

Housing Matters

WINTER 2011
VOLUME 10 | NUMBER 1

LEADING WITH SOLUTIONS



▲ 2011 QAP Sustainable Development Working Group (clockwise from left): Chris Fergis (Fergis and Harding Architecture Inc.), Doug McCord (Architectural Resource Team Inc.), Bryan Dunn (Adolfson and Peterson Contractors), Charlie Gohman (Foundation for Senior Living), Steve Tofel (Tofel Construction), Mike Traylor (ADOH). Not shown, Jim Tofel (Tofel Construction). See story page 1.

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Arizona
Department
of Housing



2011 QAP Sustainable Development Working Group

Improving Green/Healthy category is goal of panel

In 2010 the Department introduced the Green/Healthy scoring category to the Low Income Housing Tax Credit program's Qualified Allocation Plan (QAP). In 2010, 20 points were available to incentivize developers to design affordable housing developments that use less energy and water and to build with healthier materials creating better living environments for residents. After numerous meetings and hours of brainstorming, a qualified group of architects, contractors and energy experts transformed the Green/Healthy section of the 2010 QAP into a new Sustainable Development scoring category for the 2011 QAP and increased the possible points to 30.

Reducing annual operating costs, conserving valuable resources and building healthier living environments are elements that should be incorporated into today's affordable housing developments. Over the 30-year compliance period, the cost for energy and water are sure to rise. As our population continues to grow, straining our resources, it is becoming increasingly important that we develop strategies to conserve these resources. By changing some building materials, at a reasonable cost, we are able to create a healthier living environment and a more sustainable future.

Energy efficiencies are improved by upgrading insulation, adding Solar PV systems and in our desert climates by building "cool roofs." Water consumption is reduced by installing dual flush toilets and having drip landscape irrigation systems designed by an EPA Water Sense Certified Professional. Healthier living environments are created by using low VOC carpets, adhesives and finishes. In 2010, 12 out of 14 projects awarded tax credits incorporated most of these elements.

The Department's goal in 2011 is to improve the Green/Healthy scoring category. We learned from meeting with our community housing partners that they support our efforts but need some flexibility, more options and greater consideration for Arizona's different climate zones.

To address these issues and improve the Green/Healthy criteria for the 2011 QAP, the Department formed the Sustainable Development Working Group. The group consisted of Chris Fergis of Fergis Harding Inc., Doug McCord of Architectural Resource Team Inc., Bryan Dunn of Adolfson and Peterson Contractors, Charlie Gohman of Foundation for Senior Living, Steve and Jim Tofel of Tofel Construction, and ADOH Director Mike Traylor.

Flexibility, more options, and consideration for Arizona's different climate zones were achieved by offering three different options for energy credits:

- ▶ the LEED for Homes Gold Certification path;
- ▶ achieving a Home Energy Rate System (HERS) index beyond the baseline index of 85; or
- ▶ a prescriptive based path which provides several options for implementing specific energy conservation features.

The Department appreciates the time and effort invested by the group to improve this important section of the 2011 QAP.



THE DEPARTMENT WOULD LIKE TO CONGRATULATE GOV. JANICE K. BREWER WHO WAS SWORN INTO OFFICE AS ARIZONA'S TWENTY-SECOND GOVERNOR ON JANUARY 3, 2011.



Director's Message

From the Desk of Michael Traylor

As we move forward into 2011, we are grateful for the federally funded housing, community revitalization and stimulus programs and the Arizona Housing Trust Fund. These funds and their respective programs are more important now than ever as we work through this recession and serve the people of Arizona.

In FY 2010, the Department made commitments to invest nearly \$323 million in financing to support 3,765 affordable rental units. \$269 million or 83% of the financing will go toward the construction of 2,947 new units and nearly \$54 million or 17% of the financing will be used to assist the development of 818 rental units through the acquisition and rehabilitation of existing structures. These rental units were funded through a number of funding sources including the Arizona Housing Trust Fund, federal HOME, federal Low-Income Tax Credits (reported at the 10 year market value) and federal stimulus dollars aimed at supplementing tax credit projects. These housing developments serve a wide range of Arizona's low income residents including the chronically homeless, veterans, seniors and families.

Approximately \$15 million in Community Development Block Grant (CDBG) and stimulus funds allocated under CDBG-R were awarded to rural county and city government in Arizona's 13 rural counties. Funded activities included infrastructure development, public works projects, emergency equipment needs and a number of other community development related activities. Thanks to these funds, a waste water treatment facility in San Luis was expanded, a fire station was built in Welton and a water tank was added in Jerome. Altogether, these funds provided needed community improvements for over 198,000 Arizona residents.

Arizona continues to rank 2nd in the United States for foreclosures. There were over 58,000 foreclosures in 2009 and it is estimated that over 70,000 occurred in 2010. Thanks to the funding provided through the National Foreclosure Mitigation Counseling program, over 15,000 troubled homeowners were able to seek professional counseling from qualified HUD approved housing counselors. The Department was also allocated \$125.1 million through the Hardest Hit Fund and challenged to develop a foreclosure prevention program. The Department developed a principal reduction program where the banks would match the Department dollar for dollar for up to a total potential reduction of \$100,000 for qualified homeowners. The program has been slow getting started due to banks resistance to participate. Local community banks have agreed to participate and we continue to negotiate with Fannie Mae, Freddie Mac and national banks. The Department is within 30 days of finalizing an agreement with one of the largest national banks with over 30,000 loans in Arizona that are 60 days delinquent.

The Arizona Housing Trust Fund continues to provide the only flexible source of funds to assist with homeless prevention, gap financing, rental assistance, emergency funds for homeless and domestic violence shelters and other critical housing issues.

We believe that 2011 will show small but positive signs of economic recovery and look forward to continuing our work of providing housing and community revitalization, to benefit the people of Arizona.

Arizona Housing Finance Authority Activities

► The Board of Directors of the Arizona Housing Finance Authority held its election of officers for the upcoming year during its Annual Meeting on October 28, 2010. The elected officers are: Carol Parry, Chairperson; Richard Houseworth, Vice-Chairperson; Manny Gonzalez, Secretary; and Robert Gardiner, Treasurer.

► In November, the Finance Authority also completed the sale of approximately \$6.2 million in Mortgage Backed Securities. The proceeds of this sale will be used to fund additional first mortgage loans in its \$25 million MRB Plus program. The MRB Plus program provides a fixed rate 30 year loan at an attractive rate for qualified, first time homebuyers. The program also provides downpayment assistance of up to 5 percent of the purchase price of the home. Additional information on the MRB Plus program is available on our website at www.azhousing.gov.



► At the December meeting of the Authority, Ross McCallister was recognized with a resolution from the Board of Directors for his nine years of dedicated service. Ross A. McCallister, Jr. is the longest serving member of the founding members of the Board of Directors of the Arizona Housing Finance Authority (AzHFA) and has served on the Board since January 2002. During his tenure, Mr. McCallister not only distinguished himself in the length of his service, serving several years beyond any other original Director, but twice served as the Chairperson of the Board. He also served as Vice Chairperson, Secretary, and Treasurer. During the AzHFA's first years of operation Mr. McCallister was instrumental in providing leadership in establishing the Finance Authority's Mortgage Revenue Bond and Mortgage Credit Certificate homeownership programs. Mr. McCallister, principal of MC Companies, was also recognized by Governor Janice K. Brewer for his service to the Board.

info For questions about the AzHFA or its programs, contact:

Carl Kinney Arizona Housing Finance Authority Programs Administrator
(602) 771-1091 + carl.kinney@azhousing.gov

Arizona Housing Commission Activities

► The Arizona Housing Commission continues to look at new and creative strategies to address the housing issues that currently affect Arizona. In January, half of the Commission members' terms will be expiring with new members being appointed by the Governor in the beginning of the year. If you would like to apply for the Commission or would like to receive more information on current vacancies please visit the Governor's Office of Boards and Commission at <http://azgovernor.gov/bc/>.

info **Shaun Rieve**, Legislative Liaison and Public Information Officer
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AzHFA Board of Directors

Carol Parry
Chairperson
Corporate Social
Responsibility Associates

Richard Houseworth
Vice Chairperson
Capitol Bancorp, Ltd.

Robert Gardiner
Treasurer
Northern Trust, NA

Manny Gonzalez
Secretary
Pinal County

Paul DeSanctis
AZ Lending Specialists, LLC

Ross McCallister
MC Companies

Randall L. Pullen
Oasis Partners, LLC

SCHEDULED MEETINGS

January 13, 2011
February 10, 2011
March 10, 2011

**check website for times*



SCHEDULED MEETINGS

January 28, 2011
February 25, 2011
March 25, 2011

FEDERAL LEGISLATION

Tax Extenders Legislation

► On December 17th, President Obama signed the bipartisan tax package that extends tax cuts for families at all income levels. The bill extends all expiring income tax reductions through 2012, cuts payroll taxes by two percentage points during 2011, reduces the estate tax, extends expanded unemployment benefits through 2011, and allows companies to write off 100 percent of their capital investments through 2011. There had been original talks that indicated that the one billion dollar allocation for the Housing Trust Fund would be included in this bill, however, as tax writers went through the legislation it was taken out in order to gain more support for the entire package. Housing advocates are hoping that the Trust Fund, the extension of the Housing Credit Exchange program, the Housing Bond authority provided in the Housing and Economic Recovery Act (HERA), and the HERA-provided authority for HFAs to use MRBs for refinancing subprime loans will be added into future legislation, however, as more time passes that seems more and more unlikely.

Appropriations Bill

► On December 22, Congress passed a short-term Continuing Resolution (CR) that will fund the government through March 4, 2011. To allow time for negotiations on the new CR funding the government until March 4, Congress passed on December 17 a short-term CR extending funding through December 21. There was much speculation on what the spending levels would look like next fiscal year as the House passed a year-long CR that would have funded the government at current levels through the end of next year and the Senate drafted an omnibus spending bill that would change the amount of funding allocated to a number of programs and agencies and included many earmarks that led to its eventual failure. However, the two sides came to an agreement on this short-term CR that would increase government spending by \$1.16 billion in fiscal year 2011 compared with fiscal year 2010. Aside from freezing the pay of Federal civilian employees for two calendar years starting in 2011, the CR would extend the current HECM, FHA, and GSE loan limits for high cost areas through FY 2011 as well as allowing the U.S. Interagency Council on Homelessness to continue operating. Many Republican legislators had advocated for the short-term CR in order to gain more control on negotiations once Republicans take control of the House next year. The Congress will have to finalize the 2011 appropriations bill in some fashion before the March 4 expiration in order to keep the government running through FY 2011, which runs to October of 2011.

info **Shaun Rieve** Legislative Liaison and Public Information Officer
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ARIZONA LEGISLATION

Election Recap

This past election saw a swarm of voters who were unhappy with the current conditions of the economy and the role that the federal government has played in response to these troubling times. This discontent led to the Republicans taking over 63 seats and the majority in the House of Representatives and gaining 6 new seats in the Senate. The results in Washington spilled over across the nation and in Arizona we saw the Republicans sweep all major seats including Governor Brewer retaining her seat as state Governor. Additional seats were picked up by Republicans in the House where Republicans control 40 of the 60 seats and in the Senate where Republicans sit in 21 out of the 30 seats. The Tea Party movement was heavily prevalent in Arizona as State Senators elected Tea Party supporter Russell Pearce as the new Senate President. Representative Kirk Adams will continue to serve as Arizona Speaker of the House. ADOH looks forward to working with our incumbent Legislators as well as the new incoming members as we move forward during these difficult economic times.

The Fiftieth Legislature starts the legislative session on Monday, January 10, where the budget deficit and job creation look to be the central issues for Legislators this year.

For more information on your Arizona Legislators please visit www.azleg.gov.

Mortgage Trouble? Don't Delay...Call Today

ARIZONA FORECLOSURE HELP-LINE

1-877-448-1211
TOLL FREE

Since inception on May 28, 2008, Arizona's mortgage foreclosure help-line has received nearly 43,800 calls.

SUNSET REVIEW

ADOH seeks continuance

▶ On November 30th the Department went in front of the Senate Commerce and Economic Development and House of Representative Commerce Committee of Reference for its Sunset Review hearing. Following a brief presentation from Director Traylor, the committee gave a unanimous recommendation to continue the operations of the Department for the next ten years.

The Department will now run a continuation bill during the upcoming legislative session that Rules Committee Chairman, Representative Jerry Weiers, has agreed to sponsor. ADOH looks forward to the opportunity to present additional information to the Legislature on the benefits of the Department and the outstanding work that is being completed to benefit those less fortunate Arizonans as well as highlighting the benefits that affordable housing brings to our great state.

