000
Town of Kearny	Ambulance Purchase	175,000
La Habra 2004 Limited Partnership	48 Unit Rental Project	500,000
La Paz County	Public Library Renovations	193,000
Labor's Community Service	Homelessness Prevention	55,000
Lake Havasu City	Owner-Occupied Housing Rehabilitation	746,674
Lake Havasu City	Owner-Occupied Housing Rehabilitation	300,000
Lodestar Day Resource Center	Transitional Housing	140,000
Town of Mammoth	Food Bank	273,709
Town of Mammoth	Recreation Facility Improvements	300,000
Town of Maricopa	Street Improvements	136,854
Maricopa County Community Services	Homelessness Prevention	85,000
Mesa Community Action Network	Homelessness Prevention	40,000
Town of Miami	Street Improvements	136,859
Mohave County	Owner-Occupied Housing Rehabilitation	750,000
Mohave County Community & Economic Development	Homelessness Prevention	110,000
Mountain Oaks Senior, LP	Acquisition & Rehabilitation	325,000
NACOG	Emergency Rehabilitation & Repair	300,000
National Assn. for County Community & Economic Development	Education and Training	5,000
Navajo County	Owner-Occupied Housing Rehabilitation	188,800
Navajo County	Senior Center Improvements	70,800
Navajo County	Senior Center Improvements	33,276
Navajo County	County Fairgrounds Parking	139,974
Navajo County	Library Improvements	94,400
Navajo Nation	FEMA Trailer Transport	33,000
New Hope Ranch	Homelessness Prevention	57,027
New Hope Ranch	Homelessness Prevention	64,408
Newtown Community Development Corporation	Acquisition & Rehabilitation	140,000
City of Nogales Community Development	Housing Counseling And Homelessness Prevention	35,000
Nuestra Senora, LP	72 Unit Rental Project	750,000
Parenting Arizona	Homelessness Prevention	24,000
Town of Patagonia	Street Improvements	417,799
Town of Patagonia	Senior Center Improvements	66,893
Town of Patagonia	Library Improvements	11,147
Town of Payson	Owner-Occupied Housing Rehabilitation	228,709
Town of Payson	Senior Center Improvements	45,000
City of Phoenix	Owner-Occupied Housing Rehabilitation	750,000
City of Phoenix	Homelessness Prevention	87,000
City of Phoenix	Utility Deposits	20,000
Town of Pima	Police Station Construction	388,841
Pima County Community Service	Homelessness Prevention	85,000
Pinal County Water System Improvement	136,854	
Project Aware, Inc.	10 Unit Veteran Housing	726,045
Town of Quartzsite	Water Tank Construction	246,550
Rancho Montanas Senior Apartments	69 Unit Senior Rental Project	500,000
San Carlos Apache Tribe	FEMA Trailer Transport	50,000
City of San Luis	Street Improvements	573,342
City of Sedona	Owner-Occupied Housing Rehabilitation	369,999
City of Sierra Vista	Street Improvements	310,025
City of Sierra Vista	Owner-Occupied Housing Rehabilitation	25,000
City of Somerton	Senior Center Improvements	573,343
SouthEastern Arizona Community Action Program	Homelessness Prevention	113,000
Town of Springerville	Owner-Occupied Housing Rehabilitation	124,921
Town of Springerville	Town Hall Improvements	102,419
Town of Springerville	Homelessness Prevention	75,032
City of Surprise	Emergency Rehabilitation & Repair	250,000
St. Vincent de Paul Society	Homelessness Prevention	40,000
Town of Star Valley	Emergency Rehabilitation & Repair	114,454
Town of Star Valley	Meals On Wheels	22,400
Stepping Stone Agencies	Emergency Repair & Rehabilitation	24,750
Streets of Joy	Emergency Shelter	22,000
City of Superior	Park Improvements	136,854
UMOM New Day Center, Inc.	Transitional Housing	750,000
United Methodist Outreach Ministries (UMOM)	Emergency Shelter	750,000
University of Arizona's Drachman Institute	Technical Assistance	133,325
Urban Council, LP	150 Unit Rental Rehabilitation	500,000
Western Arizona Council of Governments	Homelessness Prevention	105,000
White Mountain Apache Tribe	FEMA Trailer Transport	50,000
White Mountain Catholic Charities	Homelessness Prevention	42,000
Town of Winkelman	Street Improvements	154,250
Town of Winkelman	Park Improvements	119,459
Town of Winkelman	Fire Equipment Purchase	225,000
Yavapai Apache National Tribal Housing	Downpayment Assistance	700,000



Training, Conferences Other Happenings

Free series of workshops being offered by ADOH and Drachman Institute

ADOH and The Drachman Institute have partnered to present a series of **FREE** workshops designed to provide tools and information needed to achieve well-designed affordable housing that integrates cultural considerations, gathers support from the community, and produces a product that enhances the neighborhood. Remaining workshops in this series are shown below. **Registration is required to attend any of these workshops.**

Good Design in Affordable Housing April 22, 2008

Land Department
1616 W. Adams Street
Phoenix, AZ

REGISTRATION DEADLINE: April 15

What...Affordable Housing in OUR Community?

This workshop will be repeated at various sites around the state.

May 22, 2008

OYCC Auditorium
3020 E. Tacoma Street
Sierra Vista, AZ

REGISTRATION DEADLINE: May 16

May 29, 2008

Dr. Martin Luther King Neighborhood Center
300 S. 13th Avenue
Yuma, AZ

REGISTRATION DEADLINE: May 23

To register for any session, visit the **Event Calendar** on our website, www.housingaz.com

a brief **CALENDAR 2008**

(for details, check the Event Calendar on our website)

APRIL

- 8 **AzHFA Board Meeting**
- 16-17 **Affordable Housing Institute**
- 22 **ADOH/Drachman Workshop**
- 25 **Arizona Housing Commission**

MAY

- 13 **AzHFA Board Meeting**
- 20 **Arizona Housing Commission**
- 22 **ADOH/Drachman Workshop**
- 26 **CLOSED - Memorial Day Holiday**
- 29 **ADOH/Drachman Workshop**

JUNE

- 4-5 **Affordable Housing Institute**
- 10 **AzHFA Board Meeting**
- 27 **Arizona Housing Commission**

Analysis of Community Housing Development Organizations (CHDOs) in Arizona now available

In 2007, thanks to a grant from the U.S. Department of Housing and Urban Development, ICF International launched an assessment of all Community Housing Development Organizations (CHDOs) working in Arizona. The extensive review looked at CHDOs who have been certified by the State of Arizona, City of Phoenix, Maricopa HOME Consortium, and the Tucson/Pima County HOME Consortium. In some instances CHDOs are certified to work in multiple jurisdictions.

The analysis was completed in early 2008 and is now available for review by downloading the document from the Arizona Department of Housing's website: www.housingaz.com at *Developers & Local Governments*.



BRIAN MICKELSEN HOUSING HERO AWARDS

ADOH is now accepting nominations for the 2008 Brian Mickelsen Housing Hero Awards to be presented at the 2008 Governor's Housing Forum in Flagstaff, September 9-11. Get information and download a Nomination Form at www.housingaz.com/Training & Events.

This year's categories are Local Initiatives, Innovative Partnerships, Superior Sustainable Design, Tribal Initiatives, Elected Official Award and Partner in Housing Arizona.

Deadline for entry is June 13, 2008.

APRIL

- 8 Housing & Transportation Human Services Coordination Conference**
2008 Maricopa Association of Governments Regional Conference, Desert Willow Conference Center, Phoenix, AZ
<http://www.mag.maricopa.gov/event.cms?item=8559>
- 8-9 Community and Support Services (CSS) Sustainability Conference**
sponsored by HUD, New Holly Development, Seattle, WA
http://www.hcdi.com/hudhope6/hudhope6_form-index.aspx
- 8-10 Arizona Interagency Farmworkers Coalition 13th Annual Conference**
Esplendor Resort, Rio Rico, AZ
<http://aifc.org/currentevents.htm>
- 8-11 2008 National Fair Housing Conference**
sponsored by HUD, Hilton Atlanta, Atlanta, GA
<http://www.hud.gov/calendar>
- 9 National Alliance to End Homelessness Annual Awards Ceremony**
John F. Kennedy Center for the Performing Arts, Washington, DC
<http://www.endhomelessness.org/content/calendar/>
- 18 Arizona Landlord-Tenant & Fair Housing Seminar**
Sponsored by ADOH and Southwest Fair Housing Council, City of Prescott Council Chambers, Prescott, AZ
www.swfhc.com
- 23 Fair Housing Partnership Annual Event**
Horizon Park Community Center, 15440 N. 100th Street, Scottsdale, AZ 85260
aaronline.com
- 27-30 Partners Building Communities, Michigan Conference on Affordable Housing/Homeless Conference**
Lansing Center, Lansing, MI
<http://housingconference.org/08conference>
- 28-30 Urban Forum: Bridging Underserved Communities**
Sponsored by Commercial Markets Advisory Services and Indianapolis LISC, Indianapolis Marriott Downtown, Indianapolis, IN
<http://www.lisc.org/content/calendar/detail/6684/>

