

U.S. DEPARTMENT OF HOUSING AND URBAN
DEVELOPMENT

DELAWARE
DISTRICT OF COLUMBIA
MARYLAND



PENNSYLVANIA
VIRGINIA
WEST VIRGINIA

REGION III
ANNUAL FUNDING
REPORT

OCTOBER 2003 – SEPTEMBER 2004



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REGION III ANNUAL FUNDING REPORT

PREFACE



Region III encompasses the nation's capital city and the five states of Delaware, Maryland, Pennsylvania, Virginia and West Virginia. The Region's seven field offices have nearly 700 U.S. Department of Housing and Urban Development (HUD) employees serving almost 28 million U.S. residents.

This Annual Report on the U.S. Department of Housing and Urban Development's activities in Region III for Fiscal Year 2004 attempts to capture some of the accomplishments of our seven offices in meeting the following goals:

- **Increase homeownership opportunities;**
- **Promote decent affordable housing;**
- **Strengthen communities;**
- **Ensure equal opportunity in housing;**
- **Embrace high standards of ethics, management, and accountability; and**
- **Promote participation of faith-based and community organizations**

The staff works to ensure that decent, safe and affordable housing is available to all of our region's residents. Housing needs come in many varieties, from the migrant farm workers of Delaware and Maryland to the third and fourth generation families in the hills of West Virginia and Pennsylvania. HUD's resources are being used throughout our region to provide new and improved housing for thousands of families and individuals each year.

HUD works with citizens, non-profits, faith-based organizations and units of local government to ensure that the resources are used effectively and strategically to strengthen our communities, building on the foundation of centuries of history. During Fiscal Year 2004, Region III continued to promote the initiatives of President George W. Bush and HUD Secretary Alphonso Jackson to increase homeownership, expand small business opportunities, and reach out to faith based and community organizations that want to work with us to accomplish our mission.

This Administration is committed to helping more Americans realize their dream of owning a home, to providing decent and affordable homes for the nation's most vulnerable citizens, to upholding standards of fairness in housing and lending, and to strengthening communities.

INCREASE HOMEOWNERSHIP OPPORTUNITIES

PENNSYLVANIA:

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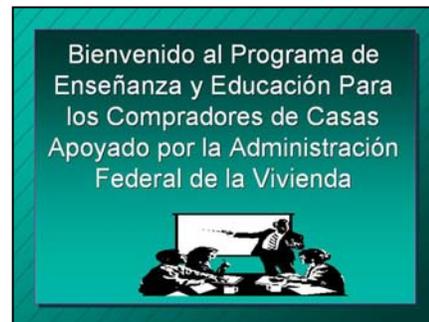


On June 22, 2004, the Office of Public Housing sponsored a homeownership training conference in Allentown, Pennsylvania. The conference was attended by over 140 individuals representing Housing Authorities, community development agencies, and other stakeholders interested in homeownership programs. The conference included a general session that covered the Administration's national homeownership initiative, an overview of the public housing and Housing Choice Voucher homeownership

programs, and an overview of financing and technical assistance resources available at the U.S. Department of Agriculture. The event was highly rated by participants on the evaluation forms. The results showed that 91% rated the event good or excellent and 98% said it met or exceeded their goals.

PITTSBURGH

In Pittsburgh, HUD staff pulled out all the stops to inform and train Hispanic community leaders in the HUD Homeownership Education and Learning Program. This, in turn, multiplies the resources available to spread homeownership knowledge throughout the Hispanic community. It also addresses the issues of trust that might be a barrier to Hispanic citizens fully embracing the assistance of the federal government. Our Pittsburgh office is taking a four-pronged approach to its outreach effort to the Hispanic community. Using public access television and radio, HUD staff broadcast information about small business development, fair housing issues, and homeownership. The Pittsburgh office reaffirmed its partnership with the Pittsburgh Metropolitan Area Hispanic Chamber of Commerce convening strategy meetings and coordinating presentations before the Pittsburgh Banking Community Development officers. The Office's homeownership training presentation was translated into Spanish to make it more user friendly. With its bi-lingual tools prepared, the office hosted bi-lingual "Train the Trainer" homeownership education and learning programs at different locations in July and August. The classes were presented simultaneously in Spanish and English, using dual in-focus projectors and a college intern as a translator. In addition, HUD staff provided information at local neighborhood cultural fairs.



DELAWARE



HUD is a partner in the Wilmington Resident Improvement and Stabilization Effort (RISE), a comprehensive plan to remedy various issues impacting the housing stock and low homeownership rate in Wilmington. Using HUD, state, city, nonprofit, and private dollars, more than 307 homes have been built or refurbished. The new and refurbished homes have enabled low to moderate-income buyers to become homeowners. The majority of the

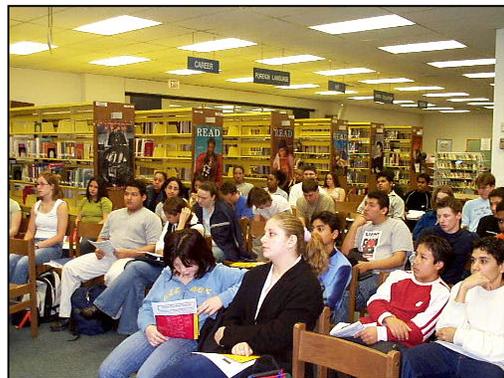
buyers are minorities, single mothers and young couples. The homes have attracted public servants who are required to live in Wilmington but have been unable to afford a home. The new housing has also attracted private developers to the market, encouraged county residents and young professionals to move back to the city, and enhanced major economic revitalization on the Wilmington riverfront and in the historic area of the city.

MARYLAND

Baltimore City, in conjunction with the non-profit organization, East Baltimore Development, Inc. is using a \$21.2 million Section 108 loan to facilitate Phase I of the East Baltimore Development Project. The Project includes building a Biotech Park adjacent to the Johns Hopkins Medical University and Medical Institute Campus that will ultimately provide 2 million square feet of life science and technology space and create as many as 6000 new jobs. The goal is to revitalize the neighborhood by renovating existing buildings and developing new housing surrounding the Biotech Park. Integral to the total development project is the creation of over 1200 new and rehabilitated mixed-income housing units and the renewal of several residential neighborhoods adjacent to the development. HUD funding is being used for acquisition, demolition, and relocation.

WASHINGTON, D.C.

The Washington D.C. Field Office developed the High School Homebuyer Education and Financial Management Presentation to expose youth to the possibility of homeownership and to educate them on how to save and use credit wisely. HUD staff worked in close coordination with area high schools to reach out to seniors and help them plan for their future. Six High School Homebuyer Education and Financial Management Presentations have been held at high schools located in Alexandria and the District of Columbia.



Over 250 high school seniors learned about the key steps in the home buying process and the wise use of credit, planting the seed of the American Dream of homeownership.

VIRGINIA

The Hampton Roads area of Virginia is home to the largest concentration of active-duty military personnel in the country. It is also one of the “hottest” homeownership markets in the state. HUD Richmond has made extensive use of “banner advertising” on the Web sites of the real estate sections of daily newspapers and the multiple listing services of local realtor associations and has worked with local realtor associations to seek mid-year adjustments in Federal Housing Administration (FHA) loan limits so that FHA mortgage insurance remains competitive in the market. To increase the awareness and use of FHA products by military personnel, HUD Richmond made numerous presentations to active-duty personnel and their families at the Coast Guard Station in Portsmouth, the Navy Housing Welcome Center in Norfolk, and, Langley Air Force Base in Hampton.