HUD 2010 MOST VALUABLE PARTNER AWARD

▶ On October 7th, at the U.S. Department of Housing and Urban Development open house, the Department was awarded the 2010 Most Valuable Partner Award in recognition of exemplary practices in promoting HUD's initiatives for Increasing homeownership and preventing foreclosure. Funded through Federal NSP funds, the Department's Your Way Home Program helped Arizonans become homeowners while helping to take many foreclosed homes off of the saturated housing market.

Director Michael Traylor commented on the success of the program, "Through Arizona's Your Way Home Program over 900 Arizona homebuyers were able to purchase a foreclosed home. ADOH appreciates the opportunity to invest these funds so that foreclosed properties were removed from the market, neighborhoods were stabilized and Arizona residents were able to achieve homeownership."

The Department is honored by the award and looks forward to working with HUD to accomplish our common and shared goals.

RURAL INNOVATION FUND NOFA RELEASED

▶ The Notice of Funding Availability for HUD's new Rural Innovation Fund has been posted at grants.gov. The deadline for applications is February 22.

The purpose of the Rural Fund is to provide support for highly targeted and innovative grants dedicated to addressing the problems of concentrated rural housing distress and community poverty for projects that demonstrate a great likelihood of substantial impact in addressing the housing needs and community poverty in the project area. HUD is making available awards in two funding categories: Category 1, Single Purpose Grants or Comprehensive Grants that address the need for highly targeted projects that address the problem of concentrated rural housing distress and community poverty in rural areas; and Category 2 Economic Development and Entrepreneurship for Federally Recognized Indian Tribes. The funding amount is \$25 million.

Eligible applicants are local rural nonprofit organizations, community development corporations, federally recognized Indian tribes, state housing finance agencies, and state community and/or economic development agencies.

QUALIFIED ALLOCATION PLAN SENT TO GOVERNOR

▶ The FY 2011 Qualified Allocation Plan (QAP) has been transmitted to Governor Brewer's office for approval. A final version of the report will be posted to the ADOH website upon the Governor's review and signature.



2010 ADOH Employee of the Year

Noel Schaus was named ADOH Employee of the Year for 2010 at a recent all staff meeting. Nominated by Department of Housing Executive Staff for her exceptional commitment to the Agency's guiding principles, there is not one that Noel did not exhibit on a daily basis since she assumed the role of Special Needs Administrator. Noel stepped up to a challenge, putting her very best forward, and was able to step into an arena virtually unknown to her. Her guidance and willingness to learn alongside her team will always be respected and appreciated. She is detail driven, completely thorough in all that she does, and financially conscious of the monies for which ADOH is responsible. Noel is an employee we should all strive to emulate. Congratulations, Noel.

New Faces

Michael de la Torre



Michael de la Torre joined the Arizona Department of Housing as a Rental Programs Specialist starting January 3, 2011. Michael has worked since 2005 for Global Premiere Development, Inc., a development firm active in the LIHTC program in California. He received his Bachelor of Arts from California State University, Fullerton and also holds a real estate license.

Toni Lombardozzi

Toni Lombardozzi also joined ADOH at the new year as a Compliance Officer. Toni comes to us from the U.S. Census Bureau where she most recently served as a crew leader during the 2010 Census. She holds a Bachelor of Fine Arts degree as well as a Master of Architecture from Savannah College of Art and Design.



Have Your Photo Featured in an ADOH Publication

The Department of Housing would like to invite you to send photos of your constituents enjoying the benefits of your projects to be featured in one of our publications. If chosen, your photo could appear on the cover of our quarterly newsletter, our annual report or another agency publication.

info Visit www.azhousing.gov for more information or to submit your photo.



**February 4-6, 2011 | Arizona State Fairgrounds - Veterans Memorial Coliseum
1826 W. McDowell Road Phoenix, AZ 85007 (19th Ave/McDowell)**

An annual 3-day event that brings together the Valley's homeless and at-risk military veterans, connecting them with services and resources. To volunteer or get more information, see the Arizona StandDown website: www.arizonastanddown.org.

Calendar 2011

JANUARY	
13	Arizona Housing Finance Authority
17	MLK Day - Office Closed
20	LIHTC Application Workshop
28	Arizona Housing Commission
FEBRUARY	
10	Arizona Housing Finance Authority
21	Presidents' Day - Office Closed
25	Arizona Housing Commission
MARCH	
10	Arizona Housing Finance Authority

LIHTC APPLICATION WORKSHOP

January 20, 2011 | Phoenix Airport Marriott | Phoenix

Attendees to this annual training have the option of attending the all day workshop or one of the half day workshops. To satisfy Developer Compliance Training requirements in the 2011 Qualified Allocation Plan, Developers will be required to attend ADOH-approved compliance training. Developers who have already attended ADOH-approved compliance training in 2010 need not attend the afternoon session. They will, however, need to provide the compliance training certificate as a part of the 2011 LIHTC application process. Approved compliance training providers are ADOH, Compliance Solutions, THEOPRO, and Spectrum.

Morning Session | 8:00 am - 1:00 pm

The morning session will provide an overview of the 2011 LIHTC application process. Developers or their development team designee who plan to submit an application in 2011 must attend this five-hour training. A certificate of attendance will be required as part of the 2011 LIHTC application.

Afternoon Session | 2:00 pm - 5:00 pm

The afternoon session will provide training on the long-term compliance rules and regulations that govern LIHTC properties. Geared for Developers, this training emphasizes the long-term requirements that must be considered during the development process.

ON-LINE REGISTRATION:

http://www.azhousing.gov/calendar_details.aspx?ID=188

REGISTRATION FEE:

- \$150 All Day Workshop (8:00am -5:00pm)
- \$ 75 AM Session only (8:00am to 1:00pm)
- \$ 75 PM Session only (2:00pm to 5:00pm)

LOCATION:

Phoenix Airport Marriott **MAP**
1101 N. 44th Street, Phoenix + (602) 273-7373

ROOM RATE:

\$126 Per night until January 10

RESERVATIONS:

(800) 228-9290

GROUP NAME:

ADOH LIHTC Workshop

TRANSPORTATION:

A courtesy airport shuttle is available. Call the hotel upon arrival to schedule a pick-up.

info **Cynthia Diggelmann** (602) 771-1016 +
cynthia.diggelmann@azhousing.gov

Housing Matters

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LEADING WITH SOLUTIONS



▲ Tucson resident, Irma Roybal is thankful for the help she received from the Save Our Home AZ program's unemployment assistance component. See story on page 1.

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Arizona
Department
of Housing



SAVE OUR HOME AZ UPDATE

State's foreclosure prevention program moving forward to address stagnant housing market

When the Arizona Department of Housing received news from the United States Department of Treasury that the Obama Administration would be allocating \$1.5 billion in foreclosure mitigation to the states hardest hit by the foreclosure crisis, the department hit the ground running to create a program that could help solve this unprecedented housing crisis. After numerous meetings and several different plans, the department decided that in order to truly address the housing crisis in Arizona the program must focus on the sharp decline in property values and allowing individuals, who have recently become underemployed due to the bad economy, an affordable monthly mortgage payment. In order to solve both of these issues and provide a long term solution, the department decided to allocate their \$125.1 million into a principal reduction program.

In January, the department announced the first successful principal reduction under the program. Thanks to the cooperation from National Bank of Arizona, the department was able to modify the homeowner's principal balance by \$40,000. The homeowner was left with a monthly mortgage payment that was affordable, seeing a reduction of \$235 a month, and a principal balance that was more in line with the value of the property. However, with only National Bank of Arizona agreeing to participate in the program, and the largest national banks and mortgage holders, Fannie Mae and Freddie Mac resisting the idea of principal reduction, the department knew the program had to widen its scope in order to assist struggling homeowners in Arizona.

In September, the department was allocated an additional \$142,666,000, bringing the total amount of funding up to \$267,766,000. With the main goal still being principal reduction, the department decided to allocate \$36,000,000 of these funds to assist unemployed homeowners remain in their homes as they search for employment. Under this program, homeowners may receive a maximum of \$50,000 or up to 24 months of mortgage payment assistance. Since the announcement of this program at the end of February, a large increase in traffic has been seen on the Save Our Home AZ website and seven homeowners are currently receiving the unemployment assistance.

One of these first recipients, Irma Roybal, was relieved to have discovered and qualified for the program. "I don't want to lose my house and it's a good thing I found this," said Ms. Roybal. Ms. Roybal was employed for nearly 25 years with the same Tucson company when the economy forced the company to downsize and let go many of its employees, like Ms. Roybal. Luckily, at that time, she came across a foreclosure mitigation flier and went to the workshop where she was identified as a possible applicant. After reviewing her application, Ms. Roybal was approved and is currently receiving assistance. These funds are giving her the time she needs to find a job while still saving her home. Ms. Roybal is currently working with a job center to help her find employment and is thankful for this assistance. "Without these funds I would probably lose my house," she stated.

Since the inception of the Save Our Home AZ program, lender cooperation has been critical for the success of the program. After many months of negotiations and proposals, Bank of America announced at the end of February that it would be participating in the principal reduction program. Currently, Bank of America is sending out solicitations to qualified homeowners who may be eligible for this program. Homeowners are then instructed to call Bank of America to receive information regarding the required documents that need to be submitted in order to be evaluated for the program. While this is a significant development for the program, it is important to note that only loans that Bank of America owns, approximately 20 percent of their servicing portfolio, are eligible for the program.

With these recent announcements the program has received a great deal of attention shown by the influx of inquiries and calls to our certified foreclosure prevention counselors. Since January, our counseling agents have assisted over 2,000 callers. The department has seen an increase in the number of homeowners applying for assistance since the announcement of our unemployment piece and the partnership with Bank of America. Of the 173 total cases submitted to the department in March, nearly 60 percent of those had claimed unemployment as their hardship. To date, the department has received over 550 applications from homeowners seeking foreclosure assistance. Due to the limited amount of federal funds, the department has estimated that at best it could assist approximately eight thousand Arizona homeowners.

 www.azhousing.gov + Foreclosure counselors: (877) 448-1211



Director's Message

From the Desk of Michael Traylor

The department is in the midst of another round of Low Income Housing Tax Credit review, underwriting and allocations. In my nearly two years at the department I continue to be impressed with some of the quality and well thought through projects that are submitted for consideration. We have all heard the heartwarming stories of how grateful residents are to live in safe, decent housing. Arizona residents are truly fortunate to have the Low Income Housing Tax Credit Program.

I did some research to see just how important the program is to the residents of Arizona. Did you know that approximately 43 percent of Arizona residents' income fall at or below 60 percent of area median income?

As you know, this great recession has caused significant financial issues for individuals, states and our federal government. Affordable housing, community revitalization and foreclosure prevention programs are under more scrutiny than ever before. After all, these programs are funded with taxpayer's funds and they should stand up to examination.

Our job is to manage these funds to produce the desired outcome; to serve Arizona residents who are not capable of providing for themselves or residents who work hard, but through no fault of their own, cannot afford market rate housing.

I was discussing the potential of fraud, waste and abuse in our housing programs with property managers and was surprised to learn that there is overwhelming evidence of some residents living in these projects that do not qualify. Every unqualified resident of public subsidized housing is taking a home from someone who deserves safe decent housing and defrauding taxpayers.

The department has recently taken steps to strengthen its compliance and monitoring division with the addition of new Compliance Administrator Lisa Troy and Compliance Officers Toni Lombardozi and Anna Luna. Lisa, Toni and Anna along with the division's seasoned Compliance Officers Queta Aldrete and Wendy Sanders are updating policies, procedures, project monitoring practices and schedules to ensure that the department fulfills its compliance obligations. The department's compliance team routinely inspects housing projects funded by the department to see that only qualified residents are living in taxpayer funded housing and that housing projects provide safe, decent housing for its qualified residents.

We hope you will all work with the department to prevent fraud, waste and abuse so that we can preserve these important housing programs to serve deserving Arizona residents.

Arizona Housing Finance Authority Activities

The State Senate has confirmed the appointment of Randall Pullen and the re-appointment of Manny Gonzalez to the Board of Directors of the Arizona Housing Finance Authority. There is currently one vacancy on the seven member board to be filled by an appointee of the Governor.

The MRB Plus program continues to be available and offers an attractive, 30 year fixed rate mortgage for first time homebuyers, along with down payment and/or closing cost assistance of 5 percent of the purchase price of the home. Over 140 loans have been reserved since the program started in early 2010, representing mortgage loans in the amount of nearly \$16 million.

Additional information about the MRB Plus program and a list of participating lenders can be found on the Arizona Housing Finance Authority webpage at www.azhousing.gov.

info For questions about the AzHFA or its programs, contact:

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(602) 771-1091 + carl.kinney@azhousing.gov

AzHFA Board of Directors

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Richard Houseworth
Vice Chairperson
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Robert Gardiner
Treasurer
Northern Trust, NA

Manny Gonzalez
Secretary
Pinal County

Paul DeSanctis
AZ Lending Specialists, LLC

Randall L. Pullen
Oasis Partners, LLC

SCHEDULED MEETINGS

April 14, 2011
May 12, 2011
June 9, 2011

**check website for times*

Arizona Housing Commission Activities

Service on a Board or Commission gives citizens of Arizona an opportunity to make significant contributions by lending their experience, judgment and expertise. In Arizona, to be considered for a gubernatorial appointment to a State Board or Commission, an application must be submitted along with a resume. The Arizona Housing Commission currently has vacancies for several legislatively defined constituencies.

