HOME SUCCESS STORY

New York

CAMBA, Inc./CAMBA Housing Ventures, Inc.

CAMBA is a nonprofit agency that connects people with opportunities to enhance their quality of life. CAMBA serves 45,000 individuals annually across 70 New York City locations and provides 160 high-quality services in six program areas: Economic Development, Education and Youth Development, Family Support, Health, Housing, and Legal Services.

In 2005, CAMBA created CAMBA Housing Ventures, Inc. (CHV), an affiliated, nonprofit affordable housing development corporation, in response to New York City’s affordable housing crisis. CHV’s mission is to develop sustainable and energy-efficient buildings that provide safe and affordable housing for low-income and formerly homeless families and individuals. CHV’s portfolio includes work-out acquisition, new construction, rehabilitation, and preservation projects. To date, its portfolio includes 2,057 units of affordable housing, totaling $617 million in public and private investment.

CAMBA Gardens Phase I

In 2013, CHV developed CAMBA Gardens Phase I (CGI), a $66.8 million, 209-unit, award-winning, LEED Platinum, supportive and affordable housing development built on the historic Kings County Hospital Center Campus in Wingate, Brooklyn. CGI is home to 61 households earning below 60 percent of the area median income and 146 formerly homeless families and individuals. CGI represents a new national model for reusing underutilized public hospital land for much-needed supportive and affordable housing, co-locating housing and healthcare.

The development is the result of a unique partnership between a public hospital, nonprofit developer, service provider, and community stakeholders that creates housing as healthcare and facilitates tenants’ health and stability. Together with New York City Health and Hospitals Corporation (HHC), the project addresses a diverse set of community needs and was founded on a 2005 Corporation for Supportive Housing (CSH) white paper.

CGI is Energy Star-certified, Enterprise Green Communities-certified, and a New York State Energy Research and Development Authority (NYSERDA) Green Affordable Housing Component Partner with an 86-KW, roof-top solar photovoltaic system, producing 104,000 kWh of electricity per year. CAMBA provides on-site services, including financial literacy and computer training, nutrition workshops, benefits advocacy, linkages to job training, resume workshops, and access to health care services.

CGI was financed with $26.1 million in HOME Investment Partnerships (HOME) funds, 125 project-based housing vouchers through the New York City Department of Housing Preservation and Development, and $1.4 million from the Federal Home Loan Bank Affordable Housing Program and other New York City and state resources. In 2014, CGI received the Building Brooklyn Award, the Novogradac Development of Distinction Award, and CSH Project of the Year Award. CGI spurred over $25 million of economic investment into 81 Brooklyn-based businesses, providing construction jobs to 59 Brooklyn residents and hiring 42 permanent employees.
HOME SUCCESS STORY

New York

Common Ground

For 25 years, Common Ground has helped more than 12,000 people overcome or avoid homelessness in New York and Connecticut. Its programs are aimed at realizing two main objectives: to engage individuals who face the most difficult barriers to housing stability and to provide the housing and support services these individuals need to end their homelessness permanently.

Common Ground has used HOME Investment Partnerships (HOME) funds to serve extremely low-income tenants in nearly all of its properties. As the initial capital investment, HOME has allowed Common Ground to leverage additional much-needed resources.

As the state’s largest supportive housing organization, Common Ground’s portfolio includes 15 residences and over 3,000 units of housing for low-income and formerly homeless individuals with special needs.

The Prince George

Mr. Andrew Byrnes loved his job at New York City’s Metropolitan Museum of Art, providing maintenance to the exhibits. But after 9/11, attendance declined at museums across New York City, and Mr. Byrnes was let go. When his apartment building was sold and his rent nearly doubled, he could no longer afford it.

On a hike though the Appalachian Trail, Mr. Byrnes slipped and fell and suffered a severe head wound. The injury made it very difficult to maintain stable work and housing. Eventually, he ended up homeless, sleeping on benches for nearly two years. Mr. Byrnes became depressed.

In 2012, he was contacted by Common Ground, and he moved into their $47.2 million, 415-unit, Prince George residence in Manhattan. Mr. Byrnes, now 61, loves living at the Prince George. He takes advantage of the on-site social support services and is thankful for his home. He reconnected with his nephews and looks forward to living a happy life.