MAY

- 5-7 Roadmap to Revitalization, The National Brownfields Conference**
Cobo Center, Detroit, Michigan
<http://www.brownfields2008.org/en/index.aspx>
- 12-14 Construction in Indian Country International Conference**
Del E. Webb School of Construction/Arizona State University Radisson Ft. McDowell Resort, Ft. McDowell, AZ
http://construction.asu.edu/ciic/hotel_information.html
- 15-16 Nevada Council for Affordable and Rural Housing 2008 Annual Meeting**
Las Vegas Marriott Renaissance, Las Vegas, NV
<http://www.carh.org>

- 17-20 National Council of State Housing Agencies 2008 Spring Training**
Westin La Paloma Resort & Spa, Tucson, AZ
www.ncsha.org/conference.cfm/2680
- 27-29 Local Economic Development: The Challenges of Community Renewal**
Co-sponsored by National League of Cities and Municipal Association of S. Carolina, Francis Marion Hotel, Charleston, SC
http://www.nlc.org/resources_for_cities/leadership_ng_programs

JUNE

- 1-4 National Congress of American Indians Mid-Year Conference**
John Ascuaga's Nugget, Reno, NV
<http://www.ncai.org/Home.313.0.html>
- 1-5 True Urbanism: Designing the Healthy City**
46th International Making Cities Livable Conference La Fonda Hotel on the Plaza, Sante Fe, New Mexico
<http://www.livablecities.org/46ConfSantaFe.htm>
- 15-18 Investment and Philanthropy in Rural America**
Rural LISC Seminar XVII, The Mayflower, Washington, DC
<http://ruralisc.org/aboutus/seminar.htm>
- 23-26 2008 Housing Credit Conference & Marketplace**
National Council of State Housing Agencies Loews Miami Beach Hotel, Miami Beach, FL
<http://www.ncsha.org/conference.cfm/2617>
- 29-July 1 Thinking and Acting Strategically in Local Government**
Co-sponsored by the City of Rapid City, SD and South Dakota Municipal League, Rushmore Plaza Hotel, Rapid City, SD
http://www.nlc.org/resources_for_cities/leadershiptraining_programs



FAIR HOUSING WORKSHOP & FORUM

Wednesday, April 16 4:00PM - 7:00PM
Glendale Community College, Student Union
6000 W. Olive Avenue Glendale

FOR MORE INFORMATION OR IF YOUR COMMUNITY ORGANIZATION WOULD LIKE TO HAVE AN INFORMATION TABLE AT THE EVENT, CONTACT:

Arizona Attorney General's Office
Community Services Program
602-542-2123 or www.communityservices@azag.gov

Featured speakers include:
Terry Goddard, Attorney General
Sam Wercinski, Arizona Real Estate Commissioner

2007-2008

LEGISLATIVE INITIATIVES

Focus on Housing

Kristina Fretwell

Legislative Liaison (602) 771-1008

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Arizona Legislative session dominated by state budget

Arizona Legislative session dominated by state budget
The 48th Legislature began its second Regular Session on January 14h, facing a significant budget shortfall for both fiscal years 2008 and 2009. Planning to take swift action on a budget solution, the Legislature began budget hearings a week prior to the official start of session, however negotiations quickly came to a standstill.

With revenue numbers worsening daily, the Legislature and Governor have been exploring several options to fill the budget gap, all of which affect the Department's Housing Trust Fund (HTF), the only state resource dedicated to addressing Arizona's housing-related needs. The HTF are flexible dollars that can be used to fund numerous activities that cannot be funded with the limited federal funds that come to the state, including mortgage foreclosure counseling, homeless and domestic violence shelter developments and emergency and disaster-related housing assistance.

As the Legislature and Governor work to craft a comprehensive, bipartisan plan, the Department and several recipients of the HTF have continued to educate legislators on the importance of continuing to fund the state's most urgent housing needs during this economic downturn. A significant funding decrease to the HTF would leave Arizona with few dollars to address the current mortgage foreclosure crisis. Severe shortages would also impact our ability to serve Arizona's most vulnerable populations.

The centerpiece of the agency's legislative agenda this year is HB 2571. Introduced by Representative Adam

Driggs (R) of Phoenix, the measure would establish and require county assessors to use the income approach to value low-income, multi-family residential rental property. By using the actual income and expenses of a property excluding federal income tax credits, Low-Income Housing Tax Credit (LIHTC) properties would pay a lesser tax.

On a 59-1 vote, the bill passed out of the House of Representatives on March 26. The measure now advances to the Senate for further consideration.

Federal Update

On February 13, President George W. Bush signed an economic stimulus bill that would provide 2008 tax rebates for returns filed by April 15. As enacted, the initiative did not include the housing credit and bond modernization reforms that were included during the Senate Finance Committee markup. House Ways and Means Committee Chairman Charles Rangel (D) of New York is expected to introduce a second economic stimulus bill with housing modernization proposals in the coming weeks.

Many members of Congress have introduced proposals this year, most of which include increases to the Housing Bond cap, refinancing authority and AMT relief. In addition to several other housing proposals, Congress is also working to enact FHA modernization to increase maximum mortgage loan limits, lower down payment requirements, authorize limited risk-based premiums and allow FHA to insure 40-year loans. Both the House and Senate passed FHA modernization bills last year and are working towards a compromise this year.

CELEBRATING A MILESTONE MOMENT: 40 YEARS OF FAIR HOUSING

Arizona's dedication to fair housing remains strong

(continued from page 1)

to employment discrimination. The Fair Housing Act was passed in 1968.

When asked about the level of awareness of fair housing in Arizona, Ms. Fagan said, "Ignorance of fair housing law is not going to be a defense in the face of an allegation. Part of the challenge in serving greater Arizona is the fact that the State is so large and rural; some of our counties are larger than some states."

A major part of ongoing compliance monitoring includes the use of testers who are trained by the SWFHC. In classroom settings, testers learn what the law requires, how to conduct a test, what to look for, and what questions to ask.

One Arizona community that has worked well with SWFHC on training and enforcement issues is Yuma. On April 17 this community will host a morning program at their Martin Luther King Neighborhood Center. The program will focus on fair housing and accessibility.

Asked to reflect on fair housing in her community, Valarie Donnelly, a Neighborhood Specialist for the City of Yuma said, "Yuma is an inclusive community. Discrimination is not going to be tolerated. And if we do uncover evidence of problems, we will act to uphold the laws. So far, however, we have found that in general, this community is aware and interested in treating everyone fairly. Most people know where to go for potential discrimination issues."

In her community, awareness of fair housing involves another important community partner, Community Legal Services (CLS). CLS assists the City of Yuma with outreach, education and training. Additionally, CLS has begun to measure compliance with testing. In past years, familial status and discrimination with regard to children were found. More recently however and according to Ms. Donnelly, reasonable accommodations for disabled people is a more common issue.

While both women take pride in fair housing awareness and compliance, both alluded to a still unfinished agenda.

For Ms. Donnelly, predatory lending is an emerging issue. "Given the way the housing crisis skyrocketed here", she observed, "I am afraid that there are probably a lot more people in homes and situations where they are in loans way over their heads. I am afraid that we have not yet seen the foreclosure issue hit in full force."

"People are often pleasantly surprised to learn", said Ms. Fagan, "that fair housing is good for business, is less complicated than they thought, and simply makes good sense. Most importantly, this education in fair housing law is available at no cost to both housing providers and consumers due in large part to the support of the Arizona Department of Housing."

New FACES

A warm welcome is extended to two new ADOH employees, Kristina Fretwell and Florinda Obie.



Kristina Fretwell

Our new Legislative Liaison, Kristina Fretwell, joined us in January. Although new to the agency, she is well acquainted with the dynamics of her new role, thanks to previous and related posts with both the Greater Phoenix Chamber of Commerce, and the Arizona Senate. A 2001 graduate of the University of Arizona, where she earned a

B.A. in Political Science with double minors in Philosophy and History, she recently said of her ADOH role, "I am thrilled to be a part of ADOH, especially during these challenging economic times."

She and her husband, Bob, reside in Central Phoenix with their two cats and bulldog, Roxy.



Florinda Obie

Florinda Obie who first came to ADOH as a temporary employee in September of 2007, also joined the staff in January as the Administrative Assistant to the Center for Housing Affordability and Livable Communities (CHALC) and the Government Relations and Communications Divisions. Her new duties also include support for the Arizona Housing Commission.

Florinda holds a BA in Sociology from Ottawa University and a MBA from Western International. She is also active in the community. This Girl Scout Leader and Phoenix Rescue Mission volunteer has also served as a commissioner for the City of Glendale Persons with Disabilities Commission, and as a Court Appointed Special Advocate (CASA) with Maricopa County Superior Court.

The married mother of three said of her role with ADOH, "I am happy to be a part of ADOH, and see how this office helps families to have homes."

welcome!



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AHOUSING MATTERS

Vol. 7 No. 3 Summer 2008

HOUSING PROGRAMS SURVIVE BUDGET CUTS

The Arizona Department of Housing would like to thank the many housing advocates who provided their staunch support, defending the State's housing programs amidst the significant budget cuts needed to erase the starkest budget deficit in the State's history. In the end, ADOH emerged with a total loss of \$22.3 million in funding in FY2008 and FY2009 combined. Although these dollars represent a sizeable sweep of agency resources, the funding that remains available to the agency will allow ADOH to continue to address a number of the state's most significant housing needs.