Download an application and see a current vacancy list for all State Boards and Commissions on the Governor's website, <http://www.azgovernor.gov/bc/>.

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SCHEDULED MEETINGS

April, 2011 - No Meeting
May 20, 2011
June, 2011 - No Meeting

**check website for times*

ARIZONA LEGISLATION

Working through the night, House Legislators passed a budget bill, early Friday, April 1, containing \$1.1 billion in cuts. The Senate followed suit later in the day, agreeing to the House budget changes that have been in negotiations between leadership in recent days. Republican lawmakers were determined to balance the budget without any additional borrowing in the string of new budget bills. The Governor took action shortly after by signing the budget bills on Wednesday, April 6th, and stating that the “budget takes difficult, but necessary steps to right-size state government, reform and improve its operations in critical areas and put Arizona on the road to fiscal prosperity once more.”

Summary

▶ Local governments will pick up the tab from some of the cuts enacted by the state legislature including a combined contribution from the five largest counties of \$38 million to the general fund.

A large portion of the budget cuts stem from cuts to the Arizona Health Care Cost Containment System which amount to \$510 million. With Medicaid expenditures growing from 17 percent of the general fund in FY 2007 to 29 percent in the current fiscal year, the Governor and Senate and House leadership recognized the importance of reforming this growing system.

The updated Senate and House budget included much deeper cuts to education than what was present in the Governor’s budget, however, the \$450 million in cuts ranging from kindergarten to the universities, focuses on specific programs rather than general classroom spending.

How does this affect ADOH?

▶ SB 1612 contained the original cuts of a little over \$2.2 million to the Housing Program Fund that was seen in the Governor’s budget and later in the Senate’s budget proposals.

The Housing Trust Fund, which has been the victim of numerous cuts and sweeps in recent years, was also affected in the recent budget bills. In 1997, the fund was allocated 55 percent of the unclaimed property fund. In FY2009, the fund committed over \$30 million to projects; yet, in FY2010, due to sweeps to the fund, just over \$9 million was available to commit to new projects. In FY2010, the annual allocation was capped by legislation at \$10.5 million. The fund continued to be swept with the department receiving a little over \$4 million dollars with \$2 million of those funds going to the Department of Health Services to provide housing for the seriously mentally ill. SB 1616 redistributes the revenue from the unclaimed property fund with \$2.5 million going in the Housing Trust Fund, \$2 million going into the newly created Seriously Mentally Ill Housing Trust Fund, administered by the Department of Health Services, and the remaining \$6 million being deposited into the general fund.

The department will continue to fight for the funding in the Housing Trust Fund which provides valuable resources to those most vulnerable in our state and is the only state funding available for affordable housing and in most rural areas of the state

is the only source of funding for a multitude of housing activities that are not eligible under federal programs. Apart from providing resources to rural areas and providing the required match to some of our federal funds, the Housing Trust Fund is also used to leverage federal funds through gap financing of the Low Income Housing Tax Credit Program (LIHTC). The funds are used to support projects that generally create over 150 jobs and provide over \$7 million to the local economy.

With each state agency containing a termination clause in their authorizing language, after 10 years in existence it was time for ADOH to undergo the Sunset Review process where the Legislature is given the opportunity to determine whether or not to reauthorize the agency. The department was proud to announce that following the performance audit no discrepancies were found in the first 10 years of us being an agency. Following the audit, the Committee of Reference recommended the agency be continued for an additional 10 years. The bill (HB 2079) cleared the House Commerce Committee by a unanimous vote and later the full House of Representatives. It was then transferred to the Senate where the bill was held in the Senate Rules Committee. In order to prevent the department from termination, additional language was added into SB 1622 that extended the department for an additional one year.

The department will be active in the interim session illustrating the positive steps we are taking to eliminate waste, fraud, and abuse and confirming the value the department brings to the citizens of Arizona, to the legislature. Please continue to express your support for the Housing Trust Fund and the department with your local state legislators. Through our collaborative efforts we can better secure the funding necessary to accomplish our housing initiatives around the state and continue to serve those most vulnerable for many years to come.

info **Shaun Rieve**, Legislative Liaison and Public Information Officer (602) 771-1008 + shaun.rieve@azhousing.gov

FEDERAL LEGISLATION

Congressional leaders come to agreement on budget; cut \$38.5 billion

▶ With a government shutdown looming, congressional leaders came to a budget agreement hours before the shutdown was set to commence. The agreement will consist of \$38.5 billion in funding cuts and keep the government funded for the remainder of the fiscal year. The budget deal was needed since congress never passed a full budget for the 2011 fiscal year, which is now half over and was operating on a series of continuing resolutions. Overall discretionary spending would be set at about \$1.05 trillion—down from \$1.09 trillion in 2010. Mr. Obama's initial budget request for 2011 had called for an increase to \$1.13 trillion. In order to finalize the exact language of the long term spending measure, congress passed their seventh continuing resolution shortly after midnight on April 9, that will expire on April 15.

Based on the agreement reached by the Senate Majority Leader Harry Reid (D-NV), Speaker of the House John Boehner (R-OH), and President Obama, the House and Senate will vote next week on legislation to fund all federally funded agencies for the remainder of FY 2011. The long-term continuing resolution will cut \$38.5 billion from FY 2010 funding levels, or \$78.5 billion compared to the President's FY 2011 Budget. This number includes the \$2 billion in cuts in the short-term continuing resolution passed April 9 and is in addition to the \$10 billion in cuts included in the previous two continuing resolutions.

The two sides had been in a virtual stalemate since House Republicans, committed to slashing the federal deficit, passed a plan to cut over \$61 billion in spending, earlier in the year, while the Senate Democrats introduced a plan to cut \$10 billion from the budget.

H.R. 1473 Housing Overview

- ▶ Public Housing Operating Fund is provided with \$4.617 billion after accounting for the 0.2 percent across-the-board cut.
- ▶ HOME Investment Partnerships Program is funded at \$1.607 billion, a cut of over \$200 million compared to the FY 2010 enacted level.
- ▶ Community Development Block Grant (CDBG) Program is cut by 16 percent compared to FY 2010 and is funded at \$3.336 billion.
- ▶ Project-Based Section 8 Multi-Family Rental Assistance is provided with \$8.950 billion, \$700 million more than FY 2010 enacted level.
- ▶ Section 8 Housing Choice Voucher Program is funded at \$18.407 billion which is \$223 million more than the FY 2010 enacted level.

FEDERAL LEGISLATION (cont'd on page 6)

NEIGHBORHOOD STABILIZATION PLAN

NSP3 Update

▶ On October 19, 2010, HUD released the NSP3 Notice with the requirements for the new allocation of NSP funds that were authorized in the Dodd-Frank Wall Street Reform and Consumer Protection Act. The Act provides \$970 million in new NSP funds to states and local governments to continue to assist in the redevelopment of abandoned and foreclosed homes.

Arizona grantees will be receiving over \$45,000,000 with the Arizona Department of Housing receiving \$5,000,000 in NSP3 Funding.

On March 1, 2011, ADOH submitted its NSP3 Substantial Amendment Action Plan to HUD, detailing the activities they plan to implement with their NSP3 Award.

ADOH will allocate at least 25 percent of its NSP3 Award to housing for individuals and families with incomes at or below 50 percent of the Area Median Income. To specifically address local housing market conditions, ADOH may rehabilitate or redevelop abandoned or foreclosed residential property, and vacant or demolished residential or non-residential property to meet its low-income targeting goals.

info **Ruby Dhillon**, Rental Programs Administrator
(602) 771-1031 + ruby.dhillon@azhousing.gov

FEDERAL LEGISLATION *(cont'd from page 5)*

FY 2012 Budget

▶ Both Republicans and Democrats have recently released their proposed budgets for fiscal year 2012 that would consist of trillion dollars of cuts in the next decade starting in October 2011.

The Administration had released their FY 2012 budget back in February that proposed a \$41.7 billion HUD budget authority, a \$1.2 billion, or 3 percent, decrease from the \$42.9 billion HUD appropriation provided under the FY 2010 omnibus spending bill the President signed in December. The proposed budget would cut funding for HOME and the Community Development Block Grant program, while allocating \$1 billion in new funding to launch the Housing Trust Fund. Members of congress, mainly Republicans, have been hesitant to allocate additional funds towards the creation of new programs during these recent budget negotiations.

Recent Housing Related Action

▶ On April 6, the Subcommittee on Capital Markets and Government Sponsored Enterprises of the House Committee on Financial Services considered eight bills, that among other things, would eliminate Fannie Mae and Freddie Mac's affordable housing goals, increase the fees they charge for guaranteeing mortgages, and reduce GSE executive compensation. These bills are set to be heard by the full committee in early May.

On March 29, the House passed H.R. 839 that would end Treasury's authority to provide any new assistance under the Home Affordable Modification Program (HAMP). A similar bill is being run in the Senate; however, both bills have received a veto threat from the administration.

On March 16, the House passed H.R. 861 that would rescind the unobligated \$1 billion made available for the Neighborhood Stabilization Fund 3. The Arizona Department of Housing has already received approval from HUD for their NSP 3 program and is still set to receive their \$5 million in funds from NSP 3. The Administration has also issued a veto threat on this proposed legislation.

On March 11, the House passed H.R. 836 that would rescind the unobligated \$1 billion made available for the Emergency Homeowner's Loan Program to assist struggling homeowners. Arizona was not allocated any of these funds that were allocated to the 32 eligible states that had not received any of the Hardest Hit Funds.

While it is unlikely that these bills will clear the Senate or be signed by the Administration, the department has continued to express the importance and necessity of foreclosure prevention programs with our congressional delegates.

info **Shaun Rieve** Legislative Liaison and Public Information Officer
(602) 771-1008 + shaun.riev@azhousing.gov

Mortgage Trouble? Don't Delay...Call Today

ARIZONA FORECLOSURE HELP-LINE

1-877-448-1211

TOLL FREE

Since inception on May 28, 2008, Arizona's mortgage foreclosure help-line has received nearly 45,900 calls.

LEGACY CROSSING FAMILY HOUSING PROJECT

UMOM New Day Center and the NRP Group hold grand opening

On January 28, Director Michael Traylor and the Arizona Department of Housing celebrated the grand opening of The Legacy Crossing with UMOM New Day Center and the NRP Group. Remarks were given by Director Traylor as well as City Councilman Michael Johnson and City of Phoenix Housing Director Kim Dorney, highlighting the outstanding work that went into creating this project that will provide affordable housing units in the Phoenix area.

The Legacy Crossing Family Housing Project will provide 72 affordable housing units to individuals who are earning a salary of 40 to 60 percent of area median income.

The Legacy Crossing Family Housing Project represents a partnership between UMOM New Day Centers, the largest homeless shelter serving Arizona families, and the NRP Group, a full-service developer, general contractor and property manager. The Legacy Crossing Family Housing Project was funded with Low-Income Housing Tax Credits, Federal Tax Credit Assistance Program dollars, City of Phoenix HOME funds and private financing.



Director Traylor, City of Phoenix officials and representatives of the management company, NRP Group, cut the ribbon at the Legacy Crossing grand opening on January 28.

info Legacy Crossing is located at 3333 E. Van Buren, Phoenix + 602-595-1969 www.thelegacycrossing.com

GLENN VERDE APARTMENTS

La Frontera Center Celebrates Grand Opening

On March 31st Glenn Verde Apartments celebrated their grand opening with remarks given by Director Michael Traylor. Glenn Verde Apartments serve as the poster child for the troubled economy after construction was halted due to a lack of financing. For nearly three years, Glenn Verde Apartments was a neighborhood eyesore and a magnet for criminal activity. In 2010, La Frontera Arizona purchased the property with Neighborhood Stabilization Program (NSP) funds awarded by the Arizona Department



(l to r) La Frontera's President/CEO Daniel Ranieri, Jason Hisey, Project Manager, ADOH Director Traylor and La Frontera's Executive Director of Housing, Bill Magnotto.

of Housing's Housing Economic Recovery Act (HERA). In a little more than one year, La Frontera Arizona completely revitalized the property clearly illustrating the importance this type of funding and rehabilitation efforts can have on a community.

Glenn Verde Apartments are not your typical vision of affordable housing: there are 24 spacious, energy-efficient units with one or two-bedrooms, high ceilings and a washer/dryer in each home, a microwave, lots of storage space, and each home has a large private patio. The rent ranges from \$539-\$647, and all utilities are included. Seventeen units will be designated for households initially earning no more than 50 percent of the area median income.