The Prince George, owned and operated by Common Ground, was financed with $9.5 million in HOME funds, $18 million in Low Income Housing Tax Credits, $3.1 million in Housing for Persons With AIDS funds, a $1 million Federal Home Loan Bank Assistance for Homeless Persons grant, and a U.S Department of Housing and Urban Development Section 8 Moderate Rehabilitation Single-Room Occupancy Program contract worth $1 million annually.

New York City suffers a short supply of affordable housing, particularly for individuals with special needs. Thanks to HOME funds, Mr. Byrnes and thousands of others like him have been able to overcome great hardships to pursue happier and more fulfilling lives.
HOME SUCCESS STORY

New York

Community Housing Innovations

Community Housing Innovations (CHI) provides housing and human services that enable low- and moderate-income families and individuals to achieve the greatest social and economic independence at the lowest cost to society. CHI owns and manages more than 250 single- and multi-family units of affordable and permanent rental housing in Westchester and Long Island, New York.

The HOME Investment Partnerships (HOME) program provides CHI with the capital to assist low-income families in the community. Without HOME, many homeowners served by CHI would not have been able to fulfill their dream of becoming homeowners. HOME is a critical, necessary resource for building strong communities nationwide.

Mr. Gabriel Lugo and Ms. July Iscola

Patchogue is less affluent than other communities in Suffolk County, New York, and it is in significant need of affordable housing. Many low-income residents in the community struggle to find safe, decent, and affordable housing.

That’s why CHI uses HOME funds to offer first-time homebuyers assistance, including grants to offset down payment and closing costs, in addition to rehabilitation expenses. Grant assistance is provided in the form of a deferred, forgivable loan with no payments that declines over time and is secured by a second mortgage lien.

Before becoming homeowners in 2013, Gabriel Lugo and his partner, July Iscola, were long-term renters. For several years, they lived in apartments in aging rental housing developments, paying too much in rent and utilities. They always dreamed of owning their own home, so they turned to CHI for help.

CHI provided Mr. Lugo and Ms. Iscola $9,600 in HOME-financed homebuyer assistance. CHI also helped them secure $14,750 from the Affordable Housing Corporation to rehabilitate their home. After moving into their first home in 2013, they completed the rehabilitation the following year. This included the installation of energy-efficient upgrades that result in lower utility bills. Mr. Lugo and Ms. Iscola love their new home and are happy to have a foundation to build upon.

CHI uses the HOME program as a resource to provide families in the Patchogue community the opportunity to purchase their first home. Together, CHI and HOME help low-income families become successful homeowners.
HOME SUCCESS STORY

New York

Fortune Society

Fortune Society’s (Fortune) mission is to support successful re-entry from prison and to promote alternatives to incarceration in order to strengthen New York City communities. Fortune helps build lives by providing service programs that are shaped by the needs and experiences of its clients, and it promotes the creation of a fair, humane, and truly rehabilitative correctional system.

Fortune’s "one-stop" model provides clients with workforce development, education, housing, and substance abuse and mental health treatment that is tailored to their needs. These services are provided at Fortune’s Main Service Center in Long Island City and the Fortune Academy and Castle Gardens in West Harlem. In 2014, Fortune served 5,801 clients across the agency.

Castle Gardens

B., a 47-year old, single mother of two, has faced many challenges in her life. She was a teenager when she had her eldest daughter, was diagnosed with depression, and is a survivor of domestic violence. Her experience with domestic violence eventually resulted in her being sent to prison. When B. was released, she lived in her mother’s home until it went into foreclosure. By 2008, B. and her children—including her 4-year old daughter—were living in a homeless shelter.

In 2010, B.’s life change when she moved into Castle Gardens, a $43.5 million, 114-unit, permanent, supportive housing development targeted to low-income families and formerly homeless individuals with histories of incarceration. The development includes a 20,000 square-foot service center that provides residents with on-site services, including counseling and case management, in addition to meeting space for local community groups.

Castle Gardens was developed by Fortune and was financed with $1.5 million in HOME Investment Partnership (HOME) funds as critical gap financing.

