

# Housing Matters

WINTER 2016  
VOLUME 15 | NUMBER 1

LEADING WITH SOLUTIONS



▲ Take an inside look at the HOME Plus loan program.

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Arizona  
Department  
of Housing



## HOME Plus Loan Program

### The Low Down on No Down

**T**here are a lot of people across Arizona with steady jobs and good credit, but can't afford the down payment on a new home. However, Arizona residents should know that they do have a key to home ownership through a loan program called HOME Plus.

Operated by Arizona Housing Finance Authority (AzHFA), the program has opened doors to many looking for a place of their own across Arizona.

"With the escalating increase in rents, many creditworthy renters are finding it more difficult to save for a down payment," said AzHFA Programs Administrator Dirk Swift. "With the HOME Plus program this obstacle has been removed. HOME Plus gives qualified renters a pathway to homeownership with a non-repayable down payment assistance grant."

HOME Plus is a homebuyer assistance program providing down payment and closing cost assistance combined with a 30-year fixed rate mortgage for creditworthy homebuyers. The AzHFA's homebuyer program, which has been in existence for more than a decade in Arizona's 13 rural counties, is getting more traction since it recently expanded into Maricopa County. The loan program is currently not available in Pima County. Dawn Svoboda, a mortgage loan officer and branch manager with Academy Mortgage Corp. in Casa Grande, is enthusiastic about the terms of the HOME Plus program that offers buyers more flexibility than previous down payment programs with which she has worked.

"If an applicant needs a boost in the amount of cash for the down payment, the three main qualifications are having a good credit score, being under the income level and buying a home that's around or under the \$350,000 mark," said Svoboda. Details of the program include an attractive 30-year fixed-rate mortgage with a down payment assistance (DPA) grant to qualifying homebuyers purchasing a primary residence which they intend to occupy. The DPA is provided as a non-repayable grant that can be used for the down payment and closing costs. The amount of the grant is equal to a percentage of the principal balance of the new mortgage loan, ranging from 2% - 5% depending upon the underlying mortgage type.

"Qualified U.S. Military Personnel may receive an additional 1% of DPA on any mortgage type," said Swift. "The DPA is only available in conjunction with a HOME Plus loan and is funded by AzHFA at the mortgage loan closing. HOME Plus users do not need to be first-time buyers."

The HOME Plus program is available to homebuyers with an annual household income of less than \$89,088, purchasing homes under \$356,352.

"First-time and boomerang homebuyers should find the program especially helpful," states Svoboda. "Currently, I'm helping a young couple with two kids in Casa Grande that were denied by the husband's bank, but we've been able to help buyers of all ages throughout the Golden Corridor."

The AzHFA is acting on behalf of the Arizona Department of Housing and raises funds for its initiatives in the national capital markets and forms partnerships with banking and lending institutions to facilitate the HOME Plus program.

"We self-fund the program, functioning similar to a private sector mortgage company, generating income through the program's operation. No taxpayer funds are used for the HOME Plus program", said Swift. "In the third quarter alone for 2015, the AzHFA assisted more than 600 homebuyers across Arizona by providing more than \$4 million in down payment assistance grants".

Homebuyers must obtain a mortgage loan through one of the program's 70+ approved participating lenders and take a homebuyers course that prepares them for their homeownership. Currently the program approves Fannie Mae HFA Preferred, Freddie Mac HFA Advantage, FHA-insured, VA-guaranteed, USDA mortgages.

Derrell and Leigh Anne Brown, of Maricopa, are among the many home buyers who recently took advantage of the HOME Plus program. Like a lot of Arizonans who took a hit during the housing crash with either a short sale or foreclosure, they had trouble fixing their credit and saving enough money to buy a home.

"It's better to pay my mortgage than someone else's, but I didn't think I could do it," Derrell Brown said.

Another couple in Scottsdale was able to "save what savings they did have to do the things to the house they wanted to do."

For Michael Piercy of Chandler, "HOME Plus gave us a way so we could make our own dream home."

