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The Home front

A Housing Development Corporation
MidAtlantic Publication



2017 Faces of Affordable Housing Banquet

The Lancaster Home Front: HDC MidAtlantic would like to thank our partners, supporters and friends who celebrated with us at our 2017 Faces of Affordable Housing Banquet at the Lancaster Marriott in April.

We'd like to recognize and sincerely thank all those who contributed to mission of HDC MidAtlantic by sponsoring or attending our Faces of Affordable Housing Banquet. Your generous contributions raised over \$170,000 to help HDC MidAtlantic build hope and opportunity by providing a safe and affordable place to call home.

Special guest speaker Matthew Desmond, Pulitzer Prize winning author of *Evicted: Poverty and Profit in the American City*, helped draw record attendance of almost 500 people. During his presentation, Desmond reflected on his experiences living in low-income housing in Milwaukee and spotlighted the extreme need for safe, decent affordable housing throughout the United States.



PHFA Executive Director & CEO Brian S. Hudson, Sr., was recognized as our 2017 Housing Advocate of the Year. From left to right: Regional Housing Legal Services Executive Director Mark Schwartz, PHFA Executive Director & CEO Brian S. Hudson and HDC MidAtlantic President & CEO Michael R. Carper.

During the Banquet, HDC MidAtlantic also presented its 2017 Housing Advocate of the Year award to Brian S. Hudson, Sr., executive director & CEO of the Pennsylvania Housing Finance Agency, for his outstanding contributions, commitment and dedication to affordable housing, communities and residents across the Commonwealth.

Special thanks again to our residents, sponsors, employees and volunteers for your help and support in making this year's Banquet a success.

Special thanks again to our residents, sponsors, employees and volunteers for your help and support in making this year's Banquet a success.

Visit HDC MidAtlantic on Facebook to see photos from this year's Banquet.

Historic Wilmington Redevelopment Reaches Milestone

The Wilmington Home Front: In April, HDC MidAtlantic, together with Todmorden Foundation and Federal Home Loan Bank of Pittsburgh, hosted a ribbon cutting ceremony for Phase I and a groundbreaking for Phase II of The Flats redevelopment in Wilmington, De.

"Stable, affordable housing is an integral part of Delaware's economy as well as for each family's quality of life," said Congresswoman Lisa Blunt Rochester (D-Del.). "With stable housing, people are able to focus on their own education, employment and their families. I'm grateful for the work and collaboration from the Todmorden Foundation, the Woodlawn Trustees and HDC MidAtlantic. Their dedication to an important part of our city is critical to creating safe, thriving communities and helps carry out the legacy of William P. Bancroft. I'm thrilled to have the opportunity to celebrate with them."

The two phases of The Flats are supported by \$6.56 million from Delaware's Housing Development Fund, overseen by the Delaware State Housing Authority.

"When families step into houses, they become homes, and creating more affordable, stable housing and stronger neighborhoods is a goal of my administration," Governor John C. Carney said. "This historic area in Wilmington is being redeveloped into modern, efficient, comfortable and affordable homes, creating a new shape for this storied neighborhood. The Housing Development Fund is an efficient, effective and proven tool to help leverage other resources and expand our affordable housing stock."

The functionally obsolete housing is being replaced with new, safe, affordable townhomes and apartments. Phase I consists of 72 apartments including 15 that are fully ADA accessible. Development costs for Phase I totaled \$15.8 million with \$2.56 million in Housing Development Fund support administered by the Delaware State Housing Authority (DSHA).

Phase II includes an additional 72 one, two and three bedroom apartments. Phase II development costs total \$18.2 million with \$4 million in FY16 & FY17

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From left to right: DSHA Director Anas Ben Addi, Delaware State House Representative Helene Keeley, Delaware Governor John C. Carney, HDC MidAtlantic President Michael R. Carper, Wilmington City Council President Hanifa Shabazz, Todmorden Chairman Benjamin Lovell, Woodlawn Trustees Chairman Alan Terrell, Congresswoman Lisa Blunt Rochester, Wilmington Mayor Michael S. Purzycki, Cinnaire Senior Vice President of Development Susan Frank, FHLBank Pittsburgh President and CEO Winthrop Watson.