WEST VIRGINIA

The Charleston Field Office provided technical assistance to a local homebuilder to facilitate the development of 500 new homes in the \$80,000 to \$125,000 range. The homes will be marketed to low-to-moderate income individuals using both conventional and FHA loans. This exciting project is being developed on the site of a former surface strip mine. It is hoped that through this project, surfaced mine sites throughout the state may be used for future development. In addition, the Charleston Office provided homeownership outreach and training to over 5,000 Social Workers at the National Association of Social Workers, West Virginia Chapter. Since that presentation, the office has received numerous requests for more information about homeownership and sixty-four social workers requested specific training on FHA products.

PROMOTE DECENT AFFORDABLE HOUSING

PENNSYLVANIA:

PHILADELPHIA



The Neighborhood Networks Program was created in 1995 to encourage property owners to establish multi-service community learning centers in HUD insured and assisted properties. It was one of the first federal initiatives to promote self-sufficiency and help provide computer access to low-income housing communities. In Pennsylvania, the program blossomed from a lone Center in Philadelphia to 173 centers across a four-state area. The Neighborhood Network Centers extend special programs to community residents to improve their lives. Nearly all centers offer job training and educational opportunities and many also provide programs that include

access to healthcare information and micro-enterprise development. Financial literacy is also on the menu of our Neighborhood Network Centers. Last year the centers introduced Money Smart Plus, a 13-week demonstration financial education program geared to residents of public and assisted housing. Some of the graduates of this program put their new skills to work: one graduate opened her own desk top publishing company specializing in greeting cards; another purchased a home; and one opened her first bank account.

PITTSBURGH

The Pittsburgh Field Office presented a session focused on new homeownership options at the Pennsylvania Association of Housing & Redevelopment Agencies (PAHRA) 2004 Spring Conference and Exhibition. Representatives from HUD's Offices of Community Planning and Development and Public Housing and the Johnstown Housing Authority conducted the program. The focus of this session was on implementation and coordination of the new American Dream



Downpayment Assistance (ADDI) with other HUD programs. Presentations included: (1) an overview of ADDI parameters and intended audience, program requirements and regulations, and an outline of required reporting and data collection expectations; (2) an overview of available public housing homeownership options and opportunities to partner ADDI and HOME Investment Partnerships Program funds with various Public and Indian Housing programs; and (3) a brief description of creative and effective ways a local Public Housing Authority has integrated Public Housing and Community Planning and Development programs into effective homeownership partnerships with positive results. Approximately 30 people attended this session representing Public Housing Authorities, local participating jurisdictions and several other housing finance agencies.

DELAWARE

HUD awarded a \$1.3 million grant to demolish 180 units of public housing in Wilmington. This grant will pave the way for the Wilmington Public Housing Authority to apply for a total of \$40 million in grant funds for the purpose of building a mixed -income community at a different location, providing decent and affordable housing to city residents. The Ships Tavern Mews development is a \$16.8 million FHA insured and tax credit development that includes substantial private investment. The residential development has encouraged private developers to invest in the building of additional residential units in the riverfront area of Wilmington.

MARYLAND

Maryland's Pooled Bond Financing Program made headlines as an innovative \$90 million bond transaction for five Maryland public housing authorities. It was billed as the first State housing finance agency facilitated sale of private bonds backed by future Capital Fund allocations of Housing Authorities. This creative program is already serving as a model for other states, with the Maryland Housing Department consulting with Pennsylvania. The bond sale gives the Public Housing Authorities in Baltimore County, Annapolis, Anne Arundel County, Prince Georges

County and Montgomery County the financial resources to accelerate necessary improvements such as renovating vacant units, replacing plumbing and electrical systems, improving security and other general preventive maintenance measures. HUD Assistant Secretary Michael Liu applauded this approach to supplementing the Federal government's assistance saying that the proceeds from these bonds will address capital needs in two years that would normally take 5 to 10 years.

WASHINGTON, D.C.

The District of Columbia Office closed a FHA loan on September 14, 2004 in the amount of \$7,895,000 for the Savannah Heights Apartments located in Southeast Washington, DC. The project will undergo substantial rehabilitation and will provide affordable housing for 100 low and moderate-income families. FHA-insured multifamily mortgages are attractive to owners and developers since they offer: 1) a long term, fixed interest rate for a period of up to 40 years; 2) a high loan-to-value ratio of up to 90% of the replacement cost; and 3) financing of expenses including taxes during construction, loan processing fees, mortgage insurance premiums, title and recording fees, legal, organizational, audit, and cost certification expenses. In reviewing applications for FHA mortgage insurance, heavy emphasis is placed on competitive location with stable or ongoing economic development, growing markets, attractive amenities, and ample services for the residents. FHA mortgage insurance can be used for new construction, rehabilitation, or refinancing, as well as with state and local grants, to generate housing for low and moderate-income families.

VIRGINIA

What can \$35 million in HUD public housing revitalization funds get you? Well, the answer from Norfolk's Broad Creek neighborhood is more than \$200 million in additional public funds and private investments. Once a neighborhood 10 minutes and a world away from the rest of the city, Broad Creek is fast becoming one of the hottest residential markets in Hampton Roads, thanks to a HOPE VI grant. A new apartment building for the elderly already has opened. Fifty lots offered by the Norfolk Redevelopment and Housing Authority for single-family development were "snapped up" by builders in a matter of days. And the Tidewater Builders Association has selected the neighborhood for its 2005 Home-a-rama showcase; the first time the Association has selected a neighborhood that wasn't at the upper end of the home sales price range. Why the designation? Because, explains Tidewater Builders Association President John Iuliano, when all of its 600 rental and ownership homes are done, "Broad Creek will offer well-built, amenity-packed homes in price ranges that will encourage diversity in age, race, income level and building type."

WEST VIRGINIA

The Charleston Field Office provided technical assistance to the State of West Virginia and the seven entitlement communities in developing linkages and resources that compliment the Community Development Block Grant (CDBG) Entitlement Program objectives. These linkages assist in the development of viable urban communities through the provision of safe, decent housing, suitable living environments, and the expansion of economic opportunities targeted to low and moderate-income persons.

STRENGTHEN COMMUNITIES

PENNSYLVANIA:

PHILADELPHIA

HUD is helping the State of Pennsylvania lay the groundwork to establish a pool of loan funds for local communities to access for community and economic activities. Forty-one communities are requesting monies from this pool to fund 51 projects throughout the State of Pennsylvania. The Commonwealth is supporting up to \$88 million of the approximately \$106.2 million requested by communities. The Community Development Block Grant Program is money that is distributed to states and communities across the country on a formula basis to assist low and moderate-income persons with a host of community and economic development needs. The Section 108 Loan Guarantee is a way for communities to leverage those CDBG dollars by providing \$5 of loan funds for every \$1 of grant funds for community and economic development projects at low interest below market rates. This provides capital without raising taxes or affecting the community's bond rating.



PITTSBURGH

When the remnants of Hurricane Ivan swept through Western Pennsylvania on September 17, 2005, 5.9 inches of rain fell on ground already saturated by 3.6 inches from the rains of Hurricane Frances on September 8. The result was virtually unprecedented flooding throughout Western Pennsylvania and a Presidential Disaster declaration. The hardest hit was Allegheny County where 9,494 homes, 1,060 businesses, four schools, nine fire departments and 50 other public buildings and structures were damaged. Western Pennsylvania counties suffered widespread housing damage with more than 7,000 homes damaged in 12 counties. The Pittsburgh Field Office rallied and staffed Disaster Recovery Centers in Allegheny, Beaver, Washington, Armstrong, and Clearfield Counties seven days a week. Several centers were open for one month. In response to the flood disaster, the Community Planning and Development (CPD) Division immediately called together CPD and HOME program professionals from the communities affected by the flooding. They provided an overview of how to use HUD programs to aid disaster recovery as well as how to deal with programmatic issues to get maximum benefit from HUD programs.