**info** To learn more about the HOME Plus Home Loan Program and see a list of participating lenders, please visit [www.azhousing.gov](http://www.azhousing.gov).

## Weatherization Update

### WAP Thriving in New Home

Since taking over the Weatherization Assistance Program (WAP) in November, the Arizona Department of Housing (ADOH), Community Development & Revitalization (CD&R) Division continues to work hard making sure the transition is smooth for funders, providers and assisted homeowners. Payment requests are current, contract amendments with funders are complete, a new WAP webpage is active at <https://housing.az.gov/general-public/weatherization-program> and new WAP Policies and Procedures are being drafted. ADOH will meet with the WAP Policy Advisory Committee (PAC) on February 10, to allow WAP PAC members to provide input to ADOH staff on the draft Policies and Procedures. A list of WAP PAC members is listed below. At the same meeting, ADOH will seek recommendations for changes to the Weatherization State Plan, which is due to the U.S. Department of Energy by April 29. A public hearing will be held to review the WAP State Plan as well as the 2016-2017 Annual Action Plan on April, 13. The WAP Policy Advisory Committee Members and the organizations they work for include:

COMMITTEE MEMBER	ORGANIZATION
Cynthia Zwick	Arizona Community Action Association
Jerry Mendoza	Arizona Public Service
Val Iverson	Arizona Housing Alliance
Diane E. Brown	Arizona Public Interest Research Group
Amy Jacobson	Maricopa County Human Services Dept.
Carrie Smith	Foundation for Senior living
Malissa Buzan	Gila County
Bob Baca	Northern Arizona Council of Governments
Bonnie Temme	Salt River Project
Kimberly Lukasiak	Southwest Gas Corporation
Desiree Clark	Tucson Electric Power

Upcoming Weatherization Assistance Program meetings and events may be found on page 8, in the Calendar of Events section of this newsletter.

**info** **Kathy Blodgett**, Community Development & Revitalization Programs Administrator (602) 771-1021 + [kathy.blodgett@azhousing.gov](mailto:kathy.blodgett@azhousing.gov)

## Director Trailor Honored

### Michael Trailor Receives Exemplary Advocate Award

In November, Director Michael Trailor was honored with the Exemplary Advocate Award by the Local Initiatives Support Corporation (LISC) Phoenix at their Annual Breakfast held at the Phoenix Art Museum. Director Trailor was chosen to receive this award for his leadership and dedication to creating location efficient housing along the light rail. Accepting this award for his work at the Arizona Department of Housing, Director Trailor commented, "ADOH has diligently worked as a team toward achieving this goal and today there are over 1,700 affordable housing units within walking distance of the light rail - creating, as Governor Ducey likes to put it, 'Opportunity for All!'"



Director Trailor accepts Exemplary Advocate Award at LISC Phoenix Annual Breakfast.

# Director's Message

From the Desk of Michael Traylor



**A**s we look forward to 2016, we're hopeful for opportunities to improve lives through location efficient affordable housing, rental assistance, community revitalization, foreclosure prevention and innovative mortgage products.

We kicked off the year with our Low Income Housing Tax Credit Program application workshop January 19. Thanks to our collaborative efforts, the Program's Qualified Allocation Plan continues to evolve to create balanced opportunities throughout the state to develop affordable housing that meets the needs of families, seniors, people with disabilities, and homeless citizens. Our development partners, architects, engineers, landscape designers, and general contractors continue to produce some of the best affordable housing projects in the country.

The U. S. Department of the Treasury recently approved a mortgage down payment assistance program for the Hardest Hit Fund. Based on Treasury's formula for determining the approved hardest hit areas, Avondale, Buckeye, El Mirage, Goodyear, Laveen, Tucson, Yuma, Arizona City, Casa Grande, Coolidge, Maricopa, Red Rock, Douglas, Huachuca City, Sierra Vista Fort Mohave, and Snowflake all qualify for the "Pathways to Purchase" down payment assisted mortgage program.