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Michael R. Carper
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Sharlene L. Woodruff
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Our Mission:

We build hope and opportunity by providing a safe and affordable place to call home.

Our Vision:

HDC MidAtlantic will be the premier nonprofit provider of affordable housing.

Our Core Values:

- Residents
- Stewardship
- Healthy Communities
- Financial Stability
- Diversity
- Employees
- Partnerships

Our History:

Founded in 1971, Housing Development Corporation MidAtlantic is a 501(c)(3) nonprofit corporation dedicated to providing quality affordable rental housing for working families, seniors, and our friends and neighbors living with disabilities throughout Pennsylvania, Delaware and Maryland. HDC MidAtlantic owns, develops and/or manages more than 3,500 rental housing units by delivering high-quality and secure housing solutions through innovative property management and real estate development services.

Our Registration Notice:

The official registration and financial information of Housing Development Corporation MidAtlantic may be obtained from the Pennsylvania Department of State by calling toll free, within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement.

Our Solicitation Policy:

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Amanda P. Meyers, Marketing Manager

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Jurman Joins Board

The Lancaster Home Front: *HDC MidAtlantic welcomed Dan Jurman to its volunteer board of directors.*

Jurman got his start in nonprofit work 30 years ago providing summer enrichment programming to at-risk youth in places like Camden, Newark and Atlantic City.

He has a bachelor's from Rowan University and a master's from Lancaster Theological Seminary. For the past 17 years he's served in senior leadership roles in nonprofits of varying sizes and missions, almost all with a focus on serving the poor and the vulnerable.

Jurman left Lancaster in 2011 to become the CEO of the University Area Community Development Corporation, where he led several collective impact and public health collaboratives



Dan Jurman joins HDC MidAtlantic's Board of Directors.

focused on reducing poverty and violence in one of Florida's most impoverished communities.

Since July 2015 he's been serving as the CEO of the Community Action Partnership of Lancaster County. He is a member of the Lancaster Housing Opportunities Partnership board of directors and just completed time serving as the chair of the Mayor's Commission to Combat Poverty.

Introducing Providence House

The Reading Home Front: *HDC MidAtlantic recently welcomed Providence House to its property management portfolio.*

Providence House is located at 800 Court Street in downtown Reading, Pa. The community features homes for seniors age 62 and older, and can accommodate residents who are handicapped or disabled age 55 and older.

Built in 1999, the property includes 86 one-bedroom, one-bath apartments for rent. Amenities include on-site management and maintenance, laundry facilities, resident lounge and beauty salon. Rents range from \$630-\$660 per month.



HDC MidAtlantic welcomes Providence House to its property management portfolio.

To learn more, visit hdcweb.com



NeighborWorks America President & CEO Paul Weech, presents HDC MidAtlantic Director of Business Development Ed Kaminski and HDC MidAtlantic President & CEO Michael Carper with the organization's official network charter.



We're Official

The Lancaster Home Front: *NeighborWorks America President & CEO Paul Weech presented HDC MidAtlantic with its official NeighborWorks network membership charter in April.*

"As a member of the NeighborWorks network, HDC MidAtlantic is granted a wealth of professional development opportunities, a wide variety of direct grant applications and peer exchange with 240 members across the country," said HDC MidAtlantic President & CEO Michael R. Carper. "This is a great resource that will directly benefit the communities and residents that we serve."

NeighborWorks America created the NeighborWorks network to improve housing opportunities for low- and moderate-income families; provide financial education and improve financial literacy; rebuild and repair properties; develop affordable multifamily homes; and use innovative strategies to improve safety and revitalize communities across the nation.

To learn more about NeighborWorks, visit neighborworks.org.

Building Hope & Opportunity

The MidAtlantic Home Front: Thanks to our partners and supporters, HDC MidAtlantic's Hope & Opportunity Fund has already prevented a dozen households at-risk of eviction from losing their homes. Here is Shari's story.

Shari is in her mid 50's. She is soft spoken and a careful listener. Careful listening is a habit she picked up after suffering a stroke that left her nearly deaf in one ear. Hearing loss isn't her only challenge. That stroke put Shari in a coma for a period of time and now she lives daily with disabilities as a result.