DELAWARE

Wilmington Delaware's waterfront is getting a real facelift thanks in part to the U.S. Department of Housing and Urban Development. A 173- unit complex with townhomes, and condos will be a key component for the renewal of a former industrialized area along the Wilmington waterfront. The development, called Cristina Landing, was launched with the help of \$28.8 million in HUD's FHA insurance. This complex is the first residential

development along the waterfront. The townhomes sold quickly despite predictions by skeptics who believed no one would want to live in a former industrial wasteland. A follow-up meeting was conducted with the developer to assess his first utilization of multifamily FHA insurance. He reported a positive experience with Multifamily Application Processing and indicated he would consider FHA for future developments.

MARYLAND

The Baltimore Field Office staff joined Region III Director Milton Pratt, a featured panelist, and Debbie Jackson, Region III Interagency Council on the Homeless Coordinator, a presenter, at the “Building Comprehensive Services for the Homeless” Conference, March 17, 2004. The conference was sponsored by the Chesapeake Health Education Program and the University Of Maryland School Of Social Work and was held in Baltimore, Maryland. In addition to the keynote speech and panel on the title topic, the conference included breakout sessions on the 10-year plan to end homelessness, after incarceration service, urban outreach coordination, and health care and addiction. The conference was attended by 150 homeless service providers/administrators from Maryland, Virginia, DC, Delaware, and Pennsylvania.

WASHINGTON, D.C.

The Washington, D.C. office is in the business of rebuilding entire communities in the metropolitan area surrounding the District. A \$9.1 million grant to stimulate economic development and housing in suburban Montgomery County will increase the supply of affordable housing for that county’s most vulnerable neighbors.

VIRGINIA

The Richmond Field Office has helped more than 40 local jurisdictions purchase more than 50 \$1/Good Neighbor homes for rehabilitation and re-sale. Checking weekly to see if new homes are listed, the field office contacts both the local government and a non-profit organization in the area to encourage them to consider purchasing the home. Once they decide to purchase the Good Neighbor homes, the field office helps them work through the paperwork to submit the bid. While the Good Neighbor program is popular with all jurisdictions, it has proven particularly effective in building relationships with small, more rural communities who haven’t worked with HUD before this outreach.



WEST VIRGINIA



Kevin and Nancy Miller's home was destroyed by flooding in Kanawha County in West Virginia. An interagency memorandum of understanding between HUD and the Federal Emergency Management Agency to expedite disaster relief allows HUD to make its properties available to temporarily house those who are homeless in locations the President declares to be major disaster areas. As a result, the Millers were able to move into a HUD-

owned property under a rental agreement for six months and had the option to purchase the property at the end of that time period at the property's appraised value. The Millers decided to buy the home.

ENSURE EQUAL OPPORTUNITIES IN HOUSING

PENNSYLVANIA:

PHILADELPHIA

On April 13, the Philadelphia Fair Housing and Equal Opportunity staff, in partnership with the Fair Housing Council of Suburban Philadelphia, conducted the 2004 Fair Housing Summit at the Adam's Mark Hotel in Philadelphia in recognition of Fair Housing Month. The keynote speaker was Assistant Secretary Carolyn Peoples. Nearly 160 people attended this daylong event of panels and workshops.

PITTSBURGH

Pittsburgh was one of 20 cities tapped to participate in a \$3 million national education and advertising campaign to sell HUD homes and curb predatory lending. The bilingual advertising campaign was featured in minority publications in Pittsburgh. HUD conducted outreach with faith-based and other community-based grassroots organizations to reinforce the message.

DELAWARE

The Wilmington Field Office coordinated and participated in a series of television interviews in English and Spanish to improve awareness about Fair Housing issues last April. HUD partnered with the Delaware Community Reinvestment Action Council to reach out to the Latino community in Delaware about a broad range of Fair Housing topics. In addition, the Regional Director gave the keynote address for the Delaware Fair Housing Month Proclamation signing in Dover.

MARYLAND

The Baltimore Field Office is providing fair housing information to underserved populations on Maryland's rural lower eastern shore. HUD's Baltimore staff worked with the Governor's Commissions on Hispanic Affairs, the Maryland Human Relations Commission and Salisbury University's Bienvenidos network reach out to the Eastern Shore's Hispanic community. To educate organizations providing information to the Hispanic Community about HUD's programs, a conference for leaders of the outreach organizations was held August 3, 2004, and involved over 60 participants. The conference ensured HUD's message had "staying power" long after the direct outreach was completed. These organizations will help individuals seeking information that will now be available to them locally in their own language. As a follow-up to the conference, HUD and its partners reached out to the underserved population with a mini-fair after a Saturday evening Spanish language mass. Other service providers in attendance at the Fair included, the Governor's Commission on Hispanic Affairs, the Maryland Human Relations Commission, USDA Rural Development, and several housing counseling organizations. The Governor's representatives were very impressed with the conference, and organizers are hosting another conference on the upper eastern shore in 2005.



VIRGINIA

The Hampton Roads area of southeastern Virginia is the State's largest metropolitan area and includes cities like Norfolk, Virginia Beach, Newport News, Hampton and Portsmouth. The Richmond Field Office suggested that the development of an Analysis of Impediments to Fair Housing Choice would be most effective if done on a regional basis. In 2004, seven local governments and six public housing authorities in the Hampton Roads area reached final agreement on and formally submitted a Regional Analysis of Impediments. It is one of the first regional analyses in the nation. This will allow local governments, housing providers and citizens to better understand and to provide remedies to the impediments in the housing marketplace. The development of this regional analysis offers a model of cooperation and collaboration among a large number of jurisdictions.

WEST VIRGINIA

The Huntington Human Relations Commission is a civil rights law enforcement agency in the city of Huntington, West Virginia. The Commission receives HUD funds under the Fair Housing Assistance Program and the Community Development Block Grant Program. Under a Memorandum of Understanding with HUD, the commission investigates fair housing complaints for HUD where the incident of alleged discrimination occurs within the geographic boundaries of the City. In an effort to raise community awareness and education about fair housing, the Commission conducted more than 41 fair housing activities for the community. These activities included: fair housing workshops; fair housing kiosks at the Huntington Mall, City Hall and Marshall University; distribution of fair housing materials at the local library; and fair housing messages that run continuously on the local cable television network.

EMBRACE HIGH STANDARDS OF ETHICS, MANAGEMENT, AND ACCOUNTABILITY

PENNSYLVANIA:

PHILADELPHIA

HUD recognized Philadelphia for outstanding achievement in community development in using CDBG funding to create better communities and to improve the lives of its lower income residents. Philadelphia was honored for the Poplar Nehemiah Homeownership Development. It was cited as a shining example of a successful activity undertaken by a community-based development organization to provide affordable housing for low-and moderate-income households. The



The Poplar Nehemiah Homeownership Development built and sold 176 new construction homeownership units in North Philadelphia. CDBG and a Section 108 guaranteed loan totaling \$14.6 million helped the organization to acquire the site, perform environmental cleanup, and subsidize the construction of the units. The houses were completed in phases between 1997 and 2000. The development reconfigured the existing street pattern and created a Village Green community park, which is maintained by the Homeowner's Association. The project was instrumental in transforming a blighted, abandoned area located between Center City and Temple University. Housing values in the area have doubled since the project was completed.

PITTSBURGH

HUD takes customer service very seriously. In an effort to improve customer service in the Pittsburgh Field Office, the Customer Service Committee prepared a Desk-Top Guide and reference text in the interest of providing a useful tool for staff to use to assist HUD's clients. The Desk-Top Guide includes information on HUD programs that's indexed in a Table of Contents that helps employees give complete and accurate information to a caller. Each staff person has a Desk-Top Guide and it is used to quickly reference programs and staff.