Down payment assistance will be made available along with a 30-year, fixed rate mortgage and is capped at 10 percent of the purchase price up to a maximum of \$20,000. Eligible borrowers are those with incomes not exceeding \$89,088, purchasing homes priced at \$356,352 or below. More information will be available on the department's web site when the program launches in March.

Six years ago the finance authority's mortgage programs were producing approximately \$20 million in mortgages annually and cost the state approximately \$2 million in bonding fees. Today, the Arizona Housing Finance Authority's mortgage programs are producing approximately \$420 million in mortgages annually at no cost to the State. The new Treasury program will provide more opportunities for qualified homebuyers at a time when interest in homeownership is starting to improve.

You may have heard about Governor Ducey's implementation of Lean Management principles in state government. At the Department of Housing we're training our teams and preparing to implement Lean throughout the organization to reduce time and cost and increase effectiveness.

As always, we appreciate our partnerships that provide better opportunities for Arizona's citizens.

## AzHFA Activities

### Making the Market Work for Millennials

A recent housingwire.com article notes, out of the 75.3 million Millennials, 93% want to own a home in the near future. Yet with ever increasing rents, stagnant wages and increasing levels of student loan debt, these young first time homebuyers are finding it difficult to save enough money for a down payment. A National Association of Realtor study found 54% of Millennials state student debt is their biggest obstacle in saving for a home. The HOME Plus Home Loan Program eliminates this hurdle, offering a pathway to homeownership by giving creditworthy renters who can qualify for a mortgage, but cannot afford the down payment, the funds to move forward.

The Arizona Housing Finance Authority's HOME Plus Home Loan Program provides an attractive 30-year fixed-rate mortgage with down payment assistance (DPA) grant to be used for the down payment and or closing costs. The amount of the grant is equal to a percentage of the principal balance of the new mortgage loan, ranging from 2% - 5% depending upon the underlying mortgage type.

During 2015, over 2,000 new homebuyers have entered the HOME Plus program, with over \$13.0 million dollars in down payment assistance made available to them. AzHFA raises funds for our initiative in the national capital markets and forms partnerships with banking and lending institutions to facilitate our HOME Plus Home Loan Program throughout the State of Arizona. No taxpayer funds are used for this program.



#### Home Loan Program

**info** Information on the HOME Plus Home Loan Program may be found on our website: [www.azhousing.gov](http://www.azhousing.gov).

## National Housing Trust Fund News

### Arizona's NHTF Allocation Plan

A new affordable housing funding source will become available to Arizona in 2016. The National Housing Trust Fund (NHTF) was created under the Housing and Economic Recovery Act of 2008, and funded from a portion of new business created by Fannie Mae and Freddie Mac. The first NHTF funding will be transferred to U.S. Department of Housing and Urban Development in March for distribution to the States in July of this year. The Arizona Department of Housing (ADOH) is the designated grantee for Arizona's portion of the NHTF which is expected to be approximately \$3 million. ADOH's receipt of NHTF is contingent upon HUD's approval of Arizona's NHTF Allocation Plan which is a component of the 2016-2017 Annual Action Plan. ADOH will hold two public hearings to receive input on the use of the NHTF. The first is March 8 at 1:00 p.m. and the second is April 13 at 10:00 a.m. Both will be held at the Arizona Department of Housing, 1110 West Washington Street, Suite 280, in Phoenix. A draft of the Allocation Plan will be posted on the ADOH website prior to the meetings and announced through the ADOH Information Bulletin.

**info** Andrew Rael, Assistant Deputy Director/Programs (602) 771-1010 + [andrew.rael@azhousing.gov](mailto:andrew.rael@azhousing.gov)

## AzHFA 2016 Board of Directors

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**Robert Gardiner**

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Metropolitan Land Co.

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**Craig Tribken**

Central AZ  
Shelter Services

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**Marc Schultz**

Snell & Wilmer

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**SCHEDULED MEETINGS**

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<b>March</b>	<b>10</b>
<b>April</b>	<b>14</b>
<b>May</b>	<b>12</b>

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## Federal Legislative Update

**O**n December 18, 2015, President Obama signed Fiscal Year 2016 omnibus spending and tax extender legislation into law. The legislation enacts key policies relating to housing. Specifically, the legislation makes permanent the 9 percent minimum Housing Credit rate, allowing states to provide more equity to Credit properties that need it for financial feasibility. Further, the spending package funds HOME at \$950 million, \$50 million more than in FY 2015.