Shari has very limited income—a little more than \$700 a month to cover rent, food, and prescriptions. Not much left over after the bills are paid for life's little pleasures.

Despite the hardships, Shari is positive, grateful and full of smiles especially when you ask her about her home.

Shari lives in an efficiency unit at Skyline View Apartments in Reading, Pa. Before moving to Skyline View, Shari bounced from place to place with her mother. They even lived in a homeless shelter briefly.

Last year, Shari thought she might be headed back to the shelter after she found herself in crisis. She was facing eviction and even homelessness again, after her mother, who was also her roommate, moved out.

Shari didn't want to move again. "I have friends here. I have a community," she said.

But with no resources to fall back on, Shari was unsure what to do. She didn't have enough income to cover the rent without her mother's share.

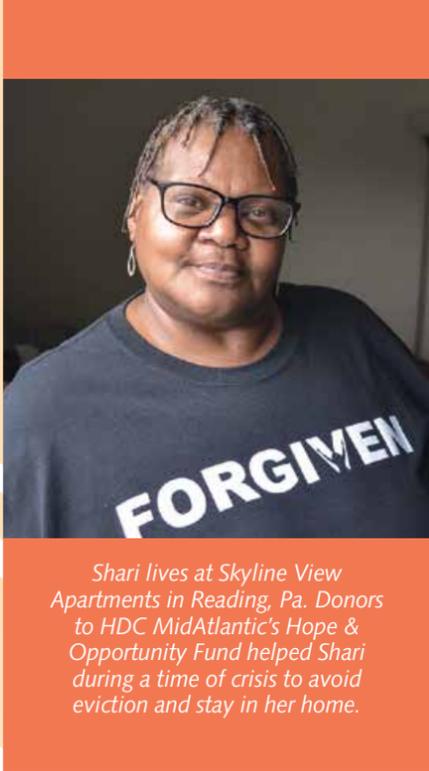
She turned to the community and tried to find help. She reached out the county's assistance office, but was told she had too much income to qualify for support. She contacted a local social services agency, but they didn't have resources available. Shari heard similar scenarios from Salvation Army and Catholic Charities.

As a last resort, Shari reached out to HDC MidAtlantic's Resident Services. Resident Services works to strengthen the mental, physical, financial and emotional health of our residents and communities. Our Resident Services Coordinators connect residents to information, services and resources that encourage growth, independence and most importantly, stability.

In Shari's case, the Resident Service Coordinator worked with the Community

Manager at Skyline View Apartments to come up with a plan.

First, they knew Shari wouldn't be able to stay in her current apartment. She simply didn't have the income to afford it long-term. So the community manager helped Shari relocate into an available efficiency apartment that fit within her means.



Shari lives at Skyline View Apartments in Reading, Pa. Donors to HDC MidAtlantic's Hope & Opportunity Fund helped Shari during a time of crisis to avoid eviction and stay in her home.

Next, the Resident Service Coordinator helped Shari with budgeting and got her on a payment plan.

Lastly, they helped Shari apply for help from the Hope & Opportunity Fund to relieve her of the outstanding rent she was responsible for after her mother moved. Shari owed roughly \$500—nearly 70% of her monthly income and the difference between having a roof over her head and homelessness.

HDC MidAtlantic introduced the Hope & Opportunity Fund in 2016. It was designed to assist residents, like Shari,

who found themselves at-risk of eviction or homelessness during a time of crisis. The Fund is supported by contributions from donors and partners.

"Losing your home is a traumatic experience," said HDC MidAtlantic President & CEO Michael R. Carper. When Matthew Desmond, the Pulitzer Prize winning author of *Evicted: Poverty and Profit in the American City*, spoke at HDC MidAtlantic's annual banquet this past spring, he brought to light the truly de-stabilizing nature of eviction in someone's life noting that eviction is not simply an effect of poverty, but a cause of poverty.

During the past year, donors have helped 12 households facing eviction stay in their homes including one family who lost income during a mother's maternity leave, a single mother who lost income when she needed to stop working full-time in order to complete student teaching requirements for her college degree (which she got!), and a resident whose unexpected medical issue disrupted his ability to work and earn wages temporarily.