DELAWARE

A customer service manual developed by the Wilmington Field Office helps staff to assist customers who visit and call the Field Office for housing information. The manual contains HUD program information, HUD 800 numbers, frequently asked questions and answers, and state and local government housing resources. In addition to HUD, clients can be referred to outside organizations for additional housing assistance.

Abt Associates and HUD Public Housing staff conducted an on-site Rental Integrity Monitoring Review at the Delaware State Housing Authority.

MARYLAND

The Baltimore Public Housing Hub established a dedicated Rental Integrity Monitoring team to perform the required RIM activities this fiscal year. The team ensured even quality of effort and performed the 15 required monitoring activities throughout the Hub for Fiscal Year 2004. The dedicated team offered the best opportunity for completion of all RIM requirements, and it freed other PIH staff to complete other required work this fiscal year. Improvements were noted from the Fiscal Year 2003 reviews.

WASHINGTON, D.C.

The Washington D.C. Field Office staff has participated in thirty community outreach meetings and events with some of its customers. The purpose of these meetings is to make sure the Field Office is meeting the needs of the communities it serves, to obtain feedback on how it can do its job better, and to find ways to help communities make better use of HUD programs. Meetings were held with a diverse group of customers including elected officials, county housing agencies, and a variety of non-profit organizations. Outreach occurred in all of the Office's three jurisdictions, the District of Columbia, Maryland, and Virginia.

VIRGINIA

In 2004, a Headquarters review team recognized the Virginia Field Office for internal exemplary practices. Examples cited included its Section 8 Management Assessment Program (SEMAP) system to help local Housing Authorities avoid being designated as "troubled"; the cross training of the public housing and multi-family engineering staff; the participation of all program areas in the review of Community Development Block Grant action plans and the prompt service for customers who stop into the office.

WEST VIRGINIA

The Charleston Field Office embraces high standards of ethics, management, and accountability by conducting quarterly Continuity of Operations Plan (COOP) training. This plan offers a blueprint for how the essential functions of government will be executed across a wide range of potential emergencies. In addition, the COOP Manual which provides guidance on the execution of these essential functions is updated a minimum of each quarter. The Charleston Office started the development of a Customer Service Plan that will be utilized by the HUD staff in meeting the needs of our clients. In addition, a statewide directory of local rental housing has been developed. This directory includes HUD Multifamily properties, Housing Authorities, U.S. Department of Agriculture properties and the West Virginia Housing and Development properties. This directory is given to individuals seeking rental housing.

PROMOTE PARTICIPATION OF FAITH-BASED AND COMMUNITY ORGANIZATIONS

PENNSYLVANIA:

PHILADELPHIA

HUD staff in Philadelphia gave up their Sundays during June's Homeownership Month to provide homeownership information to parishioners attending the early morning and the 11:00 a.m. services. One church hosted a street fair and HUD staff was able to work with parishioners and neighborhood residents to educate people about the ABC's of homeownership. The Pennsylvania HUD staff reached over 7000 Philadelphia churchgoers with this outreach effort.



PITTSBURGH

The Pittsburgh Field Office continued its extensive outreach to faith-based organizations. The Faith Based Liaison, who also serves as the Region III Faith Based Coordinator, conducted two local Grant Writing Workshops: one in McKeesport, Pennsylvania, with 70 attending; and one in Erie, Pennsylvania, with 40 attending. The liaison also conducted national grant writing training throughout Texas, Colorado, and Ohio. In-depth, one-on-one technical assistance complements this workshop approach to outreach. The staff continued its extensive outreach effort to faith-based and community organizations and assisted another 20 such organizations. Additional follow up with over 40 faith based and community groups, who asked for continuing technical assistance as a result of the two Grant Writing seminars conducted in July and August, 2004, was also provided. Numerous new funding streams have been accessed by these same community groups.

DELAWARE

Interfaith Housing of Delaware and NCALL Research, Inc., welcomed the National NeighborWorks Campaign for Homeownership in Delaware. One goal of the campaign is to increase the 50% homeownership that exists in three of Delaware's cities. During the celebration, the Wilmington Field Office Director addressed the gathering about the President's goal of creating 5.5 million new minority homeowners by the year 2010. HUD programs that help increase homeownership were also discussed.

The Wilmington Field Office planned and coordinated a grant-writing workshop for 125 faith-based and non-profit community organizations.

MARYLAND

Govans Ecumenical Development Corporation is the faith-based developer of Baltimore Stadium Place, a development on the site of Baltimore's Memorial Stadium. It was the former home of the Baltimore Colts and Orioles. It will include two Section 202 projects,

one completed and the second under development. A new affordable housing development financed using the Low Income Housing Tax Credit program, along with a large YMCA facility are also in the works. Govans Ecumenical Development Corporation credits HUD's approval of the first of the Section 202 projects on the site for giving the organization the credibility to maintain its site control of the development and the credibility to obtain approval for the Low Income Housing Tax Credit project. The Baltimore Field Office Director participated in the September 10, 2004, ribbon cutting at the site dedication.

WASHINGTON, D.C.

It is often our customers who inspire to continue to uplift our most vulnerable neighbors. This is certainly true for the staff in Washington, D.C. who participated in the Salvation Army's Harbor Light Center's 7th Anniversary celebration in July. The Harbor Light Center is a residential substance abuse facility located in Washington, D.C. HUD assisted with the construction of the center and has continued to support it through the Supportive Housing Homeless Grant Program. At this celebration a 2001 Harbor Light graduate returned to host the ceremony and recount his 71 convictions because of substance abuse. He talked about how the Center helped him to make the journey from a substance abuser to a substance free contributing member of society. Since the Center opened in 1997 it has helped more than 2000 men and women. Those stories keep HUD staff committed and moving forward to carry out the goals of the Department and make a difference in the lives of those that we serve.

VIRGINIA

More than 60 representatives of faith based organizations in the Petersburg, Virginia area came together in the fall of 2003 to discuss how they could tap HUD funds to better serve their communities. Bishop Douglas Wilson hosted the event with the faith-based liaison for the Virginia field office, Anne Davis, at the New Life Worship Center Capacity-Building Seminar. Davis explained how the Administration and HUD were removing long-standing barriers and outlined how HUD competitively awards funding for housing and community development activities. The group decided to host quarterly meetings to build a more solid infrastructure and to become more sophisticated in their service delivery. Those who attended the meeting left confident that the ministers and their congregations have the capacity to put the Department's resources to work in their communities.



WEST VIRGINIA

The Charleston Field Office has provided outreach and technical assistance to over 5,000 faith-based groups. The office works closely with a network of faith-based organizations in meeting a variety of housing needs. This network is working to address the needs of those that have experienced major flooding throughout southern West Virginia. The Charleston Faith-Based Liaison is one of HUD's 29 Faith-Based trainers. She has conducted training for over 600 individuals in West Virginia, Indiana, Nevada, and North Carolina. This faith-based grant training has assisted the new Balance of State of Continuum of Care group to secure a \$1.6 million grant. This faith-based grant training has helped several other West Virginia organizations secure federal, state, foundation and corporate funding.