Looking at a possible \$2.2 billion deficit for the FY2009 fiscal year, which started July 1st, Governor Janet Napolitano and Arizona's legislators, which are required by Arizona law to deliver a balanced budget, faced a number of tough decisions. In the end, ADOH is thankful of the recognition that housing resources are needed now more than ever to address the critical issues currently plaguing many Arizona families and neighborhoods. With the expectation of continued hard economic times in the near future, ADOH expects an increase in requests for housing-related services as more people look for advice on troubled mortgages and seek affordable housing options.

According to ADOH Director, Fred Karnas, the agency sacrificed a significant portion of the Housing Trust Fund and operating dollars but considering

go to "Budget" on page 5

ADOH BUDGET SWEEPS (\$ millions)

	FY2008	FY2009	Total 2-Year Sweeps
Program budget	\$10.6	\$8.2	\$18.8
Operating budget	2.8	0.7	3.5
Fiscal year totals	\$13.4	\$8.9	\$22.3

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AzHFA Activities

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WELCOME TO CAROL PARRY FOX AND MANNY GONZÁLEZ AND A FOND FAREWELL TO VICTOR FLORES

A warm public welcome is extended to two recent appointees to the Arizona Housing Finance Authority (AzHFA): Carol Parry Fox, and Manny González.



Manny González



Carol Parry Fox

Manny, a native of Nogales brings to the AzHFA more than 25 years of public service through posts in the cities of Chandler, Guadalupe, and Phoenix, and Maricopa and Pinal Counties. A member of both the Arizona City/County Management Association and the National Association of Housing and Redevelopment Officials (NAHRO), Manny has served as Assistant County Manager for Administrative Services in Pinal County since December 2005.

After a two decade-long distinguished career with Chase Manhattan Bank and its predecessor Manufacturers Hanover and Chemical Bank, Carol Parry Fox became president of Corporate Social Responsibility Associates, a management consulting firm that specializes in helping corporations and non-profits engage in issues such as diversity, the environment, community investment, and philanthropy. In 1995, she was appointed to the advisory board for the Community Development Financial Institutions program, and in 1997 was appointed to the Federal Reserve Board Consumer Advisory council.

And a fond farewell is extended to Victor Flores as he begins an advisory position with the Arizona Department of Transportation. Victor was one of the original AzHFA board members appointed by then Governor Jane Hull in 2002, and served in several executive positions over his six-year tenure, including as Board Chair from 2006 to 2007.

Arizona Housing Commission

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ARIZONA HOUSING COMMISSION BIDS ADIEU AND WELCOME TO MEMBERS

The 1997 legislation that created the Arizona Housing Commission was designed to permanently ensure representation from a diversity of perspectives that is truly Arizonan. As a result, the deliberations of the 24-member Commission draw upon the knowledge and expertise of private sector housing interests, rural and urban local governments, nonprofit organizations, and the general public. Appointed to four year-staggered terms of office, each Commissioner serves as a valued volunteer.

In recent weeks, three Commission members shared their plans to retire and, as Commission members are appointed to represent specific interests and expertise, they will also conclude their service to the Commission. A fond farewell and best wishes are sincerely extended to Commissioners Janet Marcus, and Annette Stein.

And we also offer a hearty welcome to the following new members appointed to represent the following standing interests: Kim Dorney, representing local government in Maricopa County; David Scott Lembke, representing the private sector of real estate; Kathy Pechman, representing the banking and lending community; and Deb Drysdale-Elias named to represent the general public.

Mortgage Trouble?

Don't Delay...Call Today

1-877-448-1211

TOLL-FREE

With Arizona now ranked as the nation's third highest state for foreclosures, Governor Janet Napolitano recently announced the latest in a series of state initiatives to assist families facing a housing crisis. Families who are either behind on their mortgage or facing foreclosure are urged to dial 1-877-448-1211, a toll-free Arizona help line that connects troubled homeowners with nearby trained foreclosure counselors.

In making the announcement, Governor Napolitano said, "In response to a problem that is increasingly affecting so many Arizona families we are launching this new toll free number in an effort to urge homeowners to not delay – to call today. Troubled Arizona homeowners now have a phone number that will connect them to specialized services right here in Arizona. We urge anyone who may be at risk of foreclosure to call a local foreclosure counselor today."

The Governor's announcement builds upon the services related to the State's first-ever grant wholly dedicated to foreclosure counseling. The Arizona Department of Housing (ADOH) is administering a \$1.33 million grant designed to expand the counseling capacity of a dozen community partners throughout Arizona.

The Arizona foreclosure help line arrives at a time when Arizona foreclosures are among the highest in the nation. According to a new research report, **Defaulting on the Dream**, published by Pew Trusts:

- **1 in 18** Arizona homeowners is projected to experience foreclosure on their home as the result of a high-cost loan.
- **63 percent** of all Arizona homeowners will feel the ripple effects of foreclosures on their property values.
- For state and local governments, the combined loss in revenues is projected to be a staggering **\$8.7 billion dollars**.

Commenting on the state's continuing foreclosure initiatives, ADOH Director Fred Karnas said, "Our hope is that by providing these free and convenient counseling services, at-risk homeowners will gain timely and direct access to help save

their homes. No one should hesitate to ask for help. As Governor Napolitano has urged, homeowners should call as soon as they believe their home may be in jeopardy."

Earlier this year and in an effort to expand the counseling capacity of partner agencies, ADOH sponsored a week-long training session taught by representatives of a nationally recognized housing organization, NeighborWorks America. A total of 60 counselors throughout the state received training. Costs were underwritten by the agency's Housing Trust Fund (HTF).

Commenting on the combination of federal and HTF funding to respond to the still-evolving issue, Director Karnas added, "The most effective responses will utilize funding from a variety of sources. At a time when Arizona's economy is struggling to recover, the availability of HTF funding helps us to continue our efforts without burdening taxpayers."

ADOH has also been an visible and vocal participant in a statewide series of foreclosure prevention workshops organized by the Arizona Foreclosure Prevention Task Force, a collaboration of over 200 organizations, lenders, community leaders and government representatives seeking to coordinate outreach and education efforts to assist homeowners facing foreclosure. To date, four forums convened in Apache Junction, Avondale, Tucson, and Phoenix have together attracted over 600 homeowners who registered for the one-on-one counseling available at each session.

Another ADOH foreclosure-related initiative made possible through HTF revenues, Eviction Prevention/Emergency Housing Assistance (EPEH), is administered by 22 local partner agencies. For financially-eligible families, this program offers one-time assistance for a range of services that span: rent/mortgage payments, utility assistance, and/or rental deposits. In response to the surge in foreclosures throughout the state, program funding increased in 2008 to \$4.2 million.

In FY 2007, the 6,210 Arizona households served by the program nearly doubled service counts for the previous year when 3,925 households were served. For a complete list of partnering agencies, visit the agency web at: www.housingaz.com.

The Arizona Department of Housing is contracting with Community Information and Referral Services to staff the call center which will connect homeowners to a local, certified foreclosure counselor.

TRENDS

...shaping Arizona's future.

2008 GOVERNOR'S HOUSING FORUM

September 9-11, 2008 High Country Conference Center Flagstaff, AZ

In a year when housing headlines have made the news, the array of expert speakers, examples of best practices, and recent research will be shared through the theme of Trends...shaping Arizona's future. The lofty views afforded by an elevation of 8,000 feet will be showcased in the new High Country Conference Center in Flagstaff. Matching those scenic vistas will be a conference agenda focusing on emerging ideas and innovations.

In his first forum keynote, on September 10, Director Fred Karnas will set the tone for the annual conference, sharing his vision not only of where housing stands in 2008; but also new insights as to how local concerns can be met in partnerships and forward strides.

An Arizona native and Stanford University-trained lawyer specializing in land use planning, state trust lands, and Zoning, Grady Gammage, Jr. will deliver the opening plenary keynote address. His first-ever Forum appearance will examine how Arizona can better manage future growth within the context of economic issues and preserving a quality of life that is uniquely Arizonan.



Also on opening day, Governor Napolitano has been invited to join the presentation of the Brian Mickelsen Housing Hero Awards. The annual awards will be announced during luncheon ceremonies.

Capitalizing on the success of last year's informal plenary panel discussion, on Thursday, September 11 the 2008 breakfast plenary panel will speak to TRENDS in the economy, aging in place, poverty, and Arizona's culturally diverse population. Discussion is expected to focus on how these trends are affecting the world



of housing and community development in Arizona and beyond. Panelists confirmed include: Anna Maria Chavez, Deputy Chief of Staff to Governor Napolitano; Jim Rounds, Senior Vice-President with Elliott D. Pollack & Company; Karen Scates, Deputy Director of the Arizona Department of Housing; Melanie Starns, Governor's Policy Advisor on Aging; Alan Stephens, President & CEO Center for Western Progress; and Tracy Wareing, Director, Arizona Department of Economic Security.

