



HUDLines

HUD's Region III
e-News Brief



Fourth Quarter 2020 - HUDLines, HUD's Region III e-News Brief provides you with a snapshot of what's new in the U.S. Department of Housing & Urban Development's Mid-Atlantic region. You'll find periodic updates on HUD activities in Delaware, the District of Columbia, Maryland, Pennsylvania, Virginia and West Virginia. So, read on to find the latest stories, research and announcements on housing and community development initiatives throughout the region.

A Message from the Regional Administrator



Closing Out "A Year Like No Other"

Who would have thought as we ushered in the new year last January, that we would have had the year we have had. This year has tested us all—and yet—it has been nothing short of amazing. We have witnessed people helping people like never before.

In our final HUDLines e-News Brief of the year, I'd like to celebrate those who were willing to don face masks and practice social distancing to join together with us to make announcements, conduct tours, accept "Big Checks" and highlight the great work that is very much still underway throughout the Mid-Atlantic.

That's not to say that our calendar was totally within our control. I'm guessing that for every meeting that was scheduled or every trip we actually took, there was an equal number pulled down or postponed due to concerns for the wellbeing of our partners and our team.

So very much in keeping with what we have experienced throughout this year, I hope you will enjoy today's "virtual journey" with me through this final 2020 edition of HUDLines.

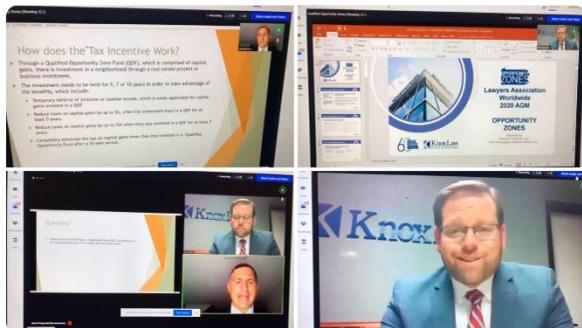
Stay safe, stay sane and be well.

Joseph J. DeFelice
Mid-Atlantic Regional Administrator

Top Tweets for Fourth Quarter 2020



Today I had the pleasure to present, virtually, to Lawyers Associated Worldwide along w @KnoxLawPublicS1 & Erie's @twachter on establishing/cultivating #OpportunityZone Funds. It was great opportunity to present to a conference that included 100+ firms & showcase our work #HUDR3



A longtime resident of #publichousing, Childress is finally moving out after receiving job training to be a maintenance worker. "I got to open my own business, they gave me the opportunity to do that." ow.ly/9nWy50BKTFz
#EnVisionCenters #WilliamsonWV #HUDR3



Highlights from Around the Region



In Delaware

Addressing Recidivism & Revitalization in an Opportunity Zone

While Opportunity Zones are not a “program” per se, we believe the Zones are an additional resource to drive economic development, which, in turn has a positive impact on the communities and people that we serve. And here in Region III, we are home to more than our share of great examples of both. In the [White House Opportunity and Revitalization Council: Best Practices Report to the President](#), you’ll find 33 projects underway in our region alone that are creating jobs, training local workers and adding affordable housing where it is needed most—and that’s in addition to all of HUD’s programs underway to help residents become economically self-sufficient. One of the initiatives highlighted in the report is Second Chances Farm (SCF) in Wilmington. With founder Ajit George, I had the pleasure of hosting a tour and roundtable discussion with HUD Secretary Ben Carson and former Attorney General William Barr with members of the SCF leadership team and returning citizens. As the first commercial, indoor, hydroponic, vertical farm in Delaware and one of the leading Smart Farms in the United States, Second Chances Farm hires people who were formerly incarcerated in federal or state prisons and provides them with mentorship and green-collar jobs. During the visit Secretary Carson said, “Second Chances Farm is a shining example of the kind of innovative thinking that