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**REGION III
ANNUAL FUNDING REPORTS**

FISCAL YEAR 2004

Region III Consolidated Funding Report
PHILADELPHIA REGIONAL OFFICE
Fiscal Year 2004

Community Planning and Development

Community Development Block Grants	\$461,549,232
HOME	\$170,476,673
Emergency Shelter Grants	\$16,880,088
Homeless Supportive Housing Programs (including Shelter Plus Care)	\$118,768,956
HOPWA	\$37,328,238
American Dream Downpayment Initiative	\$5,574,729
Economic Development Initiatives Grants	\$23,683,920
Rural Housing/Economic Development	\$700,000
Neighborhood Initiatives Grants	\$10,189,525
Historically Black Colleges and Universities	\$550,000
YouthBuild	<u>\$4,800,000</u>
TOTAL	\$850,501,361

Multifamily Housing

Section 8	\$306,125,299
Section 202/811 (incl Capital Advance and Rental Asst)	\$91,771,512
Service Coordinator Grants	\$4,721,280
FHA Insured Mortgages (value of insured mortgages, not direct funding)	<u>\$314,917,703</u>
TOTAL	\$717,535,794

Single Family Housing (value of insured mortgages, not direct funding)

Section 203(b)	\$11,349,724,186
Section 203(k)	\$157,461,212
Section 234(c) – condos	\$1,210,753,561
Housing Counseling Grants	<u>\$2,192,058</u>
TOTAL	\$12,720,131,017

Public Housing

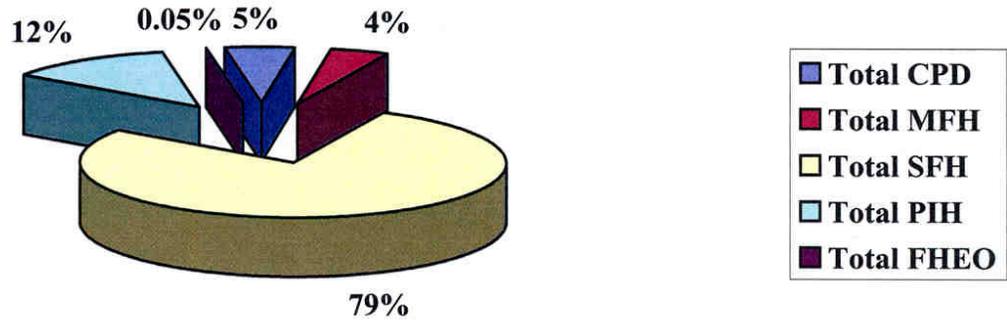
Section 8 HC Vouchers	\$1,225,205,636
Section 8 Mod/SRO	\$19,265,813
Section 8 /Family Self Sufficiency	\$2,372,887
Operating Funds	\$463,390,742
Capital Funds	\$273,284,690
Replacement Housing Funds	\$23,640,154
ROSS Grants	\$743,938
HOPE VI	<u>\$21,185,000</u>
TOTAL	\$2,007,159,922

Fair Housing

Fair Housing Initiatives Program	\$4,354,196
Fair Housing Assistance Program	<u>\$2,828,961</u>
TOTAL	\$7,183,157

Regional Office Total	\$16,302,511,251
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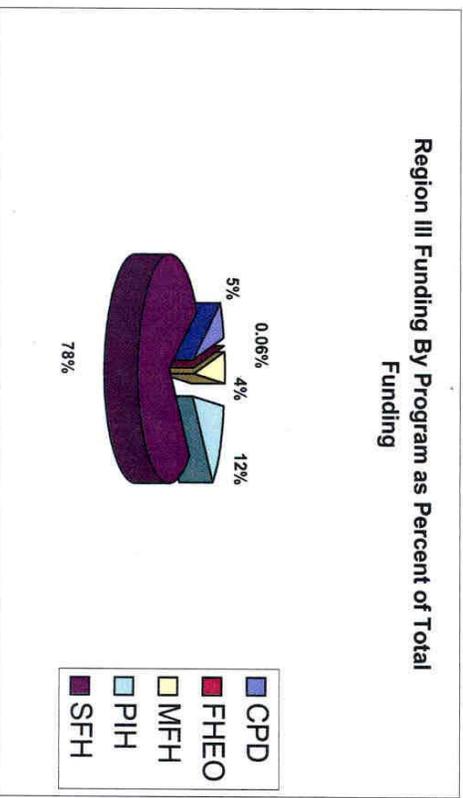
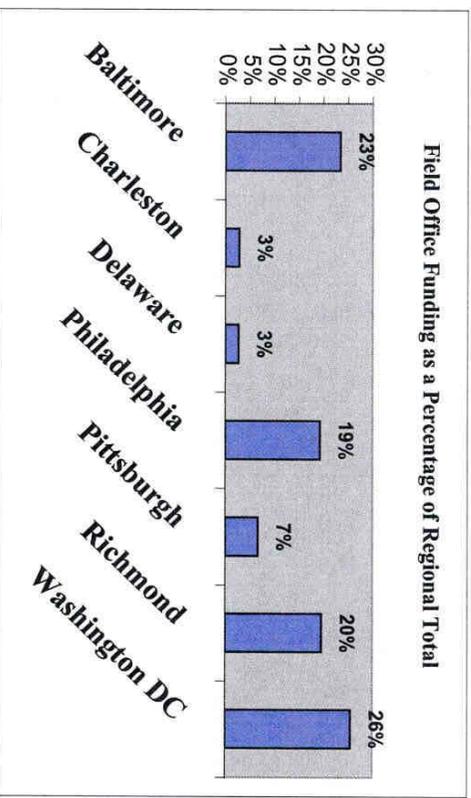
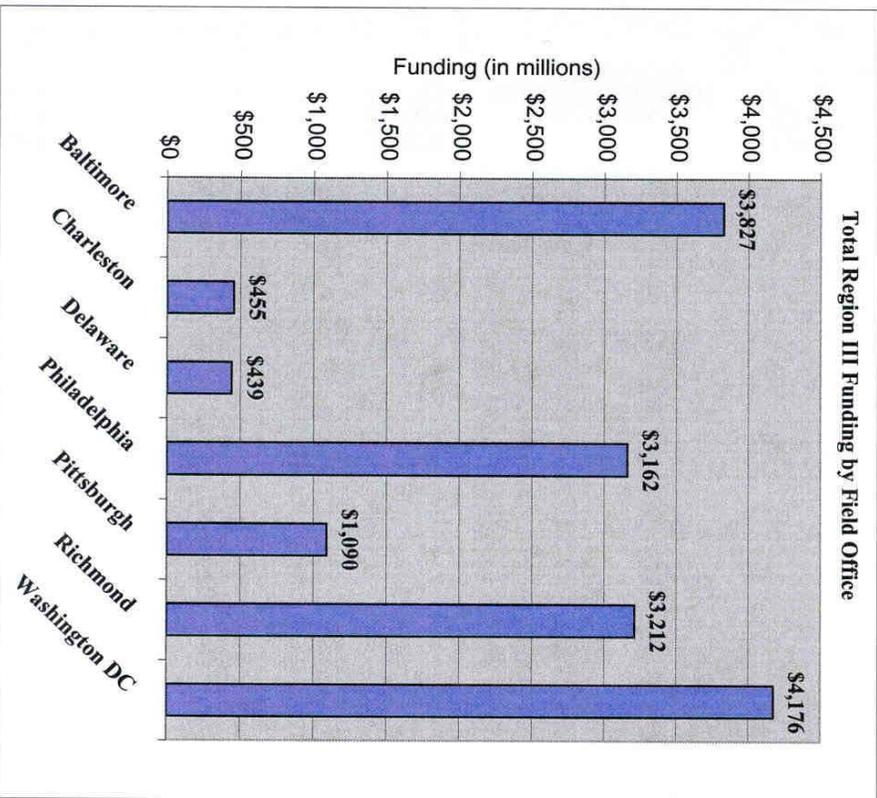
Region III Program Funding as a Percent of Total Funding



Total CPD	\$ 850,501,361	5.22%
Total MFH	\$ 717,535,794	4.40%
Total SFH	\$ 12,720,131,017	78.02%
Total PIH	\$ 2,007,159,922	12.31%
Total FHEO	\$ 8,279,682	0.05%
	\$ 16,303,607,776	