KEYNOTE SPEAKER



The second and closing keynote will be delivered by Barry Zigas who brings a robust understanding of organizational growth and development gained in a career of more than 30 years of leadership in diverse roles in housing, community and economic development. Mr. Zigas helped create market-changing innovations such as the Low Income Housing Tax Credit, the HOME program, and affordable single family mortgage products.

DEADLINE FOR DISCOUNTED REGISTRATION FEE:

August 15



Exhibitors Marketplace

Returning in 2008 for those of you who want to market products and services to attendees—this is the place to be! Download a registration form at www.housingaz.com at **Training & Events**.

DIRECTOR'S MESSAGE

There is now no doubt that we are in the midst of trying economic times and housing is, unfortunately, at the forefront of the economic challenges that now confront us. On the homeownership front these challenges include an unprecedented number of families facing mortgage foreclosure and entire neighborhoods suffering as a result of abandoned and empty homes and deflated property values. Not to be left out, the rental market is suffering through its own set of difficulties with federal tax credits that have deflated in value along with ever increasing construction costs, making it significantly more challenging to build affordable rental units.

While the recent budget sweeps made "front page news" in this edition of our quarterly newsletter, and despite the loss of \$22.3 million dollars from the agency's 2008 and 2009 fiscal year budgets, much progress has been made over the past quarter on a number of fronts. We at the Arizona Department of Housing, despite the gloomy economic forecasts, remain very positive about the work of the department and our role in addressing these issues.

ADOH has been very active this spring in aiding Arizonans caught in the mortgage foreclosure crisis. After sponsoring several foreclosure mitigation counseling trainings in the state and assembling a cadre of local nonprofit housing agencies to assist in the effort, the agency, in May launched

a toll-free number to link homeowners with these local counseling agencies. To date over 1,200 homeowners have sought assistance through this avenue. More information on this initiative can be found on page 3.

In June, ADOH announced the 2008 Low-Income Housing Tax Credit awards. Sixteen successful projects will provide 887 affordable rental units in 11 counties. As in previous years, the number of applications significantly exceeded the amount of available funding with just slightly over 40 percent receiving a reservation of credits. Given the current market impediments mentioned previously, ADOH will work closely with these projects to provide gap financing where possible to ensure successful projects.

As we turned the corner into July, the Arizona Housing Finance Authority closed on a new mortgage revenue bond issuance in the amount of \$10 million, as well as provided for the availability of \$15 million in mortgage credit certificates. These two investments will ensure ongoing homeownership assistance to the 13 rural counties served by the AzHFA for the remainder of 2008.

So once again, our pledge to bring homes within reach for all Arizona families made significant strides forward. Our collective appreciation is extended to the Governor's Office, key legislators, and all of our constituents who fought so hard to ensure that ADOH's budget remained intact enough to continue with its core mission.

I look forward to seeing you all in cool Flagstaff this September at the Governor's Housing Forum, where we will look at housing trends and discuss innovative ways of meeting the state's future housing needs.

"Budget" continued from page 1

the gravity of budget challenges ADOH is still in a position to continue vital programs. "I have no doubt that FY2009 would be a much more difficult year for the people we serve were it not for their forceful support of our work. Now it is incumbent upon us to be good stewards of the resources we have been given."

ADOH is now considering the full effect of these budget cuts as it moves into FY2009, but remains confident that the agency will move swiftly to provide the resources necessary to fund its core programs. By late July the agency will receive an expected Housing Trust Fund transfer and once the FY2009 sweep of \$8.2 million has been applied, will move forward with providing information on the availability of this important resource.

Future funding and program opportunities will be posted as updates to the agency website at www.housingaz.com.



Training, Conferences Other Happenings



32 GRADUATES TO BE GIVEN CERTIFICATES

Occasion marks 5-year anniversary of Institute

Marking successful completion of a rigorous five month training program, on July 9 Director Fred Karnas will present each participant of the 2008 Affordable House Institute (AHI) with Certificates of Completion. The occasion will also mark the program's fifth anniversary.

This year, the AHI Class of 2008 attracted 32 participants from diverse communities including Jerome, Lake Havasu City, Marana, Phoenix, Tucson, Window Rock, Yuma, and Winslow. Organized into teams, participants represented a range of professions as well: local governmental officials, architects, tribal leaders, realtors, developers, nonprofits, and for-profit organizations.

Beginning in early spring and continuing through mid-summer, AHI participants attended four, two-day trainings that developed technical skills, resource awareness, and tools for effective project planning.

a brief CALENDAR 2008

(for details, check the Event Calendar on our website)

JULY

- 4 **CLOSED - Fourth of July Holiday**
- 8 **Arizona Housing Finance Authority**
- 9-10 **Affordable Housing Institute**

AUGUST

- 1 **Arizona Housing Commission**

SEPTEMBER

- 1 **CLOSED - Labor Day Holiday**
- 9-11 **Governor's Housing Forum**
- 9 **Arizona Housing Commission**
- 9 **Arizona Housing Finance Authority**
- 29-30 **LIHTC Compliance Training, Tucson**

Course content spanned: market analysis; project feasibility and design; implementation and management; finance and risk management options; physical and occupancy management; community partnerships and capacity-building.

For former AHI graduates, the time invested in training has already reaped rewards. Two of the projects selected in the 2008 awards for Low-Income Housing Tax Credit awards were former AHI participants. The winning projects with AHI members were Rehoboth Place, a 47-unit family development in Phoenix, and Vida Serena, a 72-unit special needs project in Tucson.

For more information on AHI, visit the ADOH website at www.housingaz.com.

Other Events of Note



UPCOMING MEETINGS & CONFERENCES

JULY

- 10-11 Arizona Rural Policy Forum
Northern Arizona University, Flagstaff, AZ
www.cba.nau.edu/azrdcForum
- 22-23 FHA Processing & Underwriting Training, Illinois Mortgage Bankers Association, Oak Brook, IL
<http://www.imba.org/files/public/FHATrainingJuly08.doc>
- 28-30 Annual Conference National Alliance to End Homelessness Washington, DC
<http://www.endhomelessness.org/content/calendar/detail/1874>
- 25-27 2008 Summer Conference National Association of Housing and Redevelopment Officials (NAHRO), Nashville, TN
www.nahro.org/conferences/index.cfm

AUGUST

- 19-20 2008 Annual Conference
The League of Arizona Cities and Towns, Paradise Valley, AZ
http://www.azleague.org/pdf/ac_reg08.pdf
- 22 Annual Conference Tucson Planning Council for the Homeless, Tucson, AZ
www.tpch.org

SEPTEMBER

- 11-13 2008 Assets Learning Conference
Corporation for Enterprise Development (CFED), Washington, DC
<http://www.assetsconference.org/index.php>
- 24-26 Governor's Rural and Regional Development Conference
Carefree / Cave Creek, AZ
<http://www.azcommerce.com/CommAsst/RuralDev/RDC.htm>
- 17-19 National Indian Justice Center Training in Federal Indian law and Assessing Tribal Courts, Reno, NV
http://www.ncai.org/Event_View



**Low Income Housing Tax Credit (LIHTC)
Compliance Training**
SEPTEMBER 29-30 • HOLIDAY INN PALO VERDE • TUCSON, AZ

To register, visit the **Event Calendar** at
www.housingaz.com

DIRECTOR KARNAS ATTENDS RIBBON CUTTINGS FOR LIHTC PROJECTS

Two small Arizona communities recently provided Director Fred Karnas with an opportunity to see first-hand how agency sponsored projects are meeting local housing needs. The two communities, Safford and Snowflake, each had newly-completed projects with festive ribbon-cutting ceremonies.

On April 29 in Snowflake, local, state and federal officials joined with developers and residents of Fairway Manor, a new 60-unit Low-Income Housing Tax Credit (LIHTC) development. Sited among neighboring high-end homes, each apartment home has a front courtyard and backyard patio. Community features include barbeque, picnic and children's play areas, as well as a basketball court.

Commenting on his own small town roots, Director Karnas reflected on the visit. "As I was growing up, I learned how important it was to be in a community. This is really a community project. People work together to make everyone feel included. We are trying to duplicate such communities throughout the state."

The following day in Safford, a similar LIHTC project serving families is already fully occupied. An 18 month waiting list reflects the demand for quality affordable housing in this growing community. Later in the day, Director Karnas also toured another Safford project that was supported by the Arizona Housing Finance Authority, Casa de Flores. This 31-unit acquisition/rehab project is a senior community complete with new kitchens, carpets, and paint. The seniors also run their own community garden, providing the opportunity to grow healthy fresh vegetables while lessening the impact of the rising costs of food.



(Left) Taking part in the ribbon cutting for Fairway Manor in Snowflake, are, seated from left, Snowflake-Taylor Chamber of Commerce members Larry Matyas and Bob Moffett, Snowflake Snowflake Councilor Charlie Hendrickson and developers Julie Hyatt and Pete Chalupsky. Standing, from left, are chamber members Patty Matyas, Joe Bjorn and Cyndee Larson, Chamber Executive Director Greg Hudson, Architect Tom Wilson, Snowflake Mayor Kelly Willis, Arizona Department of Housing Director Fred Karnas, Snowflake Vice Mayor Kerry Ballard, Ernie Wetherbee from the federal Rural Development program, Snowflake Councilor Sharon Tate, Snowflake Town Manager Paul Watson and chamber member Rene Austin. (Right) Residents enjoy many amenities such as front courtyards.