The bill passed by Congress also transfers \$2 billion in funding from the Making Home Affordable program to the Treasury Department's Hardest Hit Fund (HHF) program. The additional funding is to be made available to all HFAs currently participating in HHF. The bill will also allow Treasury to extend the HHF program beyond 2017, when it is currently set to expire.

The omnibus bill provides a total of \$38.6 billion for HUD programs, which amounts to an increase of \$3 billion over FY 2015 funding.

**info** **Jake Agron, Legislative Liaison and Public Information Officer (602) 771-1008 + [jake.agron@azhousing.gov](mailto:jake.agron@azhousing.gov)**

## State Legislative Update



### GOVERNOR DUCEY'S STATE OF THE STATE ADDRESS

► On January 11, 2016, Governor Doug Ducey delivered his second State of the State address. The Governor highlighted Arizona's impressive job growth in the last year, stating that Arizona has added more than 56,000 new jobs. The State of the State focused on the Governor's commitment to lowering taxes and a

continued spotlight on education, child welfare and public safety. Further, Governor Ducey called for the Legislature to send him legislation to allow agencies to get rid of unnecessary regulations.

Governor Ducey once again emphasized the need to make the Arizona economy an innovative landscape by embracing new industries such as ridesharing, proclaiming: "Arizona should be to the Sharing Economy, what Texas is to Oil and what Silicon Valley used to be to the tech industry." The theme of the address was "Arizona on the Rise", and the Governor remains committed to creating opportunity for all within Arizona.



### GOVERNOR DUCEY UNVEILS FY 2017 BUDGET

► On January 15, 2016, Governor Ducey released his proposed executive budget for FY 2017. The governor's budget prioritizes vital commitments such as K-12 education, child safety and public safety while promoting fiscal responsibility, protecting our most vulnerable and finding cost-savings for Arizona taxpayers. The budget includes \$106 million in additional money for K-12 education. That's on top of the \$224 million supplemental added with the \$3.5 billion funding package approved last year in special

*STATE LEGISLATIVE UPDATE continued on page 7*

## Escobedo at Verde Vista

### Mesa Project for Seniors and Chronically Homeless

➤ In October, ADOH celebrated the grand opening of Escobedo at Verde Vista in downtown Mesa. The development includes 132 affordable residential housing units with comprehensive on-site resident services for working families, senior citizens and chronically homeless households.

Escobedo at Verde Vista was once a blighted, vacant and boarded-up former public housing development. Originally built in the early 1940s, the twelve-acre site formerly housed African American United States Air Force pilots during World War II. However, over time the property deteriorated and was in need of revitalization.

The community center at Escobedo at Verde Vista will offer the following on-site services: a before and after school program; bi-monthly parenting classes; bi-monthly computer training; bi-monthly job training, search and placement assistance and quarterly credit and financial counseling and education. Additionally, the residents will receive training in family violence prevention, crime prevention, housing survival skills, wellness activities for adults and children and tuition assistance for community activities.



Escobedo at Verde Vista ribbon cutting ceremony (top); Director Trailor speaks at grand opening (bottom).

## Catalunya and Miraflores Apartments

### Tucson Project to Serve Refugee Communities

➤ Last September, ADOH was proud to celebrate the grand re-openings of the Catalunya and Miraflores Apartments. Both sets of apartments are located in Tucson and utilize Low Income Housing Tax Credits in order to effectively serve refugee communities living in Arizona. The Catalunya and Miraflores Apartments contain 140 and 100 units respectively. The Catalunya and Miraflores Apartments partner with various supportive service agencies, including the International Rescue Committee, to provide a plethora of tenant services. Those services include:

- Assistance in securing and maintaining safe affordable housing.
- Counseling and services for persons who have experienced disease, abuse, exploitation or loss and separation from their families.
- Self-reliance training, including job placement and employment skills, English-language classes, and community orientation.
- Credit and financial counseling.
- Job training, including computer skills, proper use of critical employment-related software such as MS Office, Excel, and Outlook, resume writing, interview techniques, critical concept training such as soft skills, job retention, and networking.