Before and after photos of units at Glenn Verde.

info Glenn Verde Apartments are located at 3436 E. Glenn, Tucson, AZ + 520-322-5077

APRIL IS FAIR HOUSING MONTH IN ARIZONA

Governor Brewer signs Proclamation

Governor Janice K. Brewer proclaimed April 2011 as **Arizona Fair Housing Month**, recognizing the importance of fair housing and the efforts of those who seek to reduce barriers to full and fair housing opportunities. Throughout the month of April, organizations around the state will focus in promoting fair housing initiatives for all Arizonans through a number of events commemorating Arizona Fair Housing Month.

On April 11, 1968, President Lyndon Johnson signed the Civil Rights Act of 1968, a follow-up to the Civil Rights Act of 1964. The Civil Rights Act of 1968 expanded on previous acts and prohibited discrimination concerning the sale, rental and financing of housing based on race, religion, national origin, sex and as amended handicap and family status. Title VIII of the Act is also known as the Fair Housing Act of 1968.

Within the inaugural year of the Fair Housing Act of 1968, the U.S. Department of Housing and Urban Development (HUD) had completed the Title VIII Field Operations Handbook and instituted a formalized complaint process. That year, HUD hosted a celebration, shared with advocates and politicians across the nation. In subsequent years, the tradition of celebrating Fair Housing Month grew with Governors across the nation issuing proclamations that designated April as Fair Housing Month.

Fair Housing Events scheduled in April:

YUMA HOUSING FESTIVAL

April 9, 2011 | 10:00am to 1:00pm

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

Free information on loan products, dealing with foreclosure, laying out budget strategies. Providers available with program information and application.

info Community Legal Service + 928-782-7511

THE COST OF UN-FAIR HOUSING

April 12, 2011 | 8:00am - 12:00pm

Disability Empowerment Center. 5025 E. Washington Street, Phoenix, AZ
Speakers include: Arizona Attorney General Tom Horne and Phoenix HUD Director Rebecca Flanagan

info Arizona Fair Housing Partnership + www.azfairhousing.info

TEMPE'S 2011 ARIZONA CITYFEST

ADOH Participates in the Health & Community Resource Fair at Tempe Town Lake

▶ The Arizona Department of Housing participated in the Health & Community Resource Fair at Tempe Town Lake during the 2011 Arizona CityFest, held March 18-19. The event included medical screenings, employment opportunities, and financial counseling. ADOH distributed information on foreclosure assistance and provided different resources available to individuals facing foreclosure in Arizona. Homeowners were instructed to visit the state's foreclosure prevention program website, and to the department's foreclosure hotline to find out if they are eligible for a loan modification or unemployment assistance through the program. The resource fair kicked off a weekend filled with events for the entire family ranging from action sports demos to live performances from national recording artists and inspirational messages from internationally renowned speaker Luis Palau.

info www.ArizonaCityFest.com

2011 ANNUAL FAIR HOUSING SURVEY

To ensure that the Arizona Department of Housing is addressing the impediments identified in the Analysis of Impediments to Fair Housing Choice The **ANNUAL FAIR HOUSING SURVEY** must be completed by all State CDBG recipients. Other agencies, developers, and non-profit groups, especially those in rural Arizona, are also invited to complete the survey. The deadline for submission to adoh by CDBG recipients is **May 15**. Survey is available for download from the ADOH website.

info Joy Johnson Special Needs/Fair Housing Specialist
602-771-1026 +joy.johnson@azhousing.gov

New Faces



Christina Humphryes

Christina Humphryes, now the Rental Programs Administrative Assistant, comes to us via the Phoenix accounting firm of Moss Adams, LLP where she had been employed since 2007. Having already completed her AA degree in English at Mesa Community College, she is continuing her coursework at Arizona State University, with a focus on creative writing and the Japanese language. After being at ADOH for a short time, she has already successfully maneuvered her first tax credit application round.



Anna Luna

Anna Luna completes the complement of Compliance Officers in the Rental Compliance department. Anna joins ADOH after four years at Atlantic Development/Celtic Property Management where she had various responsibilities including internal auditor and charge of their IT needs. Her prior experience was in the mortgage industry. Anna is an Arizona native.



Chris Smith

Chris Smith, who joins ADOH as an Underwriter/Transaction Manager, is originally from Winslow, Arizona. Chris graduated from Grand Canyon University where he played collegiate baseball and finished his undergraduate degree in Finance. Upon graduation he worked for Wells Fargo and Bank of America before starting his own company in the year 2000. Chris is currently pursuing a Masters Degree in Real Estate from the University of Denver. In addition he is pursuing his CFP designation through UCLA.



Lisa Troy

As Director of Compliance for Atlantic Development & Investments, Lisa Troy was responsible for the compliance and reporting requirements for that company's portfolio of 3120 units. Lisa will now put her 16 years of property management experience to good use as Compliance Administrator for ADOH. Annual reports for the 300+ properties reviewed by the Housing Compliance staff were due March 15 and Lisa's first day a week earlier meant she had to jump in with both feet. "I love it," she said.



Corinna Waddell

Corinna Waddell joined us in March as the Save Our Home AZ Administrative Assistant. She previously worked for the U.S. Army Garrison Grafenwoehr in Germany at the Public Affairs Office and the Directorate of Emergency Services as Public Affairs and Administrative Assistant. Corinna received her Associates Degree as Management Assistant in IT-Systems at a professional technical school in Wiesau, Germany.



Have Your Photo Featured in an ADOH Publication

The Department of Housing would like to invite you to send photos of your constituents enjoying the benefits of your projects to be featured in one of our publications. If chosen, your photo could appear on the cover of our quarterly newsletter, our annual report or another agency publication.

info Visit www.azhousing.gov for more information or to submit your photo.

Calendar 2011

APRIL	
14	Arizona Housing Finance Authority
30	Annual Fair Housing Survey Due (CDBG Recipients)
MAY	
2	Registration Deadline - Phoenix LIHTC Compliance Workshop
6	Hotel Reservation Cut-off - Phoenix LIHTC Compliance Workshop
12	Arizona Housing Finance Authority
16-17	Phoenix LIHTC Compliance Training
20	Arizona Housing Commission
30	Memorial Day - Office Closed
JUNE	
9	Arizona Housing Finance Authority

LIHTC COMPLIANCE WORKSHOPS

May 16-17-18 | Phoenix Airport Marriott | Phoenix
October 18-19 | Desert Diamond Resort | Tucson

The 2011 Qualified Allocation Plan requires that property managers of Low Income Housing Tax Credit projects attend ADOH-sponsored compliance training annually. For 2011, ADOH is offering two, custom-designed workshops developed to provide this training, one in Phoenix (May 16-17) and one in Tucson (October 18-19).

The Housing Credit Certified Professional (HCCP) examination will be administered on May 18 in a 1/2 day session following the Phoenix training. No HCCP exam will be administered at the Tucson workshop. The exam is not recommended for those with less than one year's experience. Our trainer, Compliance Solutions, is an authorized administrator of the exam. Getting and maintaining an HCCP designation requires passing a comprehensive exam and seeking annual continuing education. Those needing to re-take the exam may do so at a reduced fee. See the table for fees associated with the exam and prep session. The HCCP designation is sponsored by the National Association of Home Builders.

To register for the Phoenix workshop, follow the instructions listed to the right. To register for the Tucson workshop in October, visit our website and visit the Training and Events calendar.

ON-LINE REGISTRATION

<http://www.azhousing.gov/ShowPage.aspx?ID=384&CID=7>

REGISTRATION FEE

\$198 Two day training May 16-17
 \$175 Prep session and exam May 18
 \$100 Exam re-takes May 18

LOCATION

Phoenix Airport Marriott [MAP](#)
 1101 N. 44th Street, Phoenix + (602) 273-7373

ROOM RATE

\$109 Per night until May 6, 2011

RESERVATIONS

(800) 228-9290

GROUP NAME

ADOH Compliance Workshop

TRANSPORTATION

A courtesy airport shuttle is available. Call the hotel upon arrival to schedule a pick-up.

info **Cynthia Diggelmann** (602) 771-1016 +
cynthia.diggelmann@azhousing.gov



Brian Mickelsen
2011 HOUSING HERO AWARDS

The annual Housing Hero Awards honor those who demonstrate excellence in developing and creating innovative housing solutions. The awards celebrate individuals and organizations who go the extra mile to positively impact their communities and showcase the best practices of developers, advocates and others.

Nominations are now being taken for the 2011 Housing Hero Awards. This year's nomination form has been simplified and offers an on-line submission process.

This year's awards will be presented at a luncheon to be held at the 2011 Arizona Housing Forum, Thursday, September 22 at Talking Stick Resort, located at SR 101 and Indian Bend Road in Scottsdale, Arizona. For 2011, categories are:

- Innovative Supportive Housing Program or Service
- Outstanding Affordable Housing Initiative
- Exemplary Rural Multifamily Project
- Exemplary Urban Multifamily Project
- Arthur Crozier Partner in Housing
- Elected Official

Category descriptions can be found on the ADOH website. Nomination forms must be submitted no later than July 1, 2011. Award winners will be notified in August.

info Cynthia Diggelmann (602) 771-1016 + cynthia.diggelmann@azhousing.gov



The Housing Hero award; Helen Hudgens Ferrell accepts the Arthur Crozier Partner in Housing award at the 2010 Forum in Tucson.

Housing Hero Award Recipients

2010

- Helen Hudgens Ferrell (Partner in Housing)
- Project H3 (Innovative Partnerships)
- WACOG Human Services Department (Outstanding Local Housing Program)
- GreenStreet (Superior Sustainable Design)
- McCarty on Monroe (Exemplary Multifamily Project)
- San Carlos Apache Housing Authority (Tribal Initiatives)

2009

- Patricia Garcia Duarte, Neighborhood Housing Services (Partner in Housing)
- Barbara Blythe, Mohave County (Innovative Partnerships)
- Arizona Housing Alliance (Local Initiatives)
- Foundation for Senior Living (Superior Sustainable Design)
- Governor Janice K. Brewer (Elected Official)

2008

- Emily Nottingham, City of Tucson (Partner in Housing)
- Northland Pioneer College (Innovative Partnerships)
- Denise Moen-Bishop, Lake Havasu City (Local Initiatives)
- Yavapai College (Superior Sustainable Design)
- Yavapai Apache Tribal Housing (Tribal Initiatives)
- Shana Ellis, Councilmember, City of Tempe (Elected Official)

2007

- Rosa Bruce (Partner in Housing)
- Newtown Community Development Corporation (Local Initiative)
- ASU Stardust Center (Sustainable Design)
- Flagstaff Housing Policy Task Force (Innovative Partnerships)
- Ak-Chin Indian Community (Tribal Initiative)
- Carol West, Councilmember, City of Tucson (Elected Official)

2006

- Rita Carrillo (Partner in Housing)
- BOTHANDS, Inc. (Innovative Partnerships)
- Navajo County Housing Authority, Inc. (Tribal Initiative)
- Nancy Bissell & Gordon Packard, Primavera Group (Partner in Housing)
- Payson Roundup Newspaper (Local Initiative)
- Drachman Institute at U of A (Superior Sustainable Design)

2005

- Prescott Chamber of Commerce (Planning and Regional Collaboration)
- Arizona Association of REALTORS® (Private Sector Leadership)
- Yavapai Apache Nation (Tribal Housing Initiative)
- Human Services Campus (Housing is the Foundation)
- City of Bullhead City (Community Commitment)

2004

- Housing Authority of Cochise County (Planning/Regional Collaboration)
- Wickenburg Chamber of Commerce (Private Sector Leadership)
- White Mountain Apache Housing Authority (Tribal Housing Initiative)
- Carver Park Neighborhood, City of Yuma (Housing is the Foundation)
- City of Casa Grande (Community Commitment)

2011 Arizona Housing Forum



The Arizona Department of Housing invites you to join over 300 of your colleagues at the 2011 Arizona Housing Forum. Now in its eighth year, the Forum is the only statewide housing conference in Arizona and has consistently received accolades for its programming and presentation. Specially featured are:



DR. LEE MCPHETERS is Research Professor of Economics in the W. P. Carey School of Business at Arizona State University and Director of the school's JPMorgan Chase Economic Outlook Center. Dr. McPheters is editor of the Arizona Blue Chip Economic Forecast and the Western Blue Chip Economic Forecast newsletters, published monthly by the Center.

FRED KARNAS is Senior Adviser to HUD Secretary Shaun Donovan, and is called upon to deliver the message of what is going on in Washington, D.C. Before joining the Obama Administration, he served in the cabinet of Governor Janet Napolitano as director of the Arizona Department of Housing.