Since moving into the Castle Gardens, B. and her youngest daughter are very involved in program activities and make full use of the services offered. B. is currently involved in Fortune’s Family Services program and participates in computer education classes. This summer, she worked with her counselor at Castle Gardens to enroll her daughter in a summer camp event at Columbia University. Her daughter is an honor roll student and, in 2013, she was accepted to Mott Hall, a specialized school for the gifted.
HOME SUCCESS STORY

New York

Harlem Congregations for Community Improvement

Harlem Congregations for Community Improvement (HCCI) is committed to the holistic revitalization of Harlem in New York City, New York. HCCI provides economic development and empowerment opportunities to help Harlem residents rebuild and sustain their community.

Founded in 1986, HCCI is a coalition of interfaith congregations that has implemented a comprehensive portfolio of programs to provide affordable housing, safe streets, and opportunities for individuals and groups to become economically independent and increase understanding and access to health care. HCCI also provides substantive educational programs for adults and young people.

Since 2004, HOME Investment Partnerships (HOME) funds have enabled HCCI to realize its goal of providing quality, affordable housing for Harlem’s low- to moderate-income residents.

149th Street Apartments

With the help of HOME, HCCI and the New York City Department of Housing Preservation and Development (HPD) opened affordable rental complexes at 208, 236, and 252 West 149th Street in Harlem. All three buildings have undergone gut rehabilitations and now offer nearly 80 high-quality housing units to its low-income residents. The $8.7 million project leveraged $5.9 million in HOME funds in 2008.

When the buildings opened, U.S. Representative Charles Rangel celebrated with HCCI. Speaking as a proud Harlem native, Rep. Rangel said, “Years ago, when there were fights over the limited resources that we had for housing, a group of ministers—who later became HCCI—were making demands of me and they were pretty organized. Low and behold, they achieved their goals to revitalize Harlem. This was a very moving experience for me. For a poor kid in Harlem, it means so much to have a decent home where you can live.”

Ms. Stacey Howard has worked for the City of New York for nearly 25 years and has lived in Harlem her entire life. Her apartment building at 252 West 149th Street has housed four generations of her family. “I was born at Flower and Fifth Avenue Hospital and came home to 236, apartment eight, which is now 252 Apt. 2C.” Her mother grew up in the same building, along with her grandparents. And now, thanks to HCCI and HOME, Ms. Howard will raise her daughter on 149th Street.

Through support from HOME, HCCI was able to renovate the 149th Street apartments and maintain quality, affordable housing for this longstanding community. By doing so, HCCI and HOME have helped to preserve the heritage of a historic neighborhood for generations to come.
HOME SUCCESS STORY

New York

Heart of the City Neighborhoods, Inc.

Heart of the City Neighborhoods, Inc.’s (HOCN) mission is to create, facilitate, and support housing and neighborhood development in the Lower West Side of the City of Buffalo, New York. HOCN partners with private developers, neighborhood leaders, the city, and other not-for-profit organizations to develop sustainable projects to improve Lower West Side neighborhoods.

To date, HOCN has restored and created 120 units of safe, healthy, and affordable housing. The impact of this work is both immediate and long-term. Without the HOME Investment Partnerships (HOME) program, HOCN’s programs to maintain and create homeownership opportunities would not have been as successful.

Home Repair Assistance Programs

Buffalo, New York’s Lower West Side community contains some of the oldest and architecturally richest housing stock in the city. In fact, 61 percent of homes in the area are more than 75 years old. However, because of low median household incomes ($21,594), many homeowners cannot afford to keep their homes in a healthy and safe condition.

To address this need, HOCN launched its Planning to Stay Program in 2011. Under the program, the organization provides senior homeowners with grants to help offset the cost to repair their homes and install energy-efficient upgrades. In its first two years, 19 units of housing were repaired, including the homes of 12 elderly homeowners.

In 2012, HOCN partnered with the Learning Disabilities Association of Western New York to expand the program to homeowners with developmental disabilities. Under the Stable Homes pilot program, HOCN provides homeowners with grants to complete repairs to keep their home in a healthy and sustainable condition. In its first year, the Stable Homes program provided grants to help repair five units of housing, including the homes of four Buffalo homeowners.

Most recently, HOCN expanded its home repair assistance to low-income families in the community. Between 2012 and 2014, HOCN provided grants to help repair 32 units of housing, including the homes of 19 low-income homeowners.