Catalunya and Miraflores Apartments contain 240 units serving the refugee community; a shaded playground area (bottom).

## El Rancho Del Arte

66 Units in Downtown Mesa

► The grand opening of El Rancho del Arte was celebrated in October at its Mesa location. The El Rancho project was an acquisition, demolition and new construction of an existing blighted and physically obsolete motel residence complex. The original standing structure consisted of the El Rancho Motel, which was first built in 1947. The project includes 66 low-income units (41 two bedroom units and 25 three bedroom units). These units will be available to low-income households with a preference to households with children.

The project is located at 719 East Main Street in Mesa and is within immediate walking distance of the Downtown Mesa and the light rail corridor.

In conjunction with the service provider, La Frontera, case management and supportive services are provided on-site or at nearby public or private agencies for residents through the services of a Resident Services Coordinator. These services will include on-site computer training, on-site job training, and credit and financial counseling and education.



*El Rancho Del Arte building front facing East Main Street in Mesa (top); Ribbon cutting ceremony celebrated on October 21 (bottom).*

### STATE LEGISLATIVE UPDATE *continued from page 5*

#### GOVERNOR DUCEY UNVEILS FY 2017 BUDGET

session. In addition, the proposed budget includes a \$134 million increase in funding for child safety, with \$87 million over the next two fiscal years to fully fund children in state care. The executive proposal directs \$1.8 million to open a 100-bed community corrections center in Maricopa County, offering intensive drug treatment with housing and transitional services to reduce recidivism and reverse the growth of our prison population.

In addition to making spending changes, the proposed budget calls for key policy initiatives as well. The Governor recommends consolidating the Department of Fire, Building and Life Safety (DFBLS) by relocating components into existing agencies with similar missions. The consolidation aids in government efficiency, preserves critical functions, and has the potential for cost savings. Relocating the components and functions of the DFBLS would entail consolidation of the Office of Manufactured Housing (OMH) within ADOH. OMH maintains standards of safety and quality for all manufactured homes, factory built buildings, and accessory structures. ADOH is a natural fit for OMH as the Office receives funding through U.S. Department of Housing and Urban Development (HUD) and ADOH houses numerous HUD programs.

**info** **Jake Agron, Legislative Liaison and Public Information Officer**

(602) 771-1008+ [jake.agron@azhousing.gov](mailto:jake.agron@azhousing.gov)

# Calendar 2016

## FEBRUARY

10	Weatherization Policy Advisory Committee Meeting
15	CLOSED - President's Day
23-24	LIHTC Compliance Workshop #1, Phoenix

## MARCH

8	National Housing Trust Fund Public Hearing
10	Arizona Housing Finance Authority Board Meeting

## APRIL

13	2016-2017 Weatherization State Plan & 2016-2017 Annual Action Plan Public Hearing
14	Arizona Housing Finance Authority Board Meeting

## LIHTC Compliance Workshop

February 23-24, 2016

Black Canyon Conference Center, Phoenix, AZ

- ▶ This is a two-day training, custom-designed for Arizona rules and regulations.
- ▶ Registration deadline - February 8<sup>th</sup>.

**info** Training content & requirements, contact **Juan Bello, Senior Compliance Officer** (602) 771-1074 + [juan.bello@azhousing.gov](mailto:juan.bello@azhousing.gov) For Registration info, contact **Lori Moreno, HR & Procurement Administrator** (602) 771-1061 + [lori.moreo@azhousing.gov](mailto:lori.moreo@azhousing.gov)

## WEATHERIZATION POLICY ADVISORY COMMITTEE

▶ **PHOENIX**  
WEDNESDAY, FEBRUARY 10  
**Training Room 280**  
1110 W. Washington Street  
Phoenix, AZ 85007  
10:00 a.m.