MICHAEL YANKOSKI, author of *Under the Overpass*, will deliver the Keynote Address at the Friday luncheon. Michael has a unique perspective on homelessness having portrayed an individual experiencing homelessness on the streets of six major U.S. cities, including Phoenix. He will leave you with a better perspective on the issue, and ideas for actionable change.

These keynote speakers and more than 50 other presenters will focus on the new realities facing all housing professionals. Topics include tax credit syndication, homelessness, Federal and state funding availability, water resources in Arizona, and multifamily architecture.

Complete registration packets will be available May 1. Hotel information and reservations can be accessed on our website.

CALL FOR SPONSORS AND EXHIBITORS

Join the Arizona Department of Housing to support the progress of affordable housing in Arizona by participating as a sponsor or exhibitor for this year's Forum. Review the benefits your organization will receive as a sponsor here, or consider being a part of the Marketplace, the center of the conference, as an exhibitor. Visit the ADOH website for sponsor levels and benefits.

info Susy Bustillos (602) 771-1007 + susy.bustillos@azhousing.gov

HOTEL INFORMATION

TALKING STICK RESORT

9800 E. Indian Bend Road
SR101 and Indian Bend Road
Scottsdale, AZ
(480) 850-7777 + www.talkingstickresort.com

Deluxe Room Rate \$139.00 (+ 11.95% occupancy tax)
Check-in 3:00 pm | Check-out 12:00 pm

info **Reservations** + (866) 877-9897
Deadline: August 22, 2011



Housing Matters

SUMMER 2011
VOLUME 10 | NUMBER 3

LEADING WITH SOLUTIONS



▲ The Sustainable Communities Fund will serve as a catalyst to create economic competitiveness, job opportunities, and sustainable communities along the existing light rail line and future extensions. See story on page 1.

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Arizona
Department
of Housing



The Sustainable Communities Working Group

▶ As more individuals used the motto of “drive until you qualify,” Arizona residents continued to push outwards during the housing boom, looking for more affordable housing, in many cases many miles away from their jobs and other resources. While Arizonans continued to increase the number of miles and time in their daily commute, transportation costs forced individuals to make other sacrifices in order to save their homes, however, many of these sacrifices ended up being insufficient. The downturn in the economy has forced many individuals out of their homes and in some cases back towards the urban and downtown areas, however, this recession has created many opportunities for affordable housing that the Arizona Department of Housing is currently taking advantage of.

Due to the quick expansion of the city and the large number of foreclosed homes, the housing market became over saturated with a number of single family homes. The large number of homes outside of the urban area became clearly unsustainable and the department needed to focus its efforts on affordable housing where people could live close to all of their desired resources and entertainment without having to rely on a car. The Metro light rail, which was completed in December of 2009, provided the department with a great opportunity to develop an area that stretches 20 miles long, through three cities, including downtown Phoenix.

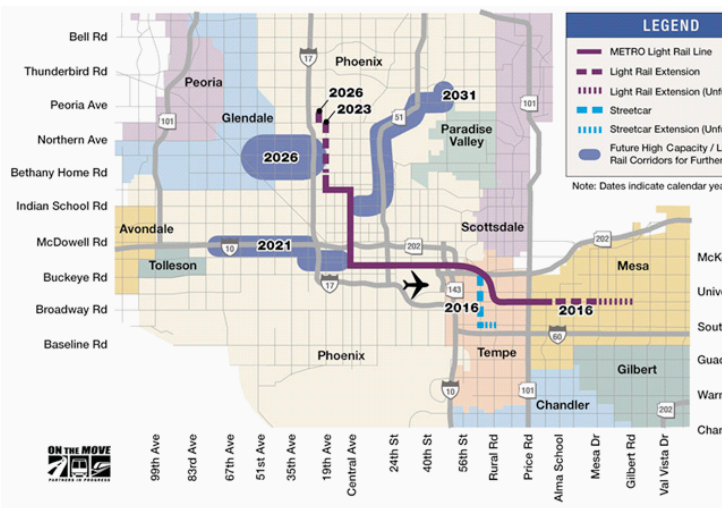
Recognizing the need for affordable housing along the light rail and the limited window that we had to take advantage of these lower land costs while the economy tries to recover, the department turned towards a coalition of public, private, and non-profit organizations to help address this critical need in the state. This unique partnership referred to as the Sustainable Communities Working Group brings together the Arizona Department of Housing with the cities of Mesa, Tempe, and Phoenix, Department of Transportation, the Metro light rail, Arizona State University, community leaders, private investors and others.

Through this creative and innovative partnership a development fund was created with an initial investment of \$20 million dollars from private groups, Local Initiatives Support Corp. and Raza Development Fund to help expand sustainable development

and urban reuse projects along the rail corridor. In hopes of shifting the trend of suburban sprawl to a vibrant, safe, and healthy urban living environment the fund will be used to help seed construction of up to 1,000 units of transit-oriented housing along the light rail in the next 5 years. Projects must pass a set of criteria established under the fund before any funding is awarded.

Evidence clearly indicates that individuals are ready to invest in the surrounding areas of the light rail. Even with a stagnant economy and a vehicle driven culture, the light rail has attracted over \$2.5 billion in investment in a once blighted area in Tempe during these early years of its existence. These efforts do not stop with affordable housing, but also will be expanded to improving the general quality of life through grocery stores, after school care, and retail stores. Projects are currently being completed and others are underway to develop along this corridor thanks to current incentives to develop projects that incorporate public transit into design plans.

With Phoenix being the 6th most populated city and as a state ranking 33rd by density, the department understands that Arizona must position itself differently for the next 10 - 20 years. The valley needs to look beyond building suburban single family homes and focus construction efforts along modes of transportation. The department knew that it must take advantage of the economic downturn and invest its time and funds in developing this promising area. This groundbreaking partnership brings together key components from the public and private sector that will continue to enhance the community and fill much needed gaps along the light rail. While this partnership is a new venture it will continue to provide new and innovative opportunities for these three cities and the entire state. Mesa, Tempe, and Phoenix will no longer be competing against one another, but rather taking advantage of the joint investment for the long term benefit of the light rail corridor. Future plans have been approved to extend the light rail and build on the projects early success. As this area continues to develop and offer new resources to some of Arizona’s most vulnerable populations, the department hopes that other parties will join in the efforts and truly get on board the light rail and future transit oriented developments.





Director's Message

From the Desk of Michael Traylor

Sustainable is defined as “using a resource so that the resource is not depleted or permanently damaged.”

Population in our state and especially in the largest metropolitan areas has significantly increased over the past 60 years. In our metropolitan areas residential neighborhoods continue to be pushed further and further from core areas of employment, shopping, and entertainment. We build new schools to serve these outlying areas while existing schools, within the core of our communities, are closing or are under utilized. Moderate income residents who seek decent, safe, affordable housing end up spending 65 percent of their gross monthly income on housing and transportation while those living in a closer proximity pay 45 percent.

Arizona’s population is expected to increase by another five million people over the next 20 years. As our population continues to increase the question of sustainability should be asked. As we know, we cannot continue doing things the same way and expect different results. Our leaders are charged with the responsibility of looking beyond today and planning for our future. Arizona has many great examples of visionary leadership that have enabled our state to grow and flourish into what we enjoy today. They understood that Arizona could not grow without water so they planned and built dams to store water from the high country to serve the state’s growing areas. It took many years of planning from Republicans and Democrats to successfully build and complete the Central Arizona Project and we continue to see the benefits as a result of this early planning.

In the process of evolution there are occasionally periods in time that shape the future. As an example, a significant period of growth occurred in Arizona after World War II largely due to the number of military training facilities in our state. Many people who had never considered living in Arizona were exposed to the state’s natural beauty and great weather. We must ask ourselves, might we be in one of those periods of time that shapes the future? Could the Great Recession present the opportunity for change? How will we respond? Does Arizona still have visionary leaders? I would like to think the answer is yes.

This is not about ending development on the fringe of our metropolitan areas, but rather offering an alternative. It’s about continuing to redevelop our urban cores. It’s about providing our workforce with affordable housing where effective transportation is readily available. It’s about reducing our dependence on automobiles and the resulting impact on resources and the environment. It’s about connecting people. It’s about locating our workforce near high employment areas. It’s about economic development. Imagine a city where a significant number of its workforce can access high employment areas via effective public transportation within a maximum of a half hour. Imagine well

See **Director's Message** page 4

Arizona Housing Commission Activities

New Appointments to Commission made by Governor Brewer



▶ Ted Bednar joins the Housing Commission serving as the representative from a nonprofit organization in Pima County. Mr. Bednar brings a critical insight into the value of energy efficient housing from his work at TJ Bednar Homes, awarded the Energy Star Label and Tucson Electric Power Guarantee Home Label.



▶ Sarah Darr joins the Housing Commission filling the seat of a representative from a rural city government. Ms. Darr currently serves as the community housing manager for the City of Flagstaff and brings important knowledge of housing issues in Northern Arizona to the Commission.



▶ Courtney LeVinus, who was appointed to fill the seat of a representative from a statewide housing association, works as a lobbyist for Capitol Consulting LLC and currently serves as a Commissioner on the Housing Authority of Maricopa County.



▶ Steven Tofel was appointed to fill the seat of a representative of the public from Pima County. Mr. Tofel brings a valuable knowledge and insight to the Commission from his work as President of Tofel Construction.



▶ Ted Williams joins the Housing Commission filling the seat of a representative from the special needs community. Mr. Williams currently is the President/ CEO of the Arizona Behavioral Health Corporation and brings an expertise of issues affecting individuals with behavioral health needs to the Commission.



▶ Neal Young was appointed to fill the seat of a representative from a non-rural city government. Mr. Young currently serves as the Assistance Housing Director at the City of Phoenix and previously served as the Director of the Arizona Department of Economic Security.

SCHEDULED MEETINGS

July, 2011 - No Meeting

August, 2011 - No Meeting

September 23, 2011

**check website for times*

info **Shaun Rieve**, Legislative Liaison and Public Information Officer

(602) 771-1008 + shaun.rieve@azhousing.gov

Arizona Housing Finance Authority Activities

The MRB Plus program sponsored by the Arizona Housing Finance Authority (AzHFA) continues to be available for first time homebuyers in counties served by the AzHFA. (All Counties of the State except Maricopa County and Pima County) The MRB Plus program offers an attractive 30 year fixed rate mortgage for first time homebuyers, along with downpayment and/or closing cost assistance of 5% of the purchase price of the home. Over 187 loans have been approved and/or reserved since the program started in early 2010, representing mortgage loans in the amount of nearly \$20.8 million.

Additional information about the MRB Plus program and a list of participating lenders can be found on the website www.azhousing.gov and click on Arizona Housing Finance Authority.

info For questions about the AzHFA or its programs, contact:

Carl Kinney Arizona Housing Finance Authority Programs Administrator
(602) 771-1091 + carl.kinney@azhousing.gov

Director's Message (cont'd)

planned compact development, especially around light rail stations, of neighborhoods, retail, commercial and education opportunities that are walk able (in Arizona we know that means shaded). Imagine if we are successful at developing this vision how attractive a well planned city like this might be to businesses.

The Sustainable Communities Working Group (SCWG) is a collaborative effort made up of state, county, city, nonprofit and for profit representatives working to make this vision a reality. One of the goals of SCWG is to create a fund to assist development within a half mile of our light rail stations. Thanks to a major commitment from LISC and La Raza the fund has been launched and currently has a balance of \$20,000,000. The SCWG is also engaged in market studies to quantify the need for housing in these areas and the best uses for the development fund. We are talking to neighborhoods around light rail stations to learn their concerns and properly address these community issues.

Creating sustainable development is not just a big city issue; it affects our rural communities as well. Remember, sustainable is using a resource so that the resource is not depleted or permanently damaged.

As we continue to grow and gain population it seems logical that we need to be more thoughtful about how we plan for and address growth issues.

AzHFA Board of Directors

Carol Parry
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Manny Gonzalez
Secretary
Pinal County

Paul DeSanctis
AZ Lending Specialists, LLC

Randall L. Pullen
Oasis Partners, LLC

SCHEDULED MEETINGS

July, 2011 - No Meeting

August, 2011 - No Meeting

September 8, 2011

*check website for times



Have Your Photo Featured in an ADOH Publication

The Department of Housing would like to invite you to send photos of your constituents enjoying the benefits of your projects to be featured in one of our publications. If chosen, your photo could appear on the cover of our quarterly newsletter, our annual report or another agency publication.

info Visit www.azhousing.gov for more information or to submit your photo.

FEDERAL LEGISLATION

► President Obama and his administration continue to be at odds with the Congress over the debt ceiling and potential future spending cuts. The administration believes congressional leaders must agree to a deficit-reduction deal by July 22 in order to raise the government's borrowing limit in time to avoid a default in early August. Some, including top officials at the Treasury Department and the Federal Reserve, say the consequences of failing to raise the \$14.29 trillion debt limit by Aug. 2 would be catastrophic, but while skeptics are less certain of the actual impact.