So why is Shari all smiles now? Because her apartment, an efficiency unit several stories up with a great view of downtown Reading, is the first home she's ever lived in that is all her own.

To learn more about HDC MidAtlantic's Hope & Opportunity Fund, visit hdcweb.com.

Continued from page 1 — Historic Wilmington Redevelopment Reaches Milestone

Housing Development Funds from DSHA. The Flats redevelopment also relies on additional private, state and local funding support. Construction of Phase II is scheduled for completion next summer.

"It has been a real privilege to carry forward the original vision of William Bancroft," said HDC

MidAtlantic President & CEO Michael R. Carper. "When this version of the Flats is complete, more than 400 modern, affordable homes will be available for the future workforce of Wilmington. HDC MidAtlantic is a proud partner in this ambitious endeavor."

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Nancy K. Batchelder has been promoted to Acting Director of Property Management.

Batchelder Promoted

The Lancaster Home Front: Nancy K. Batchelder has been promoted to Acting Director of Property Management.

"Nancy's contributions to our mission and the people we serve represent the values we encourage and promote here," said HDC MidAtlantic President & CEO Michael R. Carper. "In her new role, Nancy will be responsible for driving our growth initiatives outlined in the organization's three-year strategic plan."

Batchelder previously served as HDC MidAtlantic's Operations Manager. Prior to that, she held positions in the organization's Real Estate Development and Property Management departments.

Batchelder has successfully managed the numerous components involved in the acquisition, renovation and development of both new properties and existing portfolio assets. She

has been instrumental in identification and completion of the requirements involved in real estate closings, real estate financing, corporate entity formation, and corporate partnership agendas.

Batchelder earned her bachelor's from Kent State University, her master's at Case Western Reserve University and her juris doctorate at Widener University. She is a licensed Pennsylvania attorney, a licensed Real Estate Salesperson, a Certified HUD Subsidized Multifamily Housing Manager, is certified in Tax Credit Program Compliance Systems, and has successfully completed the Novogradac & Company LLC – LIHTC 101 training course.

Prior to joining HDC MidAtlantic, Batchelder worked in general practice law with emphasis on corporate law and real estate transactions.



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Faces of Affordable Housing Banquet



We're Official



Building Hope & Opportunity

Advocates for Housing

The Washington Home Front: In May, HDC MidAtlantic President & CEO Michael R. Carper traveled to Washington, D.C., with the National NeighborWorks Association (NNA).

NNA unites housing and community development practitioners to advocate for housing and economic opportunities for individuals, families, communities and neighborhoods across the country.

Carper, along with six other CEOs from NeighborWorks network members, met with NNA Executive Director David C. Brown ahead of congressional visits with senators and representatives from California, Missouri, New Jersey, Pennsylvania and Tennessee.

CEO's had an opportunity to meet with elected officials, and talk about how the work of organization's like HDC MidAtlantic creates jobs, leverages public and private funding, increases tax revenues, and improves and benefits the people and the communities we serve.

To learn more about NNA, visit nwa.us.

Renovations Underway

The Smyrna Home Front: Smyrna Gardens, located in Smyrna, De., is currently undergoing significant renovations including a number of safety and security upgrades.

HDC MidAtlantic acquired Smyrna Gardens Apartments in 2014. The community includes 71 two-bedroom, 1.5 bath apartments for rent to individuals with low or moderate income.

"We believe the hard working families of Smyrna deserve a safe, decent affordable place to call home," said HDC MidAtlantic President & CEO Michael R. Carper. "The renovations we're making at Smyrna Gardens are an investment for the future and reinforce our commitment to affordable housing and the Kent County community.

Built in 1993, the aging property will get a new tele-entry system as well as new, more secure doors at front and back entrances for increased safety. In addition, a new video camera security system will be installed throughout the property. Inside, residents will see new lighting, new flooring and new paint in common areas as well as in the management office.

Total costs of renovations are \$570,000. Financing is provided by Delaware State Housing Authority and Cinnaire. Renovations will be complete this fall.



HDC MidAtlantic is investing in safety and security upgrades for residents living at Smyrna Gardens Apartments in Smyrna, De.