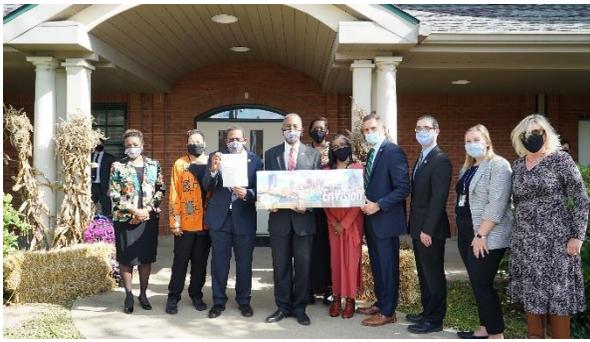


In West Virginia & Virginia

“EnVisioning” New Opportunities for Communities & Residents

You all know that I love a good road trip. And early October, I found myself wrapping up a 17-hour day which took me from Philly to Charlotte, North Carolina to Huntington, West Virginia by plane and then then down King Cole Highway to Williamson by car. All with the intent of launching West Virginia’s first HUD EnVision Center with the Housing Authority of the City of Williamson (HACW) and their leader, Executive Director Pauline Sturgill. EnVision Centers offer HUD-assisted families access to support services that can help them achieve self-sufficiency, thereby making scarce federal resources more readily available to a greater number of households currently waiting to receive HUD assistance. Then, it was back into the car. After a brief tour through Eastern Kentucky, I hopped on the Crooked Road via the Trail of the Lonesome Pint making my way to Lebanon, Virginia where Cumberland Plateau Regional Housing Authority (CPRHA) Executive Director Keith Viers was waiting for my arrival. And yes, we were on hand to announce a new EnVision Center demonstration at the CPRHA’s offices at Fox Meadows. Good news is this was a second first for the day.

we're seeing pop up in Opportunity Zones across this entire Nation.” To join us virtually for the tour with the Secretary, [click here](#).



**In Western Pennsylvania
Three Stops Highlight Secretarial Priorities**

You can only imagine the great day we had as Secretary Carson traveled to Pittsburgh to help us announce our latest HUD EnVision Center designation, located at the Housing Authority of the City of Pittsburgh’s (HACP) Bedford Hope Center with HACP Executive Director Caster Binion. The Bedford Hope Center is owned and operated by HACP and located within the historic Hill District neighborhood’s Bedford Dwellings public housing community. Since implementation of HACP’s HUD HOPE VI Grant 20 years ago, the Center has been the heart of the community and a ‘one stop’ resource for all HACP residents – public housing, housing choice voucher, project-based voucher housing, and Section 3 residents. Gail Felton, who serves as the Tenant Council President of Bedford Dwellings, drove home that message as she shared her path to self-sufficiency with all in attendance.



Our second stop was a return trip to McKeesport where we met with Mayor Michael Cherepko and his team as well as other stakeholders to discuss how they can capitalize on the Opportunity Zones. The Secretary was able to hear firsthand about best practices in neighboring Erie from the Flagship Opportunity Zone’s Tim Wachter and the Erie Downtown Development Corporation’s Matt Wachter, two brothers focused on improving their city. It was great to hear their ideas and to facilitate the discussion.



This is the first EnVision Center in the Mid-Atlantic that will serve residents in not just one, but residents in four rural counties in the Commonwealth—Dickenson, Russell, Tazewell and Buchanan. Then back into the car, I headed up Interstate-81 aka the Virginia Creeper Trail to Staunton, Virginia to call it a day. Photo courtesy of Preston Ball Photography.



The next morning, I joined Richmond Field Office Director Carrie Schmidt and Hopewell Redevelopment and Housing Authority (HRHA) Chief Executive Officer Steven Benham and City of Hopewell Mayor Jasmine E. Gore to officially announce the new HUD EnVision Center demonstration in Hopewell, Virginia. Photo courtesy of the City of Hopewell.



**In Allentown, Pennsylvania
A “Big Check” Day for “A-Town”**

Even in pre-pandemic times, delivering two “Big Checks” in one day—especially to the same entity—is a really big event for us. And, for this special day, I had the pleasure of hosting HUD Deputy Secretary Brian Montgomery for a visit to the City of Allentown where we awarded over \$10 million in funds to remediate and abate lead in homes and to help move the Da Vinci Science Center from the outskirts of town to the middle of downtown to bolster access and enhance downtown life. Mayor Ray O’Connell was on hand to accept the two big checks. First, we awarded a \$5 million Lead-Based Paint Hazard Reduction Grant to address lead hazards in 310 low-income housing units in the city. An



We wrapped up our busy day with a trip to McKees Rocks and a visit with the Allegheny County Housing Authority Executive Director Frank Aggazio and his team. If all goes according to plan, we will be making another trek to Western Pennsylvania at some point to announce yet another EnVision Center in the Mid-Atlantic. So, stay tuned.

additional \$700,000 will support efforts to eliminate other housing-related health hazards.