(Above and below) Casa de Flores' rehabilitated common areas and exteriors provide an affordable environment for Safford's senior community.



ADOH to present workshop at 2008 Governor's Rural and Regional Development Conference

This September will mark the sixth consecutive year that the Arizona Department of Commerce and its partners will convene the Governor's Rural and Regional Development Conference. Scheduled for September 24-26, this year's conference will be jointly hosted by the towns of Carefree and Cave Creek. As in previous years, the annual conference is expected to attract approximately 400 registrants representing private industry, chambers of commerce, education, transportation, real estate, utilities, rural, urban, and tribal community leaders, city council members, and elected officials, and others.

The Arizona Department of Housing (ADOH) will participate in one of the scheduled workshops. The agency's workshop session reflects this year's conference theme, **Many Communities. One Arizona.**

"**A Holistic Approach to Community Development and Revitalization**" will be the topic of the workshop where Charlotte Grant-Cobb, PhD, ADOH Assistant Deputy Director/Programs and Kathy Blodgett, ADOH Administrator, Community Development and Revitalization will together discuss how outcomes can be maximized by combining available resources for strategic

planning and community revitalization. As Community Development Block Grants (CDBG) funding opportunities become more limited, attendees will participate in a discussion of holistic approaches to achieving the "growing smarter initiatives".

For more information on the upcoming conference, visit the web site at: <http://www.azcommerce.com/CommAsst/RuralDev/RDC.htm>

2007-2008

LEGISLATIVE INITIATIVES

Focus on Housing

Kristina Fretwell

Legislative Liaison (602) 771-1008

kristinaf@housingaz.com

State Update

With a goal of completing work by mid-April, the Legislature was still in session, negotiating a budget and finishing final legislation into late-June. This year, 1,380 bills were introduced of which 348 were passed. At press time, among the bills passed, 298 were signed and 27 were vetoed.

While preservation of the Housing Trust Fund during budget negotiations was the top priority for the Arizona Department of Housing (ADOH) this year, another focus of ADOH's legislative agenda was HB 2571, a measure to require county assessors to use the income approach to value low-income, multi-family residential rental property. By using actual income and expenses, excluding federal income tax credits, the bill would have lowered the tax burden for Low Income Housing Tax Credit (LIHTC) properties to offset restrictions and reduced revenues in exchange for permanent affordable housing for 30 years, a necessary tool for continuing to encourage investment in affordable housing in Arizona.

While the bill moved through the House, passing with a vote of 59-1, it ran into some obstacles in the Senate, making it as far as the Commerce and Economic Development Committee. Over the summer months, ADOH is actively meeting with allied stakeholders to reach agreement on the exact method to assess LIHTC properties and anticipates introducing a compromise bill next year.

Also on the Department's radar this year were several measures introduced to address the foreclosure crisis, including a bill to create a loan originator program with the Department of Financial Institutions (DFI). The bill, which passed during the final days of the legislative session, establishes a loan originator licensing program through DFI, to take effect on January 1, 2010. The bill enjoyed widespread support among the lending and real estate community and will enact important safeguards for loan originators into the future.

In an effort to bring attention to the mortgage meltdown affecting our state, ADOH also participated in a special public forum on the mortgage foreclosure crisis in early June, hosted by the Senate Democratic caucus. The event brought attention to the range of programs and services offered to residents facing mortgage trouble, including the creation of a toll-free, state-wide foreclosure help line, 1-877-448-1211. As Arizona continues to face its still-unfolding foreclosure

problem, ADOH remains hopeful that some additional legislative steps will be taken to combat the crisis next year.

Federal Update

As the housing and foreclosure crisis continued to dominate the national spotlight, Congress took action on several foreclosure related measures over the past few months. After offering their own versions of a housing stimulus bill, the House and Senate are close to an agreement on compromise legislation.

Prior to their 4th of July break, Senate Banking Committee Chairman Christopher Dodd (D-CT) and Ranking Member Richard Shelby (R-AL) offered a substitute amendment to the housing stimulus bill, HR 3221. While House leaders have some minor objections to the amendment, they are negotiating a compromise and hope to incorporate changes prior to a final vote on the Senate floor. The current language includes an \$11 billion Housing Bond cap increase, permanent alternative minimum tax (AMT) relief, temporary mortgage revenue bond (MRB) refinancing authority, a 10 percent Housing Credit cap increase in 2008 and 2009, government sponsored enterprise (GSE) regulatory reform establishing a new state-administered affordable housing fund, Fair Housing Administration (FHA) modernization, a new FHA refinancing program for homeowners at risk of foreclosure, a \$150 million increase in foreclosure mitigation counseling and \$4 billion in Community Development Block Grants (CDBG) to purchase and rehabilitate foreclosed properties.

ADOH is hopeful that this legislation is successful, bringing additional resources to Arizona to invest in additional affordable housing options, expand foreclosure mitigation counseling and provide funds to rehabilitate neighborhoods and homes affected by foreclosure. Negotiations are expected to resume shortly after the 4th of July break, and House and Senate leaders expect to final pass the bill this summer.



Remembering Senator Jake Flake

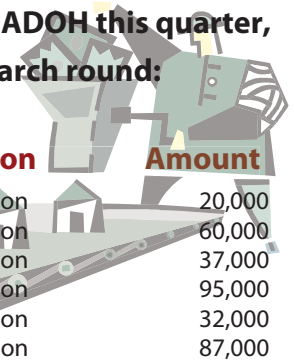
All of ADOH extends its belated but sincere condolences to the family of the late State Senator Jake Flake who passed at the age of 72 on June 8. For this agency, he will always be remembered and credited as the House member and leader who single-handedly

sponsored HB 2615, the legislation that established the Arizona Department of Housing and the Arizona Housing Finance Authority. Our existence is prominently among his greatest contributions. Although best known for his work in agriculture and state lands, he was also an advocate for affordable housing in rural Arizona as well.

In his honor, Governor Janet Napolitano ordered state capitol flags lowered to half mast on Sunday, June 15.

Funding Announcements

Following is a list of projects funded by ADOH this quarter, including tax credits awarded for the March round:



Recipient	Community	Activity Description	Amount
Arizona Behavioral Health Corporation	Maricopa County	Homelessness prevention	20,000
Arizona Housing & Prevention Services	Pima County	Homelessness prevention	60,000
Bisbee Coalition for the Homeless	Cochise County	Homelessness prevention	37,000
Catholic Charities Community Services	Yavapai County	Homelessness prevention	95,000
Catholic Charities of Holbrook	Navajo County	Homelessness prevention	32,000
City of Phoenix	Phoenix	Homelessness prevention	87,000
City of Springerville	Apache County	Homelessness prevention	75,032
Coconino County Community Services	Coconino County	Homelessness prevention	100,000
Community Action Human Resources Agency	Pinal County	Homelessness prevention	85,000
Community Housing Partnership	Maricopa County	Homelessness prevention	16,000
Concerned Citizens for Community Health	Scottsdale	Homelessness prevention	24,000
Gila County Community Services	Gila County	Homelessness prevention	136,854
Labor's Community Service Agency	Maricopa County	Homelessness prevention	55,000
Maricopa County Community Services	Maricopa County	Homelessness prevention	85,000
Mesa Community Action Network	Mesa	Homelessness prevention	40,000
New Hope Ranch	Concho/St. Johns	Homelessness prevention	57,027
Nogales Community Development	Santa Cruz County	Homelessness prevention	
Parenting Arizona	Winslow	Homelessness prevention	24,000
Pima County Community Service	Pima County	Homelessness prevention	85,000
SouthEastern Arizona Community Action Program	Cochise, Graham, Cochise & Santa Cruz Counties	Homelessness prevention	113,000
Western Arizona Council of Government	La Paz & Yuma Counties	Homelessness prevention	105,000
Besty Ross Apartments	Coolidge	Refinancing and rehabilitation	674,000
Bradshaw Senior Community	Prescott	LIHTC rental development	67,573
Cloudbreak Phoenix, LLC /Victory Place II	Phoenix	20 unit rental project	511,080
Coral Pointe Apartments	Phoenix	LIHTC rental development	994,505
CRIT Housing I	Parker	LIHTC rental development	820,268
Katherine Heights Townhomes II	Bullhead City	LIHTC rental development	70,786
Katherine Heights Townhomes III	Bullhead City	LIHTC rental development	732,363
La Posada Apartments	Yuma	LIHTC rental development	996,016
Madera Peak Vista	Globe	LIHTC rental development	897,166
Martin Luther King Building	Tucson	LIHTC rental development	1,000,000
Mohave County Community & Economic Development	Mohave County	Homelessness prevention	110,000
Mountain Pointe Apartments, Phase II	Nogales	LIHTC rental development	32,725
Native American Connections/Catherine Arms	Phoenix	GAP financing	698,694
Pichacho Peak Apartments	Eloy	Refinancing and rehabilitation	732,000
Project Aware, Inc./Creekview Place	Prescott	10 unit rental project	726,045
Rancho Montanas Senior Apartments	Phoenix	LIHTC rental development	66,041
Rancho Vista Apartments	Wickenburg	Refinancing and rehabilitation	464,000
Rehoboth Place	Phoenix	LIHTC rental development	646,454
San Carlos Homes IV	San Carlos	LIHTC rental development	715,122
Santa Fe Springs	Sierra Vista	LIHTC rental development	923,706
Sierra Blanca Apartments	Taylor	Refinancing and rehabilitation	477,000
St. Vincent de Paul Society	Maricopa County	Homelessness prevention	40,000
Sungate Villa II Senior Community	Prescott Valley	LIHTC rental development	1,000,000
Superior Arboretum	Superior	LIHTC rental development	293,606
Tierra del Cielo	Somerton	27 unit rental project	600,000
Tivoli Heights Village	Kingman	LIHTC rental development	92,692
Tivoli Heights Village, Phase II	Kingman	LIHTC rental development	22,372
Tolleson Gardens	Tolleson	Refinancing and rehabilitation	867,000
UMOM Family Housing	Phoenix	LIHTC rental development	1,000,000
Urban Council, LP/Council House	Tucson	150 Unit rental project	500,000
Urban League Manor	Phoenix	LIHTC rental development	167,747
Valley View III Apartments	Prescott Valley	LIHTC rental development	83,349
Vida Serena	Tucson	LIHTC rental development	889,338
Whispering Sands	Page	LIHTC rental development	743,454
White Mountain Catholic Charities	Apache & Navajo Counties	Homelessness prevention	42,000
White Mountain Villas	Show Low	LIHTC rental development	523,096
Yuma Senior Terraces	Yuma	LIHTC rental development	1,000,000