The federal government hit the debt ceiling in May, but has been able to keep operating through a series of emergency funding maneuvers. But Treasury officials say if the government cannot borrow more by Aug. 2, they won't have enough cash to pay all the government's bills. Republicans have insisted on coupling any extension with at least an equal amount of budget savings. The Senate has canceled their planned recess in order to further ongoing negotiations prior to the July 22 deadline.

On June 16, the House passed, by a vote of 217 to 203, its FY 2012 Agriculture, Rural Development, Food and Drug Administration, and Related Agencies appropriations bill, H.R. 2112. The bill includes \$17.25 billion in discretionary spending, \$2.7 billion less than the FY 2011 spending level and \$5 billion less than the President's request. Representative Paul Gosar (R-AZ) offered an amendment to take \$100 million out of a non-housing account and transfer it to the Multifamily Housing Revitalization Program account, however, the amendment failed by a vote of 139 to 285.

H.R. 2112 is the third FY 2012 appropriations bill passed by the House. The Transportation-HUD Subcommittee will determine the amount of funding for HUD and its individual programs between now and the Subcommittee markup, currently scheduled for July 14.

info **Shaun Rieve** Legislative Liaison and Public Information Officer
(602) 771-1008 + shaun.riev@azhousing.gov

LIHTC AWARDS ANNOUNCED

The list of preliminary Low Income Housing Tax Credit (LIHTC) awards for 2011 has been posted on the ADOH website.

info **Ruby Dhillon**, Rental Programs Administrator
(602) 771-1031 + ruby.dhillon@azhousing.gov

ARIZONA LEGISLATION

► After the failed passing of HB 2079 (Department of Housing continuation), the department continues to build support for an upcoming continuation bill that must be ran next session. The department was able to secure a one year extension in the previous legislative session and look to be extended for many more years during this next session. We urge our housing advocates, partners, developers, and friends in the community to continue to express your support and the need to keep the Department of Housing in existence to your local elected officials. The department continues to administer over \$300 million in federal dollars to help serve those less fortunate individuals in our community, while providing jobs and vast economic opportunities in our state. For a list of your elected officials and their contact information you can visit www.azleg.gov.

On June 8 Governor Brewer called a Special Session to extend federal aid to jobless Arizonans whose benefits were set to expire. With the state's unemployment rate remaining at 9.3 percent the Governor decided that it was essential to take advantage of this limited window of opportunity to extend these benefits to struggling Arizonans searching for work. The Arizona Legislature met on June 10 to discuss a potential statutory change that was needed to take advantage of federal funds that would provide for an additional 20 weeks of unemployment aid. However, members of the Legislature were unable to garner enough support and votes for the measure and the Special Session ended with no action taken. The failed attempt to extend benefits is estimated to affect over 40,000 jobless Arizonans who will still be out of work.

info **Shaun Rieve**, Legislative Liaison and Public Information Officer
(602) 771-1008 + shaun.riev@azhousing.gov



Glendale Enterprise Lofts Grand Opening

Complex offers critical services to disabled

▶ ADOH Director Michael Traylor (far left) and others at the grand opening of the Glendale Enterprise Lofts complex.

▶ On June 23, the department celebrated the grand opening of Glendale Enterprise Lofts, a 28 unit affordable housing complex funded in part by federal tax credits awarded by the department. The newly built complex centers on affordability and accessibility with 100% of its units being fully accessible for the disabled. Director Michael Traylor spoke on the importance of this project and the need for more innovative affordable housing projects to develop blighted neighborhoods. With a current waiting list of over 60 families, the department would like to congratulate Glendale Enterprise Lofts on their early success and for its ability to provide critical services and resources to disabled individuals in our community.

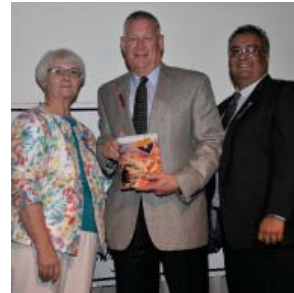


info **Glendale Enterprise Lofts** is located at 6839 N. 63rd Avenue, Glendale, AZ + 866-819-7952



LuAnn O'Connell Retires

After seventeen years of service to the State of Arizona, LuAnn O'Connell retired on May 13. LuAnn served in many capacities but most recently in the Arizona Public Housing Authority department.



Governor's Volunteer Service Awards

▶ On Tuesday, April 29, 2011 the 10th annual Governor's Volunteer Service Awards were awarded, thanking Arizonans throughout the state who have given their time and talents to help solve serious social problems. The award recognizes eleven recipients each year who have displayed exemplary commitment to service and volunteering. The award is considered to be the highest volunteer award in the state of Arizona and is awarded by panels of statewide judges who select the recipients based on the following criteria: need, action, innovation and impact.

The Arizona Department of Housing would like to recognize Mike McQuaid who was a 2011 award recipient in the lifetime achievement category. Mr. McQuaid currently serves on the Arizona Housing Commission and has been an advocate for homeless in Phoenix for twenty five years. Serving as chair of the Board for the Andre House for over ten years, Mr. McQuaid oversaw the many services that were dedicated to helping individuals experiencing homelessness. Most recently, Mr. McQuaid founded "Helping Hands for the Homeless," an organization that raised tens of thousands of dollars for various service providers and helped in the construction of the Human Services Campus.

The department would like to congratulate Mr. McQuaid on receiving this prestigious award and thank him for his dedication to serving those less fortunate individuals in our community.

info **Governor's Division for Community and Youth Development**
(602) 542-3489 + volunteerawards@az.gov



Housing counselors from various agencies around the Valley participated with ADOH staff in the phone bank on June 28.

SAVE OUR HOME AZ PHONE BANK

➤ On June 28, the department teamed up with NBC Channel 12 and the Arizona Republic to take homeowners' calls and provide valuable information on the department's Save Our Home AZ Program. Housing counselors fielded calls from unemployed Arizona homeowners and assessed callers' eligibility in the federally funded mortgage assistance program. Approximately 250 individuals received assistance during the two hour time slot that aired on NBC Channel 12.

With thousands of individuals losing their unemployment benefits the department recognized the importance of making unemployed homeowners aware that additional assistance was still available. The Save Our Home AZ program serves as a critical bridge for Arizonans, allowing them to stay in their homes while they search for employment. This is especially important with the jobless rate remaining above 9 percent. The Department of Housing has dedicated \$36 million to the new unemployment assistance program, with funding derived from \$267 million allocated by the U.S. Department of Treasury under the Hardest Hit Funds. Under the unemployment assistance program, homeowners may receive a maximum of \$50,000 or up to 24 months of mortgage-payment assistance. The assistance will allow the qualified borrower adequate time to search for work, obtain job training or qualify for a modified mortgage payment without the fear of losing their home.

For additional information on the Save Our Home AZ program, or to determine if you are eligible for the program, please visit www.azhousing.gov. The Arizona Department of Housing urges individuals who take the self-assessment and find they are not eligible to contact the department's toll-free foreclosure hotline at 1-877-448-1211 to receive assistance.

info **Shaun Rieve**, Legislative Liaison and Public Information Officer
(602) 771-1008 + shaun.riev@azhousing.gov

ARIZONA CHALLENGES HUD'S PBCA DECISION

Over 30 Appeals Filed Questioning HUD's Bid Process

The Arizona Public Housing Authority (APHA) operates within the Arizona Department of Housing to manage the Project Based Contract Administration (PBCA) program in Arizona for HUD. Throughout its ten-year history, the APHA has garnered annual accolades from HUD for their clean audits, and meticulous and timely work. Paula Scott and her staff work tirelessly to maintain this level of excellence.

On July 1, ADOH learned that it had not been chosen to retain the PBCA contract for 2012. Pressured to find alternative and less costly ways to contract PBCA services, HUD had required each state to rebid its contract. Ultimately, this led to the award of new PBCA contracts to 27 states.

ADOH is deeply concerned with HUD's decision and has submitted a formal appeal to the U.S. GAO outlining the department's concerns over the lack of transparency in the bid process. HUD's deviation from their own scoring criteria is in question and ADOH has requested additional information from HUD regarding the scoring of these bids. The department is not alone in its efforts as the U.S. GAO has received over 30 appeals dealing with the PBCA contract from entities equally concerned with the process.

Mortgage Trouble?
Don't Delay...Call Today
ARIZONA FORECLOSURE HELP-LINE
1-877-448-1211
TOLL FREE

Since inception on May 28, 2008, Arizona's mortgage foreclosure help-line has received over 50,000 calls.

Calendar 2011

JULY

AUGUST

SEPTEMBER

5	Labor Day - Office Closed
8	Arizona Housing Finance Authority
21-23	2011 Arizona Housing Forum
23	Arizona Housing Commission
25	Hotel Reservation Cut-off - Tucson LIHTC Compliance Workshop

LIHTC COMPLIANCE WORKSHOP

October 18-19 | Desert Diamond Resort | Tucson

The 2011 Qualified Allocation Plan requires that property managers of Low Income Housing Tax Credit projects attend ADOH-sponsored compliance training annually. The upcoming October session in Tucson is the second workshop offered for 2011.

ON-LINE REGISTRATION <http://www.azhousing.gov/ShowPage.aspx?ID=384&CID=7>
Registration Deadline **October 4**

REGISTRATION FEE \$198 for the two day course

LOCATION Desert Diamond Resort

ROOM RATE \$79 per night
Reservation Deadline **September 25**

RESERVATIONS (520) 294-7777

GROUP NAME ADOH Compliance Workshop

TRANSPORTATION A courtesy airport shuttle is available. Call the hotel upon arrival to schedule a pick-up.

info **Cynthia Diggelmann** (602) 771-1016 + cynthia.diggelmann@azhousing.gov

UPCS TRAINING IN PHOENIX

ADOH is considering holding a two-day UPCS training in Phoenix in the Fall if there is enough interest. If you are interested in this training for yourself or your staff, please contact Lisa Troy, LIHTC Compliance Administrator, at lisa.troy@azhousing.gov or at 602-771-1071.

New Faces



Juan Bello

Juan Bello joins the ADOH LIHTC Compliance staff as a Compliance Officer. Juan has five years of experience in property management and most recently was Assistant

Property Manager for Sunrise Vista Apartments. An Arizona native, Juan became a father on Mother's Day to James Ernesto Bello.



Theresa Hoover

Theresa Hoover joins the department as the new Assistant to the Director. Ms. Hoover recently moved to the valley with her husband, Dale and son, Grant from Durango, Colorado

where they lived for 15 years. She previously worked at an architectural design office where her duties included administrative assistance and CAD drafting.



Chris Zygmunt

Chris Zygmunt is one of the newest employees to join the ADOH team managing the department's Information Technology systems. Chris comes to us from a local community bank at which

he developed and managed their IT systems. Chris is an Arizona native who recently earned his degree in Psychology from Arizona State University, yet continues to work on his passion for technology. Chris and his wife, Robin are the parents of Lily, born in February.

2011 Arizona Housing Forum



CALL FOR SPONSORS AND EXHIBITORS

Join the Arizona Department of Housing to support the progress of affordable housing in Arizona by participating as a sponsor or exhibitor for this year's Forum. Review the benefits your organization will receive as a sponsor here, or consider being a part of the Marketplace, the center of the conference, as an exhibitor. Visit the ADOH website for sponsor levels and benefits.

The Arizona Department of Housing invites you to join over 300 of your colleagues at the 2011 Arizona Housing Forum. Now in its eighth year, the Forum is the only statewide housing conference in Arizona and has consistently received accolades for its programming and presentation. Specially featured are:



DR. LEE MCPHETERS is Research Professor of Economics in the W. P. Carey School of Business at Arizona State University and Director of the school's JPMorgan Chase Economic Outlook Center. Dr. McPheters is editor of the Arizona Blue Chip Economic Forecast and the Western Blue Chip Economic Forecast newsletters, published monthly by the Center.

FRED KARNAS is Senior Adviser to HUD Secretary Shaun Donovan, and is called upon to deliver the message of what is going on in Washington, D.C. Before joining the Obama Administration, he served in the cabinet of Governor Janet Napolitano as director of the Arizona Department of Housing.