Philadelphia Regional Office
Consolidated Funding Report
FY 2004

Program Area	Office	Baltimore	Charleston	Delaware	Philadelphia	Pittsburgh	Richmond	Washington DC	Program Totals
Community Planning and Development	CPD	\$109,752,359	\$74,221,818	\$19,325,975	\$334,172,335	\$109,519,661	\$117,119,862	\$87,979,000	\$852,091,010
Fair Housing and Equal Opportunity	FHEO	\$616,402	\$268,040	\$3,512,657	\$2,729,010	\$274,136	\$267,000	\$1,708,962	\$9,376,207
Multifamily Housing	MFH	\$248,038,283	\$56,961,772	\$72,612,459	\$223,705,714	\$95,989,457	\$13,985,000	\$6,243,109	\$717,535,794
Public and Indian Housing	PIH	\$302,530,194	\$86,807,954	\$42,821,289	\$623,971,468	\$270,201,564	\$287,970,128	\$414,786,263	\$2,029,088,860
Single Family Housing	SFH	\$3,165,956,356	\$236,572,005	\$300,843,843	\$1,977,027,676	\$613,710,723	\$2,792,512,349	\$3,665,207,170	\$12,751,830,122
Office Totals (in millions)		\$3,827	\$455	\$439	\$3,162	\$1,090	\$3,212	\$4,176	\$16,360
Field Office Percent of Regional Total		23%	3%	3%	19%	7%	20%	26%	100%



Field Funding Report
BALTIMORE FIELD OFFICE
Fiscal Year 2004

Community Planning and Development

Community Development Block Grants	\$51,797,017
HOME	\$20,555,601
Emergency Shelter Grants	\$1,933,006
Homeless Supportive Housing Programs	\$15,241,763
Shelter Plus Care	\$8,506,740
HOPWA	\$10,600,657
American Dream Downpayment Initiative	\$1,117,575
Economic Development Initiatives Grants	\$0
YouthBuild	<u>\$0</u>
TOTAL	\$109,752,359

Multifamily Housing

Section 8 and PRAC Renewal Funds	\$0
Service Coordinator Grants	\$737,883
Section 202 Capital Advances	\$14,828,300
Section 202 PRAC	\$3,022,000
Section 811 Capital Grants	\$4,064,500
Section 811 PRAC	\$877,500
FHA Insured Mortgages	<u>\$224,508,100</u>
TOTAL	\$248,038,283

Single Family Housing (value of insured mortgages, not direct funding)

Section 203(b)	\$2,806,970,504
Section 203(k)	\$63,111,501
Section 234(c) – condos	\$295,661,974
Housing Counseling	<u>\$212,377</u>
TOTAL	\$3,165,956,356

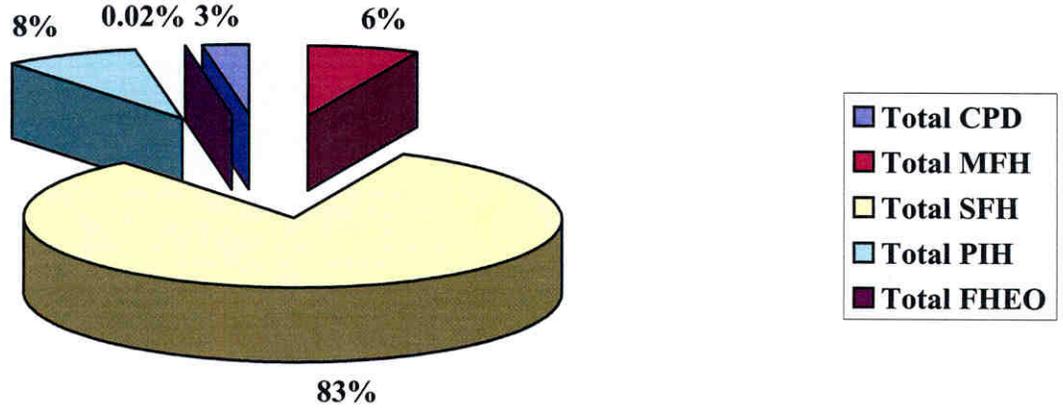
Public Housing

Section 8 HC Vouchers	\$196,955,751
Operating Funds	\$68,069,827
Capital Funds	\$36,732,101
Family Self Sufficiency	\$679,157
ROSS Grants	<u>\$93,358</u>
TOTAL	\$302,530,194

Fair Housing

Fair Housing Initiatives Program	\$262,469
Fair Housing Assistance Program	<u>\$353,933</u>
TOTAL	\$616,402
Field Office Total	\$3,826,893,594

Baltimore Field Office Program Funding as a Percent of Total Funding



Total CPD	\$	109,752,359	2.87%
Total MFH	\$	248,038,283	6.48%
Total SFH	\$	3,165,956,356	82.73%
Total PIH	\$	302,530,194	7.91%
Total FHEO	\$	616,402	0.02%
Total	\$	3,826,893,594	

Field Funding Report
CHARLESTON FIELD OFFICE
Fiscal Year 2004

Community Planning and Development

CDBG	\$29,570,291
HOME	\$13,651,423
ESG	\$1,058,027
HOPWA	\$1,001,581
Homeless Funding	\$1,954,781
Appalachian Regional Commission	\$588,068
Economic Development Initiative Grants (Special Purpose)	\$12,818,920
Neighborhood Initiatives Grants	\$10,189,525
Historically Black Colleges and Universities Grants	\$550,000
HOPWA	\$1,001,581
American Dream Downpayment Initiative	\$487,621
Rural Housing and Economic Development Grants	\$550,000
YouthBuild	<u>\$800,000</u>
TOTAL	\$74,221,818

Multifamily Housing

Section 8	\$54,424,272
Section 202	\$1,248,500
Section 811	<u>\$1,289,000</u>
TOTAL	\$56,961,772

Single Family Housing (value of insured mortgages, not direct funding)

Section 203(b)	\$234,041,011
Section 203(k)	\$2,120,901
Section 234(c) – condos	\$263,462
Housing Counseling Grants	<u>\$146,631</u>
TOTAL	\$236,572,005

Public Housing

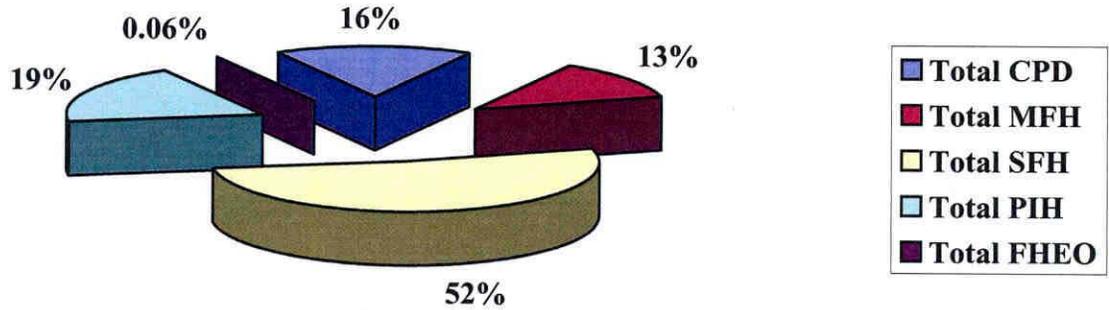
Section 8 HC Vouchers	\$58,362,630
Public Housing Operating Funds	\$16,935,199
Public Housing Capital Funds	\$10,352,848
Replacement Housing Funds	<u>\$1,157,277</u>
TOTAL	\$86,807,954

Fair Housing

Fair Housing Assistance Program	<u>\$268,040</u>
TOTAL	\$268,040

Total State Funding/Insured Mortgages	\$454,831,589
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Charleston Field Office Program Funding as a Percent of Total Funding