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AHOUSING MATTERS

Vol. 7 No. 4 October 2008

GOVERNOR ANNOUNCES HOUSING ARIZONA

Initiative to serve struggling families, ADOH funding priorities to support Governor’s vision

An initiative recently launched by Governor Janet Napolitano is expected to bring a record number of state resources to the ongoing fight against foreclosures and homelessness throughout the state. Housing Arizona, the name given to the effort first announced on September 10, dedicates over \$13 million from the non-taxpayer funded Housing Trust Fund (HTF) to meet community needs, expand direct services, and strengthen inter-agency collaborations.

In a news release announcing the dedicated funding, Governor Napolitano said in part, “The bottom line is that Arizonans are hurting from the multiple impacts of rising costs for gas and groceries to dwindling home values, and the loss of homes. These resources are expected to address the pressing need of two groups of Arizonans particularly hard hit by the current economy: homeowners facing foreclosure and homeless men, women and children.”

Throughout the current fiscal year, the initiative will bring together five Cabinet-level agencies to combine resources and expertise to address a wide range of housing needs. The Departments of Corrections, Health Services, Economic Security, and

Veterans Services will be partners with the Arizona Department of Housing, focusing on various aspects of housing for homeless persons:

- \$2 million will fund a new approach for developing housing for persons experiencing serious mental illness with the Department of Health Services. The joint goal is to expand the number of available affordable units for this population.
- \$1 million will be targeted to ex-offenders who would otherwise be homeless upon the completion of their sentence. In partnership with the Department of Corrections, the collaboration will provide a short term bridge for ex-offenders to find safe, decent, affordable housing in the community while reducing the likelihood of recidivism significantly.
- \$1 million will be directed to address the housing needs of homeless youth in cooperation with the Department of Economic Security. Homeless youth often seek to improve their situations by participating in day programs,

employment, and counseling only to have to sleep on the streets for lack of affordable housing options.

- \$750,000 will assist the growing number of veterans who, because of a variety of

see “HOUSING ARIZONA” on page 3

ADOH to receive \$38 million for Neighborhood Stabilization

On September 26 and as part of the recent enactment of federal housing legislation, ADOH was notified it would receive \$38 million for Neighborhood Stabilization. With several other allocations announced for Arizona, the state will receive more than \$121 million. Earlier this summer, Congress instructed HUD to allocate the Neighborhood Stabilization Program grants to areas of greatest need to communities heavily impacted by foreclosures, subprime mortgages, defaults and delinquencies.

By December 1st, the agency will develop a plan to utilize these revenues over the next 18 months. As plans unfold, notices will be posted to the agency web at www.housingaz.com.

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AzHFA Activities

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AZHFA ISSUES BONDS FOR RURAL MULTI-FAMILY RENTAL PROJECTS Developments Announced For Kingman, Prescott Valley and Somerton

As part of the continuing effort to expand affordable rental housing in Arizona, a September 24 bond issuance will soon benefit rural residents in three communities.

In Somerton, the Tierra del Cielo apartments will use \$4,275,787 of bond financing to build 33 new units of housing for farm workers. The Developer, Comite de Bien Estar, Inc., will build 16, 2-bedroom units and 17, 3-bedroom units for families with income at or below 50 percent of Area Median Income. Total project costs are estimated at \$6.25 million.

Kingman and Prescott Valley will be the beneficiaries of four remodeled apartment projects. Arizona Allied Pacific Development, LLC, general partner of APD AZ RD 2008 Partners, LP will acquire and rehabilitate Chaparral Apartments (20 units) and Cimarron Apartments (40 units), both in Kingman. The remaining two communities, Lynx Creek Apartments and Navapai Apartments, each containing 26 units and in Prescott Valley will receive bond financing of \$4,240,000 as part of an estimated \$8.8 million project.

Arizona Housing Commission

A Word from the Chair

Maria Chavez

The housing industry is facing many challenges in the year to come, as the economy continues to move at a sluggish pace and many individuals continue to suffer due to the mortgage foreclosure crisis and the rising price of gas and food. As the newly elected chair of the Arizona Housing Commission (AHC), I am honored to lead this group as we work to address some of these and other affordable housing challenges facing our citizens.

The AHC is a diverse body, made up of 24 key decision-makers from private industry, community-based nonprofit housing organizations and state, local and tribal governments. With the combined expertise and knowledge of all of the members, the AHC is in a unique position to support the Arizona Department of Housing and the Governor's office as we work together on solutions. Collectively we will make an impact on housing in Arizona.

The Commission's special committee structure enables us to narrowly tailor our focus and recommendations. For example, the State Land and Workforce Housing Committee was formed this summer to explore how state trust lands could potentially expand affordable housing opportunities. Another special committee, the Low-Income Housing Tax Credit Work Group, will soon help to provide policy and guidance for future tax credit allocation rounds.

I look forward to serving as the chair of this Commission and tapping into each and every individual member's unique experience as the AHC moves onward in our quest to seek affordable housing options for each and every person in this state.

RICHMOND-BOWMAN HONORED AT FORUM

Immediate past chair, Jean Richmond-Bowman was honored with a special award by her AHC colleagues at the 2008 Governor's Housing Forum in Flagstaff last month. "It has been an honor to be her Commission colleague," said

AHC chair, Maria Chavez during the presentation. "It is equally true that all of the Commission learned from her as well. She brought to our deliberations a vast knowledge of housing that was matched with a vision of principled advocacy. Jean genuinely believes that our great state will be better and stronger when more affordable housing is available for our families."



DIRECTOR'S MESSAGE

These are definitely difficult times as we all try to understand the implications of the economic turmoil swirling around us. What we do know is that thousands of Arizonans are struggling with an array of housing issues. Some are trying to hold on to their homes as foreclosures mount across the state. Others are trying to find the resources to just to keep their homes livable. And still others find themselves living on the streets of our cities and towns.

The irony is that at a time when many residents turn to government for a helping hand, our ability to respond—whether at the state or local levels—is diminished by the loss of revenues that make programs and services possible. So just like Arizona families, governments continue to struggle with financial stress as well. The two primary funding sources for most jurisdictions, property taxes and retail sales are down due to the housing downturn. And unlike the federal government, this state and its local communities cannot carry deficits from one fiscal year to the next. In tough times, our governmental leaders are facing incredibly tough choices.

Despite these harsh realities, Governor Napolitano has shown bold leadership in the introduction of the Housing Arizona initiative. As described elsewhere in this newsletter, this initiative is directed to assist those most impacted by the current economic crisis: persons facing losing their homes through foreclosure; and men, women and children experiencing homelessness.

The ability to craft this Housing Arizona initiative is directly related to the availability of the State Housing Trust Fund. The Trust Fund's flexible resources allow the Department to target resources where they are most needed on an annual basis. The work that the ADOH has been able to accomplish on mortgage foreclosure mitigation would not have been possible without the Trust Fund resources, nor would have the expansion of the Eviction and Foreclosure Prevention program. And now the ability to reach out to homeless youth, homeless veterans, and those experiencing serious mental illness is being made possible by our stewardship of these important resources.

The true measure of our lives matters not so much what happens to us; but rather what we do about challenging developments. For the Arizona Department of Housing, Housing Arizona is more than a phrase; it is what a dedicated staff strives to accomplish each and every work day. The Arizona Housing Commission, Arizona Housing Finance Authority, and agency staff, all believe that every family deserves a home where shelter, safety, and comfort are available. Our time and commitment is to forge productive partnerships that bring homes within reach despite economic challenges.