MICHAEL YANKOSKI, author of Under the Overpass, will deliver the Keynote Address at the Friday luncheon. Michael has a unique perspective on homelessness having portrayed an individual experiencing homelessness on the streets of six major U.S. cities, including Phoenix. He will leave you with a better perspective on the issue, and ideas for actionable change.

info Cynthia Diggelmann (602) 771-1016 + cynthia.diggelmann@azhousing.gov

HOTEL INFORMATION

TALKING STICK RESORT

9800 E. Indian Bend Road
SR101 and Indian Bend Road
Scottsdale, AZ
(480) 850-7777 + www.talkingstickresort.com



Deluxe Room Rate \$139.00 (+ 11.95% occupancy tax)
Check-in 3:00 pm | Check-out 12:00 pm

info Reservations + (866) 877-9897
Deadline: August 22, 2011



Housing Matters

FALL 2011
VOLUME 10 | NUMBER 4

LEADING WITH SOLUTIONS

2011 Brian Mickelsen Housing Hero Awards



Director Michael Trailor and Lin Mickelsen presented the 2011 Arizona Housing Hero Awards at the Arizona Housing Forum on September 22 at Talking Stick Resort. Awards were given to: ❶ MLK Revitalization Project/Depot Plaza; ❷ Pascua Yaqui Homes 1; ❸ FSL Yuma Senior Terraces; ❹ 51 Homes Tucson; ❺ Devine Legacy on Central; ❻ Olga Osterhage accepted the Arthur Crozier Partner in Housing Arizona award. See story on page 1.

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Arizona
Department
of Housing



2011 Brian Mickelsen Housing Hero Awards

Seven awards recognize outstanding dedication

Each year, during the Arizona Housing Forum, the department celebrates and recognizes individuals and organizations that have shown outstanding dedication to a wide range of housing issues around the state with the Brian Mickelsen Housing Hero Awards. These seven awards bring together some of the most innovative and creative projects and programs around the state to be recognized for their outstanding work in serving some of the most critical populations in our communities.

In 2007, the Housing Hero Awards were named in honor of the late Brian Mickelsen, former city manager of Cottonwood who had shared his time and talent with the Arizona Housing Finance Authority since its inception in 2002. We continue to remember Brian for his work in the community by recognizing others for their outstanding commitment and dedication to solving housing issues in our great state.

► 51 Homes Tucson was honored with the Innovative Supportive Housing Program Award which recognizes creative programs and services that provide outstanding housing related support and resources to individuals. 51 Homes: Providing Hope, Improving Health, Changing Lives is a collaborative effort of community leaders from the non-profit, governmental and business communities striving to end homelessness among the most medically vulnerable individuals in the greater Tucson area. By using the "Housing First" model, 51 Homes Tucson was able to take these individuals experiencing homelessness and place them in a stable environment where all supportive services could be delivered right to their new doorstep. Through the collaboration of housing resources and supportive services, 51 Homes was able to assist the "hardest-to-serve" community with becoming housed and receiving the support that was once so desperately needed.

► The Exemplary Urban Multi-Family Project Award recognizes an outstanding multifamily rental project in urban Arizona that serves low to moderate income individuals, families or seniors. The City of Tucson Depot Plaza/ Martin Luther King HOPE VI Revitalization Project received the award for their outstanding, comprehensive, mixed-use development with the overall goal of improving a decaying downtown neighborhood and enhancing the lives of the residents living in the Martin Luther King building. The MLK building includes 68 fully accessible one-bedroom units ranging from 628 to 780 square feet, each with a private outdoor balcony. The MLK building is a unique development that not only enhances the lives of the diverse population of its residents, but also serves as a catalyst for future housing and community revitalization.

► This year's Tribal Initiatives Award recognized the Pascua Yaqui Tribe for their achievements in helping to meet the housing needs of tribal members in Arizona. After several years of observing Arizona tribes receive awards of Low Income Housing Tax Credits for affordable low-rent housing, the Pascua Yaqui Tribe finally decided in



Phoenix City Councilman Tom Simplot accepted the Elected Official award from Director Traylor and Lin Mickelsen

2009 to proceed with their own application. Through the efforts of their housing staff, the tribe was able to succeed in securing tax credits in July of 2010 to begin the new construction and rehabilitations of a 40 unit development. Due to the early success of their first project, Pascua Yaqui has plans for a second project which would result in the tribe constructing or rehabilitating a total of 96 units at an approximate cost of \$17 million between the two projects. Of this amount, \$12 million will be contributed through investor equity.

► Olga Osterhage was awarded with the Arthur Crozier Partner in Housing Award which celebrates the single action or a lifetime of successes of an individual committed to improving the lives of families and the health of communities through the recognition that decent, affordable housing is basic to our social fabric. Throughout her 28 year career with the City of Tucson, Ms. Osterhage has demonstrated extraordinary leadership on behalf of many in the community by her work in the City's public housing program. She has improved the lives of thousands of individuals in the community who have been participants in the public housing programs. Ms. Osterhage has established a benchmark for her successors in terms of reaching a delicate balance that ensures that the desires of the community are given the highest priority while advocating for those who are in need.

► The Yuma Senior Terraces project in Yuma, Arizona was recognized with the Exemplary Rural Multifamily Project Award for their innovative design and dedication to providing a healthy living environment for seniors in our

Continued on page 6



Director's Message

From the Desk of Michael Traylor

Each year, the Arizona Department of Housing strives to host a housing forum that not only exceeds the successes of past forums, but also surpasses the high expectations held by our guests in attendance each year. This year the Arizona Housing Forum featured speakers from coast to coast on a wide range of topics pertinent to our industry. Low Income Housing Tax Credit Development, Sustainable Development, Organizational Power and Politics, Development Opportunities in a Changing World, and Ending Homelessness were just a few of the sessions offered this year. We hosted over 300 guests from over 20 different states who came to see what Arizona has to offer. Through these meetings, new ideas are developed that may be implemented in local areas not only around the state, but around our country.

Dr. Lee McPheters presented at the Arizona Economic Outlook breakfast and provided us with the disappointing statistics that we have grown accustomed to seeing in the last few years. While the housing crisis remains critical in Arizona, it will take a national recovery to stimulate the economy and lead us to economic recovery. We have seen in past recessions that the Arizona economy is generally hit harder compared to a majority of other states, but bounces back with resiliency as a leading state when the economy recovers. This theory holds true to our current situation. As Arizona struggles with an unemployment rate of over 9 percent and roughly over 50,000 foreclosures for the past 3 straight years, leading economists rank Arizona number 3 in job growth by 2015. While these predictions are optimistic for an Arizona recovery it still means we are years away from the housing market to return to some sort of normalcy and much further away from a recovery of home values.

These numbers continue to remind us that too many individuals are struggling in our communities and more and more continue to be in need of critical services. Fortunately, we have people like Mike Yankoski, who delivered the keynote speech at this year's forum and provided an insight into a sometimes forgotten homeless population in our cities and towns. In order to better understand the daily struggles of the homeless community and the interaction between those individuals and society, Mike and a friend named Sam posed as individuals experiencing homelessness in six different American cities, including Phoenix. For five months, Mike and Sam intentionally ate from trash cans and Rescue Missions, slept under bridges, and panhandled in order to survive. His story showed us the vital need for the wide range of programs and services that exist in our communities to help assist individuals experiencing homelessness.

Thank you to those of you who were able to attend and contribute to the success of the forum. I look forward to seeing you all again at next year's forum and continuing to learn from one another as we move through this housing crisis together.

SAVE OUR HOME AZ UPDATE

Program evolving to meet needs of Arizonans

Immediately after receiving the \$267 million of Hardest Hit Funds from the United States Department of Treasury the Arizona Department of Housing went to work in devising a principal reduction program that would not only assist underemployed Arizona homeowners with an affordable monthly mortgage payment, but also help to make the value of the loan more in range with the current depreciated value of the home; reducing the temptation of a strategic default. Up to \$50,000 would be used to pay off a portion of what the struggling homeowner owed, as long as their lender agreed to forgive an equal amount. Many experts who spoke with the Department agreed that in Arizona, with the vast depreciation of home prices, that principal reduction would solve most, if not all of the homeowners' current issues. However, it quickly became apparent that the major lenders were reluctant to participate in principal reduction and mortgage giants, Fannie and Freddie, were adamantly against participating in the program. Realizing the homeowner urgency in this current crisis and the immense roadblock stalling principal reduction the department has developed new programs and modified requirements to assist struggling Arizona homeowners.

The department launched its unemployment assistance program at the end of March of this year and without having to rely on lender cooperation has been able to assist 173 unemployed homeowners stay in their homes and provide a bridge while they seek gainful employment. The program provides up to \$2,000 in monthly mortgage assistance for up to 24 months. The department has recently modified this program to include individuals who are underemployed meaning homeowners who have experienced a reduced income during the economic downfall would now be eligible for mortgage payment assistance after contributing 31 percent of their current monthly income to their mortgage payment.

As estimates show another year of roughly 50,000 foreclosures in Arizona, the department began to look at preventing foreclosures through incentivizing lenders to pursue short sales. The department will offer homeowners \$4,500 in transition assistance and provide up to 3 percent in closing costs. This program would allow homeowners to avoid foreclosure, take less of a credit record hit, and help to stabilize the community by preventing foreclosures.

A major change that recently took affect is assisting homeowners who are current on their mortgage, but have exhausted all of their resources to stay in their home. Past stipulations required individuals to be at least 60 days delinquent on their mortgage in order to be eligible for this program. The idea being that these homeowners were in the most dire need of assistance. The department decided to expand the program's efforts to allow struggling borrowers into the program who could show financial documents to prove that they are in imminent risk of foreclosure.

Mortgage Trouble?
Don't Delay...Call Today
ARIZONA FORECLOSURE HELP-LINE
1-877-448-1211
TOLL FREE

Since inception in 2008, Arizona's mortgage foreclosure help-line has received over 53,000 calls.

Arizona Housing Finance Authority Activities

The Arizona Housing Finance Authority recently completed a sale of Mortgage Backed Securities in the amount of approximately \$7.6 million in order to extend the capacity of its current MRB Plus program. The program offers an attractive 30-year fixed rate mortgage for first time homebuyers, along with downpayment and/or closing cost assistance of 5 percent of the purchase price of the home. This program is available in all counties of the State except Maricopa and Pima Counties.

Over 230 loans have been approved and/or reserved since the program started in early 2010, representing mortgage loans of over \$25 million.

Additional information about the MRB Plus program and a list of participating lenders can be found on the website www.azhousing.gov and click on Arizona Housing Finance Authority.

New Officers for 2012

At the annual meeting held on October 13, 2011, the board of directors elected a new slate of officers:

- Robert Gardiner - Chairperson
- Manny Gonzalez - Vice Chairperson
- Paul DeSanctis - Secretary
- Randall Pullen - Treasurer

info For questions about the AzHFA or its programs, contact:

Carl Kinney Arizona Housing Finance Authority Programs Administrator
(602) 771-1091 + carl.kinney@azhousing.gov

AzHFA Board of Directors

Robert Gardiner
Chairperson
Northern Trust, NA

Manny Gonzalez
Vice Chairperson
Pinal County

Paul DeSanctis
Secretary
AZ Lending Specialists, LLC

Randall L. Pullen
Treasurer
Oasis Partners, LLC

Richard Houseworth
Capitol Bancorp, Ltd.

Carol Parry
Corporate Social Responsibility
Associates

SCHEDULED MEETINGS

October 13, 2011 - Annual Meeting

November 10, 2011

December 8, 2011

*check website for times

Arizona Housing Commission Activities



David Adame

The Arizona Housing Commission recently nominated two new members to serve on its executive board. David Adame will serve as the Commission's new Chairman and Albert Elias will serve as Vice Chairman.

David Adame is the Chief Financial Officer for Chicanos por la Causa. Albert Elias is the Director of Housing & Community Development for the City of Tucson.

The department would like to congratulate the two new board members and thank them for their leadership and willingness to fill these positions. ADOH looks forward to working with them and the entire Commission as we continue to address Arizona housing needs in the future.



Albert Elias



SCHEDULED MEETINGS

October, 2011 - No Meeting

November 18, 2011

December, 2011 - No Meeting

*check website for times

info **Theresa Hoover**, Assistant to the Director

(602) 771-1007 + theresa.hoover@azhousing.gov

FEDERAL LEGISLATION

Appropriations

On Wednesday, October 5, President Obama signed a continuing resolution (CR) that will extend funding for all federally funded agencies through November 18. Funding in the CR will be 1.5 percent less than the FY 2011 funding level. Government funded agencies have been operating under a short-term CR, that was set to expire on October 4, since the new federal fiscal year began on October 1. Congress now must either finalize FY2012 appropriations legislation or pass another funding extension prior to the before the November 18 expiration of the latest CR.

The Senate Appropriations Committee passed the Transportation - HUD bill on September 21 and the House Transportation - HUD Appropriations Subcommittee passed its bill on September 8. House and Senate appropriators will be meeting soon to discuss funding and iron out the different funding levels for programs such as CDBG and HOME in the full FY 2012 omnibus bill. The House bill contains an increase in funding of 5 percent for CDBG as compared to FY 2011 funding levels and reduces HOME funding level by 25 percent. The Senate bill reduces CDBG funding by 15 percent and HOME funding by 38 percent compared to FY 2011 levels.