HOME has played a critical role in supporting HOCN’s programs. To date, HOCN has used $429,000 in HOME funds to leverage its $1.7 million home repair programs. Without HOME, HOCN would not have been able to help preserve affordable housing opportunities in the community.
HOME SUCCESS STORY

New York

Leviticus 25:23 Alternative Fund, Inc.

The Leviticus 25:23 Alternative Fund, Inc. (Leviticus Fund) is a not-for-profit financial intermediary that is motivated by faith and offers investors a socially-responsive means to serve low-income neighborhoods. It provides flexible capital and financial services for the development of affordable housing and community facilities throughout New York, New Jersey, and Connecticut.

Since 1983, the Leviticus Fund has provided over $60 million in cumulative lending in high-need communities in its footprint. In total, this investment has leveraged almost $382 million in public and private capital for community development projects.

Mill at Middletown

In June 2015, the Regional Economic Community Action Program (RECAP) and Mill Street Partners—a joint venture between Melrose Associates and Excelsior Housing—broke ground at the Mill at Middletown, an innovative, infill redevelopment project located in downtown Middletown, New York. When completed, the project will transform a historic old hat and silk manufacturing facility into a mixed-use development with 42 apartments, a community building, and a community service facility that will be used as a culinary arts and job training facility.

The first floor of the development provides commercial space for local businesses. RECAP will operate a Fresh Start Café as both a retail café and a culinary arts training program for long-term welfare recipients.

The project site is an ideal location for an affordable housing project. It is located within half a mile or less of a grocery store, pharmacies, houses of worship, doctors and dentist offices, post office, schools, bus stops, municipal services, and the local library.

The $14.7 million Mill at Middletown project is financed by several public and private resources, including $600,000 from the Orange County HOME Investment Partnerships (HOME) program and $775,000 in predevelopment financing provided by the Leviticus Fund during the critical pre-construction phase. Other partners include the Community Preservation Corporation, New York State Homes and Community Renewal, Raymond James Tax Credit Funds, Inc., the Federal Home Loan Bank, and Urban Initiative.

Thanks to this investment, an old, unused, vacant, and deteriorating building that would have had to be torn down is being turned into an amazing, redeveloped space that will be a major contribution to the revitalization of the neighborhood and surrounding community.
HOME SUCCESS STORY

New York

Neighborhood Housing Services of New York City

Since 1982, Neighborhood Housing Services of New York City (NHSNYC) has provided low- and moderate-income families with the resources they need to responsibly acquire and preserve homeownership in Bedford-Stuyvesant, East Flatbush, the North Bronx, Northern Queens, and the South Bronx in New York. NHSNYC’s mission is to revitalize underserved neighborhoods by creating and preserving affordable housing and providing homeownership education, financial assistance, and community leadership. Working in partnership with government and business, NHSNYC is led by residents and is guided by local needs. Each year, it serves over 7,000 families.

HOME Investment Partnerships (HOME) funding plays a critical role in helping NHSNYC provide low- and moderate-income families with the opportunity to continue living in New York City.

The Norales Family

Although the Bronx has the lowest median sales prices for single-family homes in all of New York City, it has the lowest homeownership rate. In fact, just 18.5 percent of households in the borough are homeowners. Moreover, the Bronx has the largest share of renters that are severely cost-burdened, with 34.4 percent paying 50 percent or more of their income on housing costs.

Under NHSNYC’s Down Payment Assistance program, HOME funds are used to provide the low-cost financing needed to help families to overcome these challenges.

Ms. Elady Norales was previously a renter, but she grew tired of moving her three children every four to five years when her rent increased. After attending an NHSNYC orientation session for first-time homebuyers, she realized the potential of homeownership. So, Ms. Norales attended an Open House Tour organized by NHSNYC’s Bronx neighborhood offices to help identify properties available for purchase. She also completed the NHSNYC eight-hour homebuyer education class.