"HOUSING ARIZONA" *continued*

health and mental health issues, find themselves homeless. ADOH and the Department of Veterans' Services will work together to engage the federal Veterans Administration as an additional partner to expand the reach of this effort.

- \$2 million will be awarded through a competitive process to develop permanent housing, some of which will include social services for homeless families and individuals.

through the complexities of negotiating positive outcomes with lenders and servicers. These services will continue to be available at no charge to the homeowner.

- \$500,000 to ensure local communities can adequately draw down, administer and implement new federal neighborhood stabilization funding coming to the state to assist neighborhoods severely impacted by mortgage foreclosures.

- \$275,000 will continue other ADOH homelessness efforts across the state; and

- \$300,000 to support the continuation of the mortgage foreclosure mitigation counseling program being supported by the department and the federal government. Through this program, including the state-funded foreclosure toll-free hotline (1-877-488-1211), homeowners are matched with foreclosure counselors who guide them

- \$150,000 will be used as a match for additional federal funds serving rural homeless families.

The balance of the multi-million dollar set aside will be shared by ADOH as follows:

- \$3.5 million will be administered by local governments and non-profits working with ADOH on eviction and foreclosure prevention services.
- \$2 million in support of first-time homebuyers' down payment assistance will help Arizona families to better access current affordable housing opportunities.

Commenting on these dedicated funds, ADOH Director Fred Karnas, recently noted, "Far too many Arizonans work hard and play by the rules, and still cannot afford housing. . . But we are committed to working with our government, for-profit, and non-profit partners to find ways to overcome these challenges."



From September 9-11, northern Arizona's scenic vistas became a backdrop for recent research, engaging dialogue, and visionary plans. The fifth annual Governor's Housing Forum, held at the new High Country Conference Center in Flagstaff attracted over 350 registrants.

The 2008 theme, **TRENDS...shaping Arizona's future**, was echoed in plenary sessions and in more than 20 workshops featuring national and state expert presenters.

Program highlights included a panel comprised of government and housing experts in both the public and private sectors, and guest keynote addresses by noted lawyer, author and strategist on issues of growth, land use, and economic development Grady Gammage, Jr; and Barry Zigas, a nationally-recognized housing expert and principal with the Washington, DC-based Zigas and Associates.

In his first forum keynote, Fred Karnas, Director of the Arizona Department of Housing, set a conference tone that acknowledged the accomplishments of past years, while offering perspectives on what the future holds for Arizona communities.

Commenting on the recent trend of falling housing prices, Director Karnas framed that development within a larger economic context.

"For most families, the real or potential savings in housing costs have been snatched away by the increased costs of other essentials . . . job insecurity – long commutes – and other economic challenges not only erase any benefits of falling home prices for many families – they challenge the ability of those families to retain the housing they have, whether it be owned or rented."

For renters, increases were found in 26 of the 27 communities surveyed; the average rent increase was \$60 per month, or \$720 per year, almost double the increase between 2006 and 2007. Tucson was the state's rental exception, with average rents reduced \$10 a month.

Bolstering the Arizona statistics were figures from the National Low Income Housing Coalition that showed 45 percent of all homeowners and 27 percent of all renters in Arizona are paying more than a third of their income for housing. Moreover, seven in ten families making \$15,000 or less are paying more than they can afford for housing.

In response, Director Karnas shared agency priorities that will focus on:

- Preservation of existing affordable housing stock.
- Providing and preserving homeownership.
- Meeting the needs of poor and vulnerable populations.
- Supporting smart growth efforts.

Director Karnas called for housing to be a major priority to achieve sustained economic recovery.

"The Department's role is to make sure," observed Karnas, "that the housing part of the housing – jobs – transportation equation is not lost in the debates about how to best support growth in the state."

The 2008 conference coincided with Governor Janet Napolitano's announcement of the Housing Arizona initiative that will direct more than \$13 million in dedicated housing resources. Detailed information on the effort appears in this edition's cover story.

SAVE THE DATE
2009 Governor's Housing Forum
September 14-16
The Buttes, Tempe, AZ



2008
Brian Mickelsen
**HOUSING
HERO AWARDS**



LOCAL INITIATIVES
Denise Moen Bishop
Lake Havasu City



ELECTED OFFICIAL
Councilperson Shana Ellis
City of Tempe



SUPERIOR SUSTAINABLE DESIGN
**Yavapai College Residential
Building Technology Program**



TRIBAL INITIATIVES
**Yavapai Apache Nation
Tribal Housing**



PARTNER IN HOUSING ARIZONA
Emily Nottingham
City of Tucson



INNOVATIVE PARTNERSHIPS
Northland Pioneer College



**HONORING THE MEMORY OF
ARTHUR CROZIER**
**Partner in Housing Arizona
Award renamed**

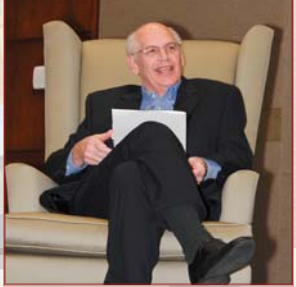
During the 2008 Housing Hero Awards presentation, a special tribute and posthumous honor was announced in recognition of Arthur Crozier. The annual Brian Mickelsen Housing Hero lifetime achievement award, called the Partner in Housing award, was renamed in his memory.

Mr. Crozier, who passed away August 25, had served as a past-chairman and member of the Arizona Housing Commission (AHC) for the better part of a decade. Just this past year he had been named by Governor Janet Napolitano, to serve as a member of the Board of Directors of the Arizona Housing Finance Authority (AzHFA), where he was tapped to serve as secretary of the Board.

Commenting on the recent actions, Director Fred Karnas observed, "His statewide commitment to housing was shown through his many years of service to the Housing Commission. Arthur had every right to take a break. Instead he agreed to an appointment on the board of the Arizona Housing Finance Authority where he served over the past year. . . . We have lost a good man; but in his passing Arthur reminds us of the important things in life: family, community, and faith."

A life-long Arizona resident, Arthur was born in McNary, and lived in Pinetop where he was also a realtor and broker for more than 35 years.

To view the rest of the photos taken this year, follow this link and use **2008** as the Password: <http://www.imagequix.com/photog.php?id=Z97789T&ec=adoh>



Arizona Department of Housing



Governor's Tribal Housing Initiative
Federal Income Tax Credit
Down Payment & Closing Cost Assistance



Learn with Solutions



To view the rest of the photos taken this year, follow this link and use **2008** as the Password: <http://www.imagequix.com/photog.php?id=Z97789T&ec=adoh>

2007-2008

LEGISLATIVE INITIATIVES

Focus on Housing

Kristina Fretwell

Legislative Liaison (602) 771-1008

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Federal Government Enacts Monumental Housing Legislation

As families and individuals throughout the country continue to struggle with the economic implications of the mortgage foreclosure crisis, the federal government took action in late July and enacted monumental housing legislation that will bring needed resources directly to our state. The Housing and Economic Recovery Act of 2008 includes a number of initiatives that will benefit Arizonans, including additional loan refinancing options, expanded foreclosure mitigation activities and monies dedicated to neighborhood revitalization efforts.

The new resources included in the federal legislation will allow the Arizona Department of Housing (ADOH) to supplement many of the initiatives already underway in our state. Through the use of the state's Housing Trust Fund (HTF), Arizona has already enacted many foreclosure mitigation efforts including the creation of a toll-free Arizona foreclosure hotline and expanded eviction prevention and emergency housing funding to help families avoid homelessness. The HTF has been critical in maintaining these efforts and will support the state's ability to leverage and provide required matching funds for the new federal monies and programs made available through the housing stimulus legislation. As a result, the federal money received by the state will be able to go much further in meeting the needs of Arizona's struggling families and communities.

New programs that will help Arizonans as a result of the Housing and Economic Recovery Act of 2008 include a foreclosure prevention refinancing program through the Federal

Housing Administration, additional Community Development Block Grant (CDBG) funds to help localities and non-profits purchase and rehabilitate foreclosed homes in an effort to mitigate the neighborhood blight caused by abandoned homes, and expanded affordable housing options that will be made available through a temporary increase to the Housing Credit and Bond caps. The bill also includes creation of a National Affordable Housing Trust Fund to help develop housing for very-low income families around the state; but the take over of Fannie Mae and Freddie Mac raise questions about the source of funding for the Trust Fund.

The much needed federal relief provided through the Housing and Economic Recovery Act of 2008 will help Arizona families that are struggling as a result of the mortgage foreclosure crisis and will also allow us another opportunity to strengthen our communities and expand efforts already begun in Arizona.

League Passes Resolution Supporting the Housing Trust Fund

At their annual conference in August, the League of Arizona Cities and Towns passed a resolution in support of affordable housing efforts throughout the state, including the maintenance and continued funding of the Housing Trust Fund. The resolution is included as part of their 2009 policy statements which are used to represent the collective interests of Arizona's 90 incorporated cities and towns at the state capitol.