The second “Big Check” for a \$5.6 million loan will support the construction of a new Da Vinci Science Center in downtown Allentown. The Section 108 loan guarantee program provides HUD Community Development Block Grant recipients with enormous flexibility to finance important economic development projects. We then joined Tom Williams for a tour of an Allentown Redevelopment Authority housing rehabilitation project in progress and one now completed—as part of city efforts to eliminate blight using Community Development Block Grants. Check out the cover photo for a snapshot during this tour.



In Coatesville, Pennsylvania
“Topping Off” a New Opportunity

It’s always good to be on the road again—especially when a return trip involves witnessing first-hand what a difference Opportunity Zones can make in a local community. Earlier this month, I joined Susan Springsteen of H2O Connected LLC, nth Solutions LLC and Proudfoot Capital for a “topping off” ceremony of a project utilizing a \$5 million private Opportunity Zones capital investment that will transform Coatesville’s west side. What was once a dilapidated historic building will soon become a state-of-the-art facility that will house seven new businesses and create dozens of new jobs for local workers. This was the first private development of this magnitude in the city in over 50 years—and will serve as an anchor of the commercial corridor. It was also a great excuse to join Susan and Pennsylvania State Representative Dan Williams (D-74th) for a reunion of those involved in the project, many of whom I met when I toured the site back in late July. Great to be joined by Amber Little-Turner, Sonia Huntzinger, Joshua Burrell, Patrick Bokovitz, Councilman Ed Simpson, City Manager James Logan and County Commissioners Michelle Kichline, Marian Moskowitz and Josh Maxwell for



We wrapped up the day with a roundtable with two of our federal partners, Curt Coccodrilli from USDA Rural Development and Steve Bulger from the U.S. Small Business Administration about developing Opportunity Zones in the City.



In Baltimore, Maryland
Lowé’s Officially Announces Partnership in Charm City

Earlier this month, Lowé’s Companies, Inc. officially announced a multi-year commitment to improve economic mobility in the Southwest Baltimore community by addressing affordable housing and driving

the celebration.

Humans of HUD Profiles



“Home for the Holidays” A Place to Call Her Own
Michelle Ballard thought homeownership was out of her reach—that is, until she enrolled in HUD’s Family Self-Sufficiency (FSS) program with the District of Columbia Housing Authority (DCHA). Now, after fifteen years of renting and housing insecurity, she is spending the holiday season in a beautiful four-bedroom home of her own. Her children inspired her to start the difficult path towards self-sufficiency. “I didn’t want to leave this world and have my children homeless. That was my inspiration,” Michelle told HUD’s House Keys podcast. “After I cleared up my credit [...] I finally got HPAP [Housing Purchase Assistance Program] everything that they needed, and I got the loan. Once I got the loan from HPAP, I was so happy.” Michelle’s journey is just beginning. Now, she is talking about starting a business and maybe buying another house—all possible because she used HUD resources to build a better life. Listen to Michelle’s full story on HUD’s “House Keys” podcast at hud.gov/podcasts. Photo courtesy of DCHA.



Hopeful Story of Philadelphia Woman Overcoming Adversity
Meet Bonita Pritchette. Bonita received assistance through [Project HOME](#), a Philadelphia-based nonprofit funded through HUD’s Continuum of Care program. She shares her previous struggles with homelessness and addiction, explaining how a HUD-funded organization helped her overcome it all and find a place to call home. “The most important thing I had to do was ask for help,” she stated candidly. “I had to find the courage and put the pride aside that I had that was attached to the shame.”

skilled trades employment. The three-year initiative, which represents a commitment of more than \$2 million, will include completing critical home repairs for 45 homeowners, increasing workforce development efforts and improving local recreation centers, parks and green areas. One of our key priorities at HUD is to help the individuals and families we serve become economically independent and self-sufficient. Lowe’s multi-year commitment will empower residents in the Poe Homes neighborhood to reach their potential by providing the support they need to succeed—economic opportunity, educational advancement and safe affordable housing. Since late last year, we have been exploring this public-private partnership with Lowe’s, with our Baltimore Field Office Director Carol Payne helping to lead the initiative. What began as a dialogue about building a community park and renovating blighted housing in Southwest Baltimore morphed into a rich discussion of a bottom-up approach to neighborhood revitalization, job training and employment opportunities. Many thanks everyone involved, especially Lowe’s and Southwest Partnerships, Inc., for being such strong partners in getting this one-of-a-kind project up and running. We look forward to seeing the life-changing results it will bring.