In April 2014, Ms. Norales achieved the American dream of homeownership by purchasing a home in the Bronx for $215,000. Notably, NHSNYC helped her obtain $43,000 in forgivable down payment assistance loans provided by NeighborWorks America, the Wells Fargo City LIFT initiative, and the City of New York’s HomeFirst Down Payment Assistance Program. NHSNYC also helped her secure nearly $13,000 in HOME funds. As a result, Ms. Norales, who works as a Nurse Technician, can now afford her mortgage.
PathStone Corporation

PathStone Corporation (PathStone) is a not-for-profit community development and human service organization that provides services to low-income families and economically depressed communities throughout New York, Pennsylvania, New Jersey, Ohio, Indiana, Virginia, Vermont, and Puerto Rico. PathStone has successfully operated a wide array of programs funded by federal, state, local, faith-based and private sources, including HOME Investment Partnerships (HOME) funds.

PathStone’s mission is to build family and individual self-sufficiency by strengthening farmworker, rural, and urban communities. It is a visionary, diverse organization empowering individuals, families, and communities to attain economic and social resources to build better lives.

The Crittenden Family

In 2012, PathStone was awarded HOME funding from New York State Homes & Community Renewal to replace dilapidated mobile homes in Genesee and Orleans Counties in rural, upstate New York with new, Energy Star-certified manufactured homes on permanent foundations.

Ms. Elizabeth Crittenden, a mother of two young children who is employed as a banquet waitress at a local hotel, was one of the initial applicants for the program. At the time, the only place the Crittendens could afford was an old mobile home in very poor condition. The paneling was disintegrating and pulling away from the framing. She could literally reach inside the walls from the outside. An addition on the south end of the home was uninhabitable, and the only source of heat was a woodstove.

Using $46,000 in HOME funds to help offset the costs, PathStone was able to replace the Crittendens’ old home with a new, Energy Star manufactured home on a permanent foundation in 2015. A first mortgage on the property was obtained from the PathStone Enterprise Center, with additional funding for the project coming from the New York State Affordable Housing Corporation and the Wells Fargo\NeighborhoodWorks America Safe and Sound program.

The difference between the old and new homes is life changing. Central heat means that Ms. Crittenden no longer has to get up on cold nights to keep the fire stoked, and the plumbing no longer freezes in the winter.

The importance of HOME in rural areas cannot be understated. HOME is one of the only resources to help folks stay in their home and make needed repairs or to help first-time homebuyers purchase a home and make the needed improvements prior to moving in.
HOME SUCCESS STORY

New York

Rochester Housing Development Fund Corporation

The Rochester Housing Development Fund Corporation (RHDFC) is a nonprofit Community Housing Development Organization (CHDO) that works exclusively to develop affordable housing for low-income families in the City of Rochester, New York. Its HOME Rochester program provides families with low and moderate incomes an opportunity to become homeowners. By acquiring, rehabilitating, and selling homes, the program seeks to revitalize the city. Moreover, HOME Rochester uses local contractors and trains community organizations to supervise the projects.

HOME Rochester

RHDFC’s HOME Rochester program offers hope to families aspiring to homeownership, while simultaneously reducing blight and addressing the local foreclosure crisis. Since 2001, the HOME Rochester program has acquired, rehabilitated, and sold 664 homes to low- and moderate-income families in Rochester, New York. Most recently, RHDFC and the Greater Rochester Housing Partnership announced a new $15 million loan to help 70 additional first-time homebuyers.

Under the program, RHDFC uses HOME Investment Partnerships (HOME) funds to develop and rehabilitate vacant properties that are then sold to first-time homebuyers. The organization identifies and purchases properties, maintains a pool of qualified contractors, obtains appropriate construction financing, manages subsidies, provides homebuyer education and income qualification, and sells the properties to eligible buyers.

With the foreclosure crisis still looming throughout the area, HOME Rochester is an effective tool to stabilize neighborhoods. The comprehensive approach provides first-time homebuyers with pre- and post-purchase education, credit counseling, and down payment and closing assistance grants. Despite serving families with limited economic means, HOME Rochester boasts a less than one percent foreclosure rate over the past five years.

The program takes vacant, often dilapidated homes and turns them into community assets, bringing new life to neighborhoods. The program adds charm and character to neighborhoods, preserves Rochester architecture, assists homeowners with building equity, and returns valuable funds to the local tax base. In fact, a 2012 study found that turning a vacant house into a HOME Rochester property increased the value of neighboring houses by over $15,000.