As the state continues to struggle with the current economic downturn, ADOH remains committed to providing safe, decent housing for our most vulnerable populations. The HTF is the only state resource devoted to addressing Arizona's housing-related needs and the support of the League of Arizona Cities and Towns will strengthen our efforts to continue these activities through preservation of HTF funding next year.

ADOH would like to thank the League for their continued support of the Department's efforts and affordable housing in Arizona.

Mortgage Trouble?

Don't Delay...Call Today

1-877-448-1211

TOLL-FREE

Over 4400 Arizonans call toll-free Foreclosure Help Line 78 percent of calls come from Maricopa County

When Governor Napolitano announced the Arizona Foreclosure Help Line on May 29, the Arizona Department of Housing and its network of statewide partners were ready to connect callers to nearby, convenient housing counseling services. Specially-trained mortgage foreclosure counselors were poised to pursue ways for families to avoid foreclosure.

In recent months, the calls have poured in, and the pattern of where the calls for help come from is consistently clear. Maricopa County, home to the state's most populous area, has dominated the help line each month. Of the more than 4400 calls received as of September 28, over 78 percent have been from Maricopa County.

Yet Maricopa is not alone. According to the Southwest Fair Housing council in Tucson, 4,481 homes were foreclosed in Pima County from January through August.

As foreclosure counselors continue to work with clients, the Arizona Department of Housing's goal is for these free services to continue throughout the current housing crisis. Most importantly, we continue to ask families who believe they may be facing foreclosure to seek help right away. Early interaction with a foreclosure counselor usually offers more options to families.

Other Events of Note

UPCOMING MEETINGS & CONFERENCES

OCTOBER

- 21-25 National Preservation Conference sponsored by the National Trust for Historic Preservation, Tulsa, OK <http://www.preservationnation.org>
- 25-28 38th Annual Conference & Trade Show – National Council of State Housing Agencies (NCHSA), Denver, CO
- 26-28 2008 National Conference and Exhibition - National Association of Housing & Redevelopment Officials (NAHRO), San Antonio, TX <http://www.nahro.org>
- 27-28 15th Annual Arizona Conference on Homelessness, *Imagine HOPE: Housing Opportunities for People Everywhere* <http://www.azceh.org>

NOVEMBER

- 11-15 2008 Congress of Cities and Exposition sponsored by the National League of Cities, Orlando, FL <http://www.nlc.org>
- 16-18 11th Annual National Multi-Family Housing Council (NMHC) Apartment Technology Conference, Atlanta, GA <http://www.nmhc.org>
- 19 2008 Enterprise Community Conference, Baltimore, MD <https://event.enterprisemeetings.org>
- 21 Arizona Coalition to End Homelessness' Annual Legislative Summit <http://www.azceh.org>
- 8-12 NeighborWorks Training Institute, Washington, DC <http://www.nw.org>

DECEMBER

- 5 *What is Community? Voices and Choices for Sustainability*
Co-sponsored by St. Luke's Health Initiatives, ASU Stardust Center for Affordable Homes and the Family, LISC, and the Arizona Community Foundation, Phoenix Airport Marriott

Training, Conferences Other Happenings

2008 Arizona's Housing Market...a glance

Copies are available by calling ADOH or you may download the report from our website.

www.housingaz.com



a brief CALENDAR 2008

(for details, check the Event Calendar on our website)

OCTOBER

- 13 **CLOSED - Columbus Day**
- 14 **Arizona Housing Finance Authority**
- 31 **Arizona Housing Commission**

NOVEMBER

- 11 **CLOSED - Veterans Day**
- 12 **Arizona Housing Finance Authority**
- 27 **CLOSED - Thanksgiving Day**

DECEMBER

- 5 **Joint Meeting of Arizona Housing Commission and the Arizona Housing Finance Authority**
- 25 **CLOSED - Christmas Day**



a training program of the



Arizona Department of Housing

2009

2009 Affordable Housing institute April 28-30, June 2-4, and July 7-9.

Applications for the 2009 Institute will be available after the first of November with a deadline for registration in January, 2009. Call Pat Boland for further information at 602/771-1017.



HOME Affordable Housing Development Training

Sponsored by HUD, ADOH and RCAC

October 21 and 22, 2008 8:30 am to 4:30 pm

HUD Phoenix Office

One North Central Avenue, 6th Floor

Training will focus on affordable rental housing development financed by the HUD HOME Investment Partnerships program, and is designed for CHDOs and State Recipient staff with less than 3 years housing development experience.

REGISTER ON-LINE: www.rcac.org



call Mark Wiseman at (916) 447-9832, x1029 or mwiseman@rcac.org

Funding Announcements

State Housing Fund Projects Funded:

Recipient	Location of Project	Amount	Type of Activity
Arizona Behavioral Health Corporation (ABC)	Maricopa County	\$10,000	Homeless prevention
Arizona Coalition to End Homelessness (ACEH)	Statewide	\$5,000	Homeless conference
Arizona Housing & Prevention Services	Pima County	\$37,400	Homeless prevention
Catholic Charities Community Services - Yavapai County	Yavapai County	\$70,000	Homeless prevention
Catholic Charities of Holbrook	Holbrook	\$23,000	Homeless prevention
Central Arizona Shelter Services (CASS)	Phoenix	\$500,000	Emergency operating
City of Phoenix	Phoenix	\$83,000	Homeless prevention
City of Springerville	Springerville	\$20,000	Homeless prevention
Coconino County Community Services	Coconino County	\$74,000	Homeless prevention
Community Action Human Resources Agency	Pinal County	\$77,000	Homeless prevention
Community Housing Partnership	Phoenix	\$10,000	Homeless prevention
Gila County Community Service	Gila County	\$36,609	Homeless prevention
HMA Public Relations	Statewide	\$15,000	Hotline marketing
Interfaith Coalition for the Homeless	Pima County	\$35,000	Homeless prevention
La Posada Apartments/Bethel Dev, Inc.	Yuma	\$750,000	New construction
Labor's Community Service	Maricopa County	\$32,200	Homeless prevention
Lodestar Day Resource Center	Maricopa County	\$140,000	Homeless prevention
Maricopa Association of Governments	Maricopa County	\$35,000	Homeless planning
Maricopa County Community Services	Maricopa County	\$81,000	Homeless prevention
Martin Luther King I, LLC/Metropolitan Housing Corp	Tucson	\$750,000	New construction
Mesa Community Action Network	Mesa	\$32,000	Homeless prevention
Mohave County Community & Economic Development	Mohave County	\$82,000	Homeless prevention
NeighborWorks®	Statewide	\$7,500	Foreclosure training
New Hope Ranch	Apache County	\$20,000	Homeless prevention
Parenting Arizona	Navajo County	\$20,000	Homeless prevention
Pima County	Pima County	\$25,000	HMIS match
Pima County Community Service	Pima County	\$57,850	Homeless prevention
Rural Continuum of Care Planning Process	Statewide	\$36,770	Homeless prevention
SouthEastern Arizona Community Action Program, Inc.	Southeastern Arizona	\$85,000	Homeless prevention
St. Vincent de Paul Society	Maricopa County	\$14,000	Homeless prevention
Sungate Villa II/Prescott Valley LP	Prescott Valley	\$750,000	New construction
Tucson Planning Council for the Homeless (TPCH)	Statewide	\$1,000	Homeless conference
University of Arizona, Drachman Institute	Statewide	\$158,154	Community planning
Western Arizona Council of Government	Western Arizona	\$82,000	Homeless prevention
White Mountain Catholic Charities	Apache County	\$27,000	Homeless prevention

Community Development Block Grant Projects Funded:

City of Casa Grande	Casa Grande	\$136,646	Owner-occupied rehabilitation
City of Page	Page	\$366,876	Various
Town of Kearny	Kearny	\$424,439	Water treatment
City of Benson	Benson	\$326,903	Street improvements
City of Douglas	Douglas	\$326,904	Street improvements
Town of Duncan	Duncan	\$100,000	Street improvements
Town of Thatcher	Thatcher	\$382,006	Street improvements
City of Tombstone	Tombstone	\$326,903	Owner-occupied rehabilitation
City of Willcox	Willcox	\$326,904	Community center
Town of Wellton	Wellton	\$562,942	Public safety
City of Eloy	Eloy	\$273,293	Infrastructure
City of Coolidge	Coolidge	\$136,646	Owner-occupied rehabilitation

New FACES



A warm welcome is extended to a new staff member who recently was named a Housing Programs Compliance Officer. In her new role as a Housing Programs Compliance Officer, Brandi Payne joined the staff on September 15. Ms. Payne will travel statewide, monitoring ADOH-financed rental properties for compliance with state and federal requirements.

She brings to her new position a broad knowledge of multi-family housing spanning state and federal programs gained through a series of related positions in various

Phoenix and Casa Grande developments. She also has more than 15 years of experience in customer service.

Commenting on her new role, she recently said, "I come to the ADOH with much enthusiasm and excitement. Having worked in the affordable housing industry for eight years, it became clear to me that this opportunity will allow me to utilize my knowledge and attention to detail to positively impact the community. I am honored to be a part of the Compliance Team."

welcome!



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