NEWS YOU CAN USE NOW

RAD Reaches a Major Milestone

In just seven years since the first public housing property converted under HUD’s Rental Assistance Demonstration (RAD), **Public Housing Agencies (PHAs) and their partners have cleared another major milestone—surpassing over \$10 billion for the improvement and replacement of converting public housing properties.** Founded on the core principles of maintaining and strengthening resident rights, replacing affordable units one-for-one, ongoing public stewardship, and long-term affordability, PHAs have effectively used RAD to stabilize, rehabilitate, or replace public housing properties. For details, see [RAD’s new flyer](#).

FHA Extends Options for Single Family Borrowers Financially Impacted by COVID-19

On February 21, **FHA announced it is extending the [foreclosure and eviction moratorium](#) for single family FHA-insured mortgages for an additional two months, through February 28, 2021.** The FHA is also extending through February 28, 2021, the deadline for single family borrowers with FHA-insured mortgages to [request an initial COVID-19 forbearance](#) from their mortgage servicer to defer or reduce their mortgage payments for up to six months, which can be extended for an additional six months. In addition, today FHA also extended multiple temporary provisions for lenders and servicers to allow them to continue doing FHA business despite social distancing considerations. For additional

[See Bonita's compelling story.](#)

Local Research:

[HUD PD&R Regional Reports](#)

[Region 3: Mid-Atlantic](#)

By Wendy Ip | 3rd Quarter 2020

During the third quarter of 2020, the economy of the Mid-Atlantic region continued to contract for the second consecutive quarter. Interventions that were taken to slow the spread of COVID-19, including enforcing physical distancing and discouraging nonessential travel, caused economic activity in the region to continue to decline dramatically. The gradual reopening of businesses in all states in the region and the District of Columbia since the latter half of the third quarter of 2020 had a minimal positive effect on nonfarm payrolls in the Mid-Atlantic region and jobs decreased at a faster pace than for the nation.

[HUD PD&R Housing Market Profiles](#)

[Lancaster, Pennsylvania](#)

By Derek Brightman II | As of March 1, 2020

The Lancaster metropolitan area is coterminous with Lancaster County and is located in southeast Pennsylvania approximately 70 miles west of the city of Philadelphia. The Lancaster metropolitan area is known for being a large Amish settlement in addition to an agricultural center and tourist destination. The economic impact of tourism in the metropolitan area was \$2.24 billion in 2018, a 4.6-percent increase from a year earlier (Tourism Economics). The number of visitors to the Lancaster metropolitan area increased for the ninth straight year in 2018, with 8.85 million visitors. Tourists travel to the Lancaster metropolitan area for diverse experiences, including Amish culture and settlement tours, farmers' markets, and unique dining in the city of Lancaster. With approximately 5,100 farms in the metropolitan area, the economic impact of the agriculture industry is substantial.

[HUD PD&R Housing Market Profiles](#)

[Scranton–Wilkes-Barre–Hazleton, Pennsylvania](#)

By Matthew Tieff | As of August 1, 2020

The Scranton–Wilkes-Barre–Hazleton (hereafter, Scranton) metropolitan area includes the counties of Lackawanna, Luzerne, and Wyoming in Pennsylvania. The metropolitan area is located in the northeast part of Pennsylvania, 75 miles north of the city of Allentown and 120 miles northwest of New York City. Currently, the metropolitan area is ranked as one of the top 10 most affordable metropolitan areas in the country to buy a home (National Association of Home Builders/Wells Fargo Housing Opportunity Index). Because of its low cost of living and its proximity to other cities with large foreign-born communities, the metropolitan area has become a popular destination for immigrants, including more than 1,200 Nepali-Bhutanese refugees who have settled there since 2009.

information, read the [announcement](#).

[FHA Announces Single Family Loan-Level Certification Form Update](#)

On December 22, the **Federal Housing Administration (FHA)** announced the **completion of its revised and streamlined [loan-level certification](#) form required from lenders when originating a single family mortgage intended for FHA insurance endorsement**. The updated form eliminates unnecessarily dense language while remaining consistent with pertinent statutes and other program requirements. The updated form also continues to safeguard FHA against fraud and misrepresentation by requiring lenders and borrowers to certify to the truthfulness and accuracy of required information. For additional details, read the [announcement](#).

Funding Opportunities

[Historically Black Colleges and Universities](#)

[Cooperative Research in Housing](#)

[Technologies due January 5](#)

[HOPE VI Main Street Grant Program due January 19](#)

[2020 Family Self-Sufficiency – Renewal NOFA Supplemental due January 22](#)

Quick Links

[The Federal Register: Housing and Urban Development Significant & Recently Published Documents](#)

[GRANTS.GOVSM Opportunities with the Department of Housing and Urban Development](#)

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