Total CPD	\$ 74,221,818	16.32%
Total MFH	\$ 56,961,772	12.52%
Total SFH	\$ 236,572,005	52.01%
Total PIH	\$ 86,807,954	19.09%
Total FHEO	\$ 268,040	0.06%
Total	\$ 454,831,589	

Field Funding Report
WILMINGTON FIELD OFFICE

Fiscal Year 2004

Community Planning and Development

CDBG	\$8,548,000
HOME	\$5,056,768
ESG	\$276,000
HOPWA	\$1,239,000
Homeless Funding	<u>\$4,206,207</u>
TOTAL	\$19,325,975

Multifamily Housing

Section 8	\$6,573,309
Service Coordinators	\$43,550
Section 202/811	\$6,187,500
Section 202/811 Project Rental Asst Contacts	\$981,500
Multifamily Insured Mortgages	<u>\$58,826,600</u>
TOTAL	\$72,612,459

Single Family Housing (value of insured mortgages, not direct funding)

Section 203(b)	\$290,530,390
Section 203(k)	\$1,593,194
Section 234(c) – Condos	\$4,191,000
HECM	\$4,375,864
Housing Counseling Grants	<u>\$153,395</u>
TOTAL	\$300,843,843

Public Housing

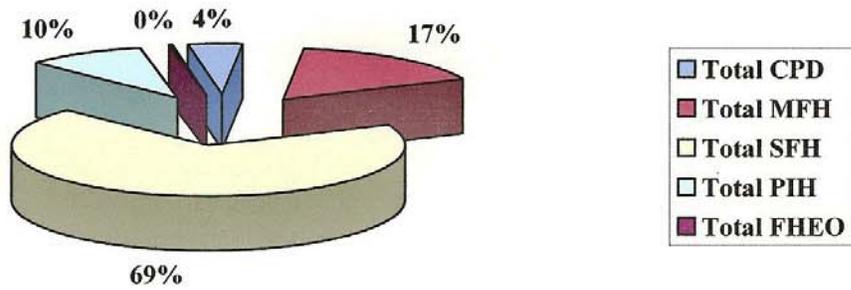
Section 8 HC Vouchers	\$27,388,352
Section 8 Mod Rehab/SRO	\$394,544
Public Housing Operating Funds	\$9,170,527
Public Housing Capital Funds	<u>\$5,867,866</u>
TOTAL	\$42,821,289

Fair Housing

Fair Housing Initiatives Program	\$1,096,525
Delaware Community Reinvestment	\$51,200
Housing Opportunities of N Delaware	\$112,739
Delaware Developmental Disabilities Counsel	\$40,065
Community Legal Aid Society	\$892,521
Fair Housing Assistance Program	<u>\$223,082</u>
TOTAL	\$1,319,607

Total State Funding/Insured Mortgages	\$436,923,173
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Wilmington Field Office Program Funding as a Percent of Total Funding



Total CPD	\$ 19,325,975	4.42%
Total MFH	\$ 72,612,459	16.62%
Total SFH	\$ 300,843,843	68.86%
Total PIH	\$ 42,821,289	9.80%
Total FHEO	\$ 1,319,607	0.30%
Total	\$ 436,923,173	

Field Funding Report
PHILADELPHIA FIELD OFFICE

Fiscal Year 2004

Community Planning and Development

Community Development Block Grants	\$195,707,924
HOME	\$64,551,551
Emergency Shelter Grants	\$7,380,923
Homeless Supportive Housing Programs (including Shelter Plus Care)	\$48,612,565
HOPWA	\$9,172,000
American Dream Downpayment Initiative(inclds State of Delaware)	\$3,287,335
Economic Development Initiatives Grants	\$5,310,037
Rural Housing/Economic Development	<u>\$150,000</u>
TOTAL	\$334,172,335

Multifamily Housing

Section 8	\$187,949,540
Service Coordinator Grants	\$1,565,259
Section 202	\$14,237,004
Section 811	\$4,905,908
FHA Insured Mortgages	<u>\$15,048,003</u>
TOTAL	\$223,705,714

Single Family Housing (value of insured mortgages, not direct funding)

Section 203(b)	\$1,883,581,261
Section 203(k)	\$19,271,508
Section 234(c) – condos	\$73,594,352
Housing Counseling Grants	<u>\$580,555</u>
TOTAL	\$1,977,027,676

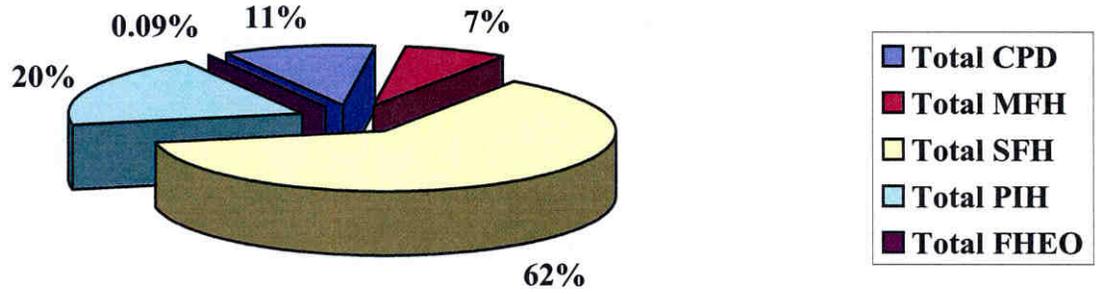
Public Housing

Section 8 HC Vouchers	\$326,950,113
Section 8 Mod/SRO	\$6,742,089
Section 8 HC Vouchers/Family Self Sufficiency	\$607,994
Operating Funds	\$171,173,507
Capital Funds	\$96,014,888
Replacement Housing Funds	<u>\$22,482,877</u>
TOTAL	\$623,971,468

Fair Housing

Fair Housing Initiatives Program	\$1,167,984
Fair Housing Assistance Program	<u>\$1,561,026</u>
TOTAL	\$2,729,010
Field Office Total	\$3,161,606,203

Philadelphia Field Office Program Funding as a Percent of Total Funding



Total CPD	\$ 334,172,335	10.57%
Total MFH	\$ 223,705,714	7.08%
Total SFH	\$ 1,977,027,676	62.53%
Total PIH	\$ 623,971,468	19.74%
Total FHEO	\$ 2,729,010	0.09%
Total	\$ 3,161,606,203	

Field Funding Report
PITTSBURGH FIELD OFFICE
Fiscal Year 2004

Community Planning and Development

Community Development Block Grants	\$66,953,000
HOME	\$13,817,330
Emergency Shelter Grants	\$2,275,132
Homeless Supportive Housing Programs	\$17,088,138
Shelter Plus Care	\$1,422,900
HOPWA	\$626,000
American Dream Downpayment Initiative	\$682,198
Economic Development Initiatives Grants	\$5,554,963
YouthBuild	<u>\$1,100,000</u>
TOTAL	\$109,519,661

Multifamily Housing

Section 8 and PRAC Renewal Funds	\$57,178,178
Service Coordinator Grants	\$1,229,679
Section 202 Capital Advances	\$14,285,300
Section 202 PRAC	\$446,000
Section 811 Capital Grants	\$6,107,500
Section 811 PRAC	\$207,800
FHA Insured Mortgages	<u>\$16,535,000</u>
TOTAL	\$95,989,457

Single Family Housing (value of insured mortgages, not direct funding)

Section 203(b)	\$565,551,895
Section 203(k)	\$12,405,371
Section 234(c) – condos	\$7,744,497
HECM	\$27,323,241
Housing Counseling Grants	<u>\$685,719</u>
TOTAL	\$613,710,723