The American Jobs Act

President Obama recently announced a new proposal to stimulate the economy and promote job growth. The proposal, entitled "The American Jobs Act", includes a construction program targeted to aid distressed communities. "Project Rebuild" is modeled after the Neighborhood Stabilization Program, and has been referred to as NSP 4. Under this program \$15 million would be allocated for investments to put construction workers on the job rehabilitating and refurbishing hundreds of thousands of vacant and foreclosed homes and businesses. Building on proven approaches to stabilizing neighborhoods with high concentrations of foreclosures, Project Rebuild will bring in expertise and capital from the private sector, focus on commercial and residential property improvements, and expand innovative property solutions like land banks.

info Carol Ditmore, Assistant Deputy Director, Operations
(602) 771-1062 + carol.ditmore@azhousing.gov

ARIZONA LEGISLATION

The department is continuing to meet with key members in both the State Senate and the House of Representatives to inform members of the importance of the key programs and projects that the department funds and administers around the state. The department will continue to seek support from members in both chambers leading up to the hearing on the continuation of the department.

If you would like to receive updates from the department on upcoming hearings, votes, and critical legislative news please join our housing advocacy e-mail list [here](#).

Staffing Announcements



➤ The department regretfully announces that Cindy Coen, Assistant Deputy Director, Programs has submitted her resignation effective November 4. Cindy rejoined ADOH in May, 2009 after a seven year absence and career as a consultant to the development community.



➤ The department also received word that Shaun Rieve, Legislative Liaison and Public Information Officer, has accepted a position with the Arizona Department of Gaming and will be leaving ADOH on October 7. Shaun will serve as Gaming's Legislative Liaison.

"I want to thank the Arizona Department of Housing for the opportunity to work in this great department and for the outstanding work they are doing around the community. I have learned a tremendous amount during my time here and I wish them the best."



Groundbreaking Lofts at McKinley

First LEED-Platinum multi-family project in Arizona

On August 17 the Lofts at McKinley celebrated their groundbreaking; starting the construction on an exciting redevelopment project serving a mixed community with emphasis on those who are 55 and older. The project was funded through the department's low income tax credit program and Housing Trust Funds.

The Lofts at MckKinley are expected to be complete by next year and seek to become the first LEED-Platinum multi-family project in Arizona.

info The Lofts at McKinley are ocated at 5th Avenue and McKinley, Phoenix, AZ

(top) Architect rendering of finished project; (bottom) ADOH Director Michael Traylor is joined by Phoenix Mayor Phil Gordon, Councilman Michael Nowakowski and representatives of those responsible for the construction and financing of this project.

2011 Brian Mickelsen Housing Hero Awards *(continued)*

community. The development is composed of 60 newly constructed senior apartment units using the latest "Green" technologies. Funded through the Low Income Housing Tax Credit Program and federal HOME funds, the project boasted an impressive 100 percent occupancy in three and half month's time. Establishing an environment for seniors to thrive is a high priority for the Foundation for Senior Living and through Yuma Senior Terrace's vast amenities expectations were succeeded. Yuma Senior Terraces exhibits superior design through their green initiatives around the project. The project is equipped with a full solar panel system with panels mounted on carports and rooftops of every residential building. The Foundation for Senior Living pays all of the utility costs so residents are left with no additional financial burden.

▶ The Outstanding Affordable Housing Initiative Award was presented to Devine Legacy on Central for their innovative planning and ability to integrate critical supportive services with energy efficiency and superior design. Native American Connections' Devine Legacy on Central is an exciting and vibrant LEED-certified affordable housing community that incorporates the important components of high density zoning, multi-use spaces, mixed-income residents and transit oriented development in the central neighborhood of Phoenix. This outstanding development offers residents unique opportunities to find a live-work-play environment that is always mindful of their cultural identity, their personal and family needs and their workforce stability.

▶ The final award of the afternoon luncheon, Elected Official Award, was presented to Councilman Tom Simplot, recognizing an Arizona elected official who has demonstrated ongoing support for affordable housing projects and programs including housing for homeless, domestic violence, special needs and low income families and seniors.

Councilman Simplot was first elected to the Phoenix City Council in 2003 in a special election to replace outgoing councilmember Phil Gordon. After being re-elected in 2005, he was unanimously voted by his fellow council members to serve as Vice Mayor. Councilman Simplot has dedicated tremendous efforts to finding permanent supportive housing for the chronically homeless which he believes will go a long way towards bringing stability to our community. In addition to his post on the Phoenix City Council, Mr. Simplot is the president/CEO of the Arizona Multi-housing Association. Councilman Simplot continues to demonstrate his commitment to providing supportive housing to our communities' most vulnerable populations and the critical need for affordable housing throughout our cities.

Thanks to the efforts of these individuals, projects, and programs our state is able to create an environment that is supportive of affordable housing and conducive to addressing the needs of those most vulnerable populations in our communities. The Arizona Department of Housing would again like to congratulate all of the 2011 award recipients.

WHAT YOU MISSED AT THIS YEAR'S FORUM

2011 Arizona Housing Forum



HOUSING IN THE NEW ECONOMY

TALKING STICK RESORT | September 21-23, 2011
Indian Bend & SR101 Scottsdale, AZ



Rave reviews were received for all our speakers at this year's Arizona Housing Forum. Over 300 attendees descended on the Talking Stick Resort in Scottsdale for the 8th annual conference, the only statewide housing conference in Arizona.

To begin the conference, a reception was held on Wednesday night where participants were entertained by four time World Champion Hoop Dancer Tony Duncan and a trio of native American musicians, followed by an evening of networking and great food.

Thursday morning after a welcome from Vice President Martin Harvier of the Salt River Pima Maricopa Indian Community, Director Traylor set the theme for the conference by reinforcing the Department's commitment to transit oriented development by showing a video produced by several valley cities and organizations, including the Sustainable Communities Working Group, entitled **Connecting the Valley**. The video presents a view of how Arizona cities could improve air quality, traffic congestion and livability of urban areas by being supportive of the light rail transportation system.

First workshops of the conference were sessions led by Washington, D.C. attorney Anthony Freedman of Holland & Knight, a class in sustainable development presented by CR Herro of Meritage Homes and Charlie Gohman of the Foundation for Senior Living, **Organization Power and Politics** by Dr. Trudy Sopp of the Centre for Organizational Effectiveness, and the **Principles of Property Management** by a couple of the stars at Dunlap & Magee, Christine Shipley and Wendy Weiske.

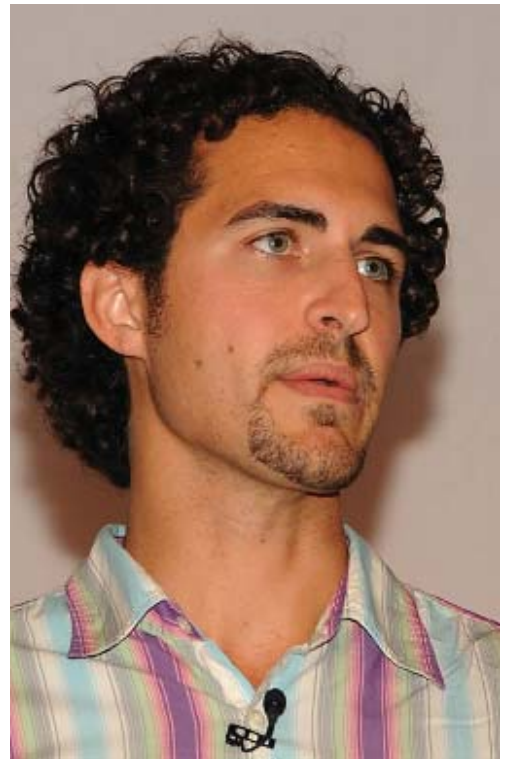
Lunch saw the presentation of the 2011 Brian Mickelsen Housing Hero Awards (see story on page 1) and the afternoon program began with fantastic sessions led by Bill Letsinger and Mike Morrison of Novogradac & Company, LLP; the ever popular Barry Berkus of the California Berkus Design Studio; a primer on Arizona Department of Housing programs led by ADOH staff; a session on advocacy strategy led by ADOH Legislative Liaison Shaun Rieve, Jeff Gray of R&R Partners and Courtney LeVinus of Capitol Consulting. The last session of the day presented four workshops: exploring the the federal capacity in **Your Uncle Sam** with representatives from HUD, U.S.D.A. - Rural Development and the U.S. Department of Veterans Affairs; Bob Moss and David Gasson of Boston Capital discussing the LIHTC program versus tax reform; Lloyd Pendleton and Gordon Walker of the Utah Division of Housing & Community Development shared success and progress of the state of Utah's successful Housing First program, a ten year plan to end chronic homelessness; and consultants Linda Cannon of Cannon & Associates and Dr. Elizabeth Taylor of Insight Resources discussed how to chart the course of your organization, project, or daily work, and use that plan as a strategic tool.

Friday morning, Dr. Lee McPheters, Director of the ASU JPMorgan Chase Economic Outlook Center presented his annual forecast of the Arizona economic year to come; and Fred Karnas, Sr. Policy Advisor at the U.S. Department of Housing & Urban Development provided the assembly with a frank and individualized view of Washington, D.C. in an open forum setting.

One session on Friday, but some very popular workshops nonetheless. Terry Campbell of Campbell-Hogue & Associates and Diana Yazzie-Devine, President/CEO of Native American Connections, a local 501(c)3 organization presented a case study of a LIHTC partnership between a for-profit and a non-profit; Denise Resnik, President of DRA Strategic Communications explained the Southwest Autism Research & Resource Center's plans for housing options for autistic young adults and other special populations who are aging out of the system; Gary D. Todd of Todd & Associates, Douglas Whitneybell of Whitneybell Perry, Inc. joined with Bryan Dunn of Adolfson & Peterson Construction and Cliff Paul of PK Associates, LLC, a structural engineering firm, to discuss the viability of housing around the light rail stations; Dr. Sharon Megdal of the University of Arizona Water Resources Research Center was on hand to discuss the long-term implications of not providing nor abiding by limitations on development by developers and communities.

The keynote address was delivered by Michael Yankoski, a young man who along with a friend, made a five month trek across the U.S. living as homeless men. It was a stirring homily on belief and perceptions chronicled in his book **Under the Overpass**, which has been optioned to be made into a movie.

The 2012 Forum will be held at the J.W. Marriott Starr Pass in Tucson, AZ , October 2-4, 2012. Mark your calendars now!



Thanks to everyone who participated in the 2011 Arizona Housing Forum, from the speakers to the sponsors and exhibitors. Visit TheHappySnapper.com to view all the photos taken. Be sure to join us in 2012 at the JW Marriott Starr Pass, October 2-4.



Calendar 2011

OCTOBER

10	Columbus Day - Office Closed
13	Arizona Housing Finance Authority - Annual Meeting
18-19	LIHTC Compliance Training - Tucson

NOVEMBER

10	Arizona Housing Finance Authority
11	Veterans Day - Office Closed
18	Arizona Housing Commission
24	Thanksgiving Day - Office Closed

DECEMBER

8	Arizona Housing Finance Authority
26	Christmas Holiday - Office Closed

2012 QUALIFIED ALLOCATION PLAN

Focus Groups scheduled to collect comments

The first draft of the 2012 Qualified Allocation Plan is scheduled to be posted to the ADOH website for public review on October 21. ADOH has scheduled two focus group sessions to discuss revisions to the QAP and solicit feedback:

► TUCSON

WEDNESDAY OCTOBER 26, 2011

10:00 AM - 12:00 PM

Pima County Housing Center

801 W. Congress Street

Tucson, AZ 85745

► PHOENIX

THURSDAY, OCTOBER 27, 2011

2:30 PM - 4:30 PM

ADEQ Building

(ADOH offices are in this building)

1110 W. Washington, Room 250

Phoenix, AZ 85007

Comments will also be accepted via e-mail: 2012_QAP_Comments@azhousing.gov

info **Dominique Rougier** (602) 771-1030 + dominique.rougier@azhousing.gov

New Faces



Maureen Rooney

Maureen Rooney joins the ADOH staff as a Special Needs Specialist. Maureen has spent the last 20 years of her career in nonprofit community development, affordable housing, historic preservation grant administration, and real estate. She earned her BS in Urban Geography from ASU.



Dominique Rougier

Dominique Rougier recently joined the ADOH staff as the Rental Programs Assistant. Originally from South Africa, Dominique obtained an Associate's degree and has experience working with an architectural/engineering, research consulting firm.

Have Your Photo Featured in an ADOH Publication

The Department of Housing invites you to send photos of your constituents enjoying the benefits of your projects to be featured in one of our publications. If chosen, your photo could appear on the cover of our quarterly newsletter, our annual report or another agency publication.

info Visit www.azhousing.gov for more information or to submit your photo.

UPCS TRAINING IN PHOENIX

ADOH is considering holding a two-day UPCS training in Phoenix in the Fall if there is enough interest. If you are interested in this training for yourself or your staff, please contact Lisa Troy, LIHTC Compliance Administrator, at lisa.troy@azhousing.gov or at 602-771-1071.