## NATIONAL HOUSING TRUST FUND PLAN

▶ **PHOENIX**  
TUESDAY, MARCH 8  
**Training Room 280**  
1110 W. Washington Street  
Phoenix, AZ 85007  
1:00 p.m.

## 2016 Arizona Housing Forum

August 24-26, 2016

JW Marriott Starr Pass Resort, Tucson, AZ

- ▶ Event Registration will open soon.



## WEATHERIZATION STATE PLAN & ANNUAL ACTION PLAN

▶ **PHOENIX**  
WEDNESDAY, APRIL 13  
**Conference Room 250**  
1110 W. Washington Street  
Phoenix, AZ 85007  
10:00 a.m.

## New Faces



### Michael Frary

Michael Frary has joined ADOH as a CD&R Energy Specialist. Prior to coming to the Department, Michael worked in the Governor's Office of Energy Policy on Weatherization Assistance Programs. Michael received an Associate of Arts Degree from Glendale Community College and holds an Energy Manager in Training certification from the Association of Energy Engineers.



### John Juarez

John Juarez has joined ADOH in the role of Asset Manager. John has more than 25 years of experience in community development and affordable housing loan programs—including 17 years in the Community Development Lending Division of Bank of America. John holds a B.S. in Business Administration and Economics from Santa Clara University and a Masters in Economics and Urban Planning from the University of So. California.



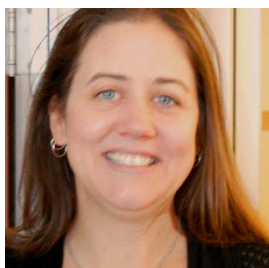
### Jake Agron

Jake Agron joined ADOH as the agency's Legislative Liaison/Public Information Officer. Jake previously worked for the Arizona State Senate as a Research Analyst for the Judiciary Committee. Jake received his B.A. in Political Science from ASU and a J.D. from City University of New York School of Law.



### Glennifer Mosher

Glennifer Mosher has joined ADOH as a Specialist in the agency's Special Needs Division. Glennifer holds both a B.S. and a Master's in Business Education from the University of North Dakota. Glennifer has extensive experience in the Homeless Management Information System, as well as other homeless program-related experience.



### Trisha Ekenberg

Trisha Ekenberg has joined the ADOH as a CD&R Specialist. Trisha has worked for the State for 13 years, most recently with the Governor's Office of Energy Policy. Trisha works with the Weatherization Program.

## Karia Basta Honored

**O**n October 7th, Karia Basta was awarded the Lifetime Achievement Award by the Arizona Coalition to End Homelessness. Karia serves as the Department's Special Needs Programs Administrator



and has worked a lifetime helping those in need. Karia accepted her award with great humility at the 22nd annual Statewide Conference to End Homeless. We are very proud and thankful for the good work accomplished by Karia and her Special Needs team. Please join

us in congratulating Karia as we thank her for her dedication and passion.

## 2015 Employee of the Year

**G**reg Cooper was honored in December as the 2015 ADOH Employee of the Year. As head of the Section 8/Compliance Division, Greg has a



work ethic that exemplifies all of the Agency's guiding principles. Greg is mission driven, exceptionally accountable, customer focused and responsive, and fosters a productive work environment through good communication and team work. Greg strives

each and every day for excellence.

Among his many notable accomplishments Greg has accepted the challenge to administer the newly formed Section 8/Compliance division. Having demonstrated his ability to streamline and improve work processes within the Section 8 division, we know we can count on Greg to lead this newly merged division to achieve even greater efficiencies and customer service.

# Housing Matters

SPRING/SUMMER 2016  
VOLUME 15 | NUMBER 2

LEADING WITH SOLUTIONS



▲ Goodyear home purchased thanks to ADOH's new program - Pathway to Purchase.

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Arizona  
Department  
of Housing



## Pathway to Purchase

### Down Payment Assistance for our Hardest Hit Communities

In March, 2016, the Arizona Department of Housing (ADOH) launched the Pathway-to-Purchase (P2P) Program in order to provide down payment assistance to Arizona homebuyers in our hardest hit communities. ADOH, acting jointly with the Arizona Home Foreclosure Prevention Funding Corporation (AHPFPC) and the Arizona Housing Finance Authority (AzHFA), will provide down payment assistance to qualified homebuyers purchasing a primary residence in 17 targeted municipalities in Arizona. The assistance is an incentive to purchase in targeted housing markets that have been hardest-hit by foreclosures.

The P2P Program provides an attractive 30-year fixed-rate mortgage with a down payment assistance second mortgage equal to 10% of the purchase price, up to a maximum of \$20,000. The second mortgage is a five-year forgivable lien against the subject property at a 0% interest rate and no required monthly payments. The down payment assistance can be used toward the down payment and/or closing costs. The down payment assistance is only available in conjunction with a P2P first mortgage and is funded by the AHPFPC and AzHFA at the mortgage loan closing. Beginning this summer, the Tucson Industrial Development Authority will become a partner in offering mortgages for the program in Tucson.

Each borrower must complete a homebuyer education course before closing in order to be eligible for the P2P assistance. The homebuyer education requirement may be met by taking a pre-purchase course through an internet-based program developed by mortgage insurance companies, such as MGIC or Genworth Financial or through another HUD-approved homebuyer education provider.

The first step for interested homebuyers is to work through one of ADOH's approved and participating mortgage lenders. The lender will be the point of contact through the process working with the homebuyer to obtain a program qualifying mortgage and registration for the down payment assistance grant. In order to be eligible for the P2P Program, homebuyers must be purchasing homes that will be owner-occupied primary residences. Borrower(s) income cannot exceed \$89,088 and the purchase price of the home is limited to \$356,352.

The P2P down payment assistance is available to homebuyers in the following 17 Arizona cities: Arizona City, Avondale, Buckeye, Casa Grande, Coolidge, Douglas, El Mirage, Fort Mohave, Goodyear, Huachuca City, Laveen, Maricopa, Red Rock, Sierra Vista, Snowflake, Tucson and Yuma.

**info** **Reginald Givens**, Foreclosure Assistance Administrator (602) 771-1041 + [Reginald.Givens@azhousing.gov](mailto:Reginald.Givens@azhousing.gov)

## P2P Highlights

### What you need to know

- ▶ Mortgage for the purchase of an Owner occupied, Primary Residences in targeted areas.
- ▶ Borrower(s) Income not to exceed \$89,088.
- ▶ Purchase Price limit not to exceed \$356,352.
- ▶ Existing properties only, new construction is not allowed.
- ▶ The DPA provided is 10% of the purchase price \* up to a maximum of \$20,000.
- ▶ Fannie Mae HFA Preferred mortgages only.
- ▶ The P2P Program is strictly limited to the following 17 Cities:
  - ▶ Arizona City, Avondale, Buckeye, Casa Grande, Coolidge, Douglas, El Mirage, Fort Mohave, Goodyear, Huachuca City, Laveen, Maricopa, Red Rock, Sierra Vista, Snowflake, Tucson, Yuma.
- ▶ Each borrower must complete a homebuyer education course before closing.



# Director's Message

From the Desk of Michael Traylor



**A** wise man once said, "I've learned to embrace change because it's something I can always depend on."

As a result of this year's legislative session, the AZ Housing Finance Authority is moving to the new AZ Office of Economic Opportunity and the Office of Manufactured Housing is moving to ADOH.

A few years ago, the Finance Authority mortgage business was producing approximately \$20M in mortgages per year and cost the state approximately \$2M per year. This year, our mortgage business will produce over \$500M in mortgages at no cost to our state. Further, the proceeds from the mortgages provide approximately \$2M annually to the state housing trust fund which is invested in providing housing solutions to end homelessness. Currently, ADOH has rapid rehousing funds in Maricopa County and balance of state. We will soon be launching rapid rehousing in Pima County. ADOH continuously seeks to maximize our resources to provide the greatest benefit to our citizens.

Dirk Swift, AzHFA's Homeownership Programs Administrator, continues to increase our business through the deployment of mortgage programs that are tailored to our customers' needs, "hands on" management that is responsive to our lender, realtor and title partners and targeted marketing that increases awareness of our mortgage programs. We are sad to lose Dirk to the new Office of Economic Opportunity but happy he will continue to manage and guide the state's mortgage programs.

We are excited to welcome the Office of Manufactured Housing to ADOH, strengthening the agencies continuum of housing to serve our state. We've been working with Debra Blake and her team at Manufactured Housing over the past few months preparing for the reorganization. They have a talented team and will fit well in our culture of continuous improvement and customer service.

If you haven't heard, we've moved. Same building, same FREE covered parking, but now in suite 280.

Our team, headed by Carol Ditmore, did a great job designing the interior space of suite 280 so that all departments are grouped together for efficiency and easy communication and we are all in the same office. We're getting the finishing touches completed and look forward to showing you our new space. We've learned what's important to employees from various surveys--#1 is the culture of the company and #2 is the environment they work in. We're thankful for our great new work environment.

Last year we got lucky and hired Jake Argon from the Senate to be our Legislative Liaison/PIO. During his time at the department Jake has done a great job. Well, the Senate gave Jake an offer he couldn't refuse and he's heading back to the Senate to head up their research team. We wish Jake all the best and appreciate his contribution to the department. We are on the hunt for a new Legislative Liaison/PIO. If you know of a qualified person, please send them our way.

We are embracing change at ADOH and looking forward to what lies ahead.

## AzHFA Activities

### Offering a Pathway to Homeownership

**B**uyers who use down payment assistance programs are saving an average of \$17,766 over the life of the mortgage, according to a report released in June 2016 by RealtyTrac, a source for comprehensive housing data and Down Payment Resource, a web-based software company with a mission to connect people with hard-to-find financial resources. "Homeownership programs not only help buyers overcome the initial cost of purchasing a home, but also produce a compounding positive impact on the homeowner's saving and wealth-building capability," Down Payment Resource CEO Robert Chrane said. "Saving for a down payment can be difficult for prospective first-time homebuyers given the absence of substantial wage growth in recent years ... even just a 3% down payment requires 14% of the annual wages on average across the 513 counties we analyzed," RealtyTrac Senior Vice President Daren Blomquist said.

The HOME Plus Home Loan Program seeks to eliminate this hurdle, offering a pathway to homeownership by giving creditworthy renters who can qualify for a mortgage, but cannot afford the down payment, the funds to move forward.

For the second quarter 2016, 989 new homebuyers have entered the HOME Plus program, with an average of \$8,800 in down payment assistance made available to each homebuyer. AzHFA raises funds for our initiative in the national capital markets and forms partnerships with banking and lending institutions to facilitate our HOME Plus Home Loan Program throughout the State of Arizona. NO taxpayer funds are used for this program.

**W**ith the passage and signing of H.B. 2666 the AzHFA Board will sunset at the end of this calendar year. The functions of the AzHFA and Board will be transferred to a new state Industrial Development Authority which will be housed in the new state Office of Economic Opportunity. AzHFA programs and one staff member will transfer to the new agency with no disruption in the programs, as early as this summer.

We extend our deepest gratitude to all Board members for their investment of time and energy into making the AzHFA an Arizona success story. The Board's service to our community is greatly appreciated by everyone at the Department of Housing.

**info** Information on the HOME Plus Home Loan Program may be found on our website: [www.azhousing.gov](http://www.azhousing.gov).

## Manufactured Housing

### Board of Directors

**T**he Board of Manufactured Housing was established and its nine members are appointed by the Governor to represent all segments of the manufactured housing industry. The powers and duties of the Board include: adopt rules in support of the construction, installation and inspection of manufactured homes and modular buildings; adopt rules in support of licensing of industry professionals for the construction, sale and installation of industry products; and establish