Public Housing

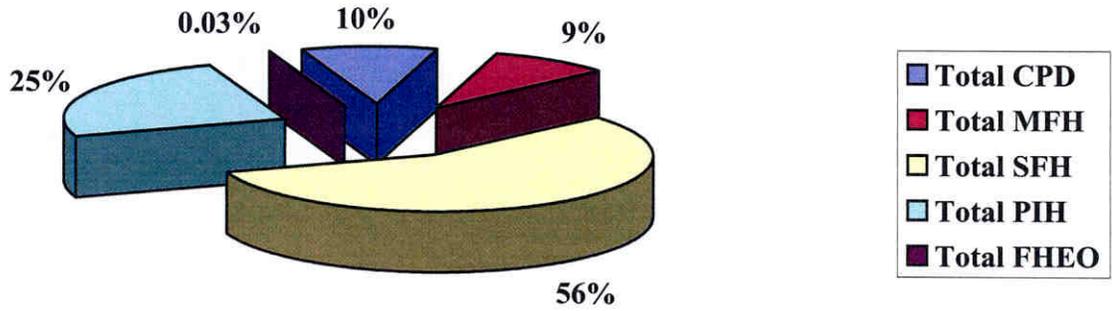
Section 8 HC Vouchers	\$119,462,201
Operating Funds	\$83,559,763
Capital Funds	\$65,895,542
HOPE VI	\$1,185,000
ROSS Grants – Family Self Sufficiency	<u>\$99,058</u>
TOTAL	\$270,201,564

Fair Housing

Fair Housing Initiatives Program	<u>\$274,136</u>
TOTAL	\$274,136

Field Office Total	\$1,089,695,541
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Pittsburgh Field Office Program Funding as a Percent of Total Funding



Total CPD	\$ 109,519,661	10.05%
Total MFH	\$ 95,989,457	8.81%
Total SFH	\$ 613,710,723	56.32%
Total PIH	\$ 270,201,564	24.80%
Total FHEO	\$ 274,136	0.03%
Total	\$ 1,089,695,541	

Field Funding Report
RICHMOND FIELD OFFICE
Fiscal Year 2004

Community Planning and Development

Community Development Block Grants	\$57,977,000
HOME	\$29,975,000
Emergency Shelter Grants	\$2,178,000
Supportive Housing Programs	\$21,735,862
HOPWA	\$2,354,000
YouthBuild	<u>\$2,900,000</u>
TOTAL	\$117,119,862

Multifamily Housing Programs

Section 202/811 Capital Advances	\$11,349,000
Section 202/811 PRAC	\$2,526,000
Service Coordinator Grants	<u>\$110,000</u>
TOTAL	\$13,985,000

Single Family Housing (value of insured mortgages, not direct funding)

Section 203(b)	\$2,640,454,101
Section 203(k)	\$17,916,731
Section 234(c) – condos	\$133,965,036
Housing Counseling Grants	<u>\$176,481</u>
TOTAL	\$2,792,512,349

Public Housing

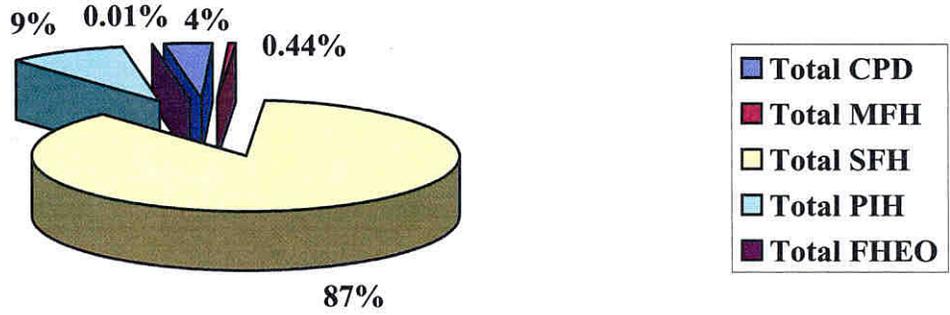
Section 8 HC Vouchers	\$192,172,000
Family Self Sufficiency	\$1,085,736
Operating Funds	\$61,536,870
Capital Funds	\$32,724,000
ROSS Grants	<u>\$451,522</u>
TOTAL	\$287,970,128

Fair Housing

Fair Housing Initiatives Program	\$105,000
Fair Housing Assistance Program	<u>\$162,000</u>
TOTAL	\$267,000

Field Office Total	\$3,211,854,339
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Richmond Field Office Program Funding as a Percent of Total Funding



Total CPD	\$ 117,119,862	3.65%
Total MFH	\$ 13,985,000	0.44%
Total SFH	\$ 2,792,512,349	86.94%
Total PIH	\$ 287,970,128	8.97%
Total FHEO	\$ 267,000	0.01%
Total	\$ 3,211,854,339	

Field Funding Report
WASHINGTON DC FIELD OFFICE
Fiscal Year 2004

Community Planning and Development

Community Development Block Grants	\$50,996,000
HOME	\$22,869,000
Emergency Shelter Grants	\$1,779,000
HOPWA	<u>\$12,335,000</u>
TOTAL	\$87,979,000

Multifamily Housing Programs

Section 202/811 Capital Advances	\$4,423,700
Section 202/811 PRAC	\$784,500
Service Coordinator Grants	<u>\$1,034,909</u>
TOTAL	\$6,243,109

Single Family Housing(value of insured mortgages, not direct funding)

Section 203(b)	\$2,928,595,02
	4
Section 203(k)	\$41,042,006
Section 234(c) – condos	\$695,333,240
Housing Counseling Grants	<u>\$236,900</u>
TOTAL	\$3,665,207,170

Public Housing

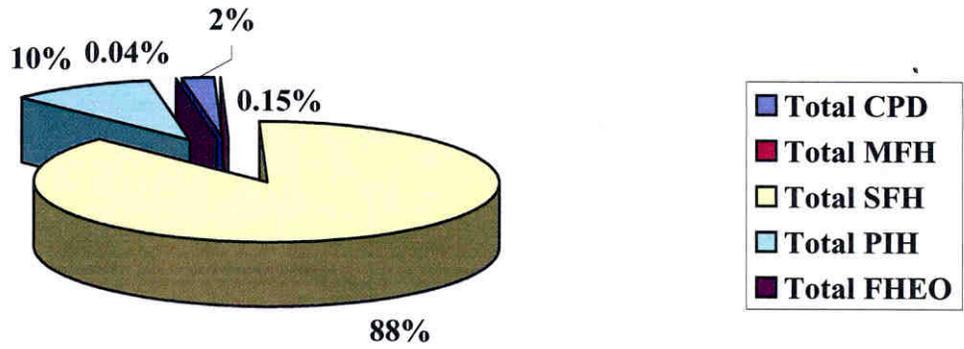
Section 8 HC Vouchers	\$303,914,589
Section 8 Mod Rehab	\$10,651,378
Section 8 Single Room Occupancy	\$1,477,802
Operating Funds	\$52,945,049
Capital Funds	\$25,697,445
HOPE VI	\$20,000,000
ROSS Grants	<u>\$100,000</u>
TOTAL	\$414,786,263

Fair Housing

Fair Housing Initiatives Program	\$1,448,082
Fair Housing Assistance Program	<u>\$260,880</u>
TOTAL	\$1,708,962

Field Office Total	\$4,175,924,504
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Washington DC Field Office Program Funding as a Percent of Total Funding



Total CPD	\$ 87,979,000	2.11%
Total MFH	\$ 6,243,109	0.15%
Total SFH	\$ 3,665,207,170	87.77%
Total PIH	\$ 414,786,263	9.93%
Total FHEO	\$ 1,708,962	0.04%
Total	\$ 4,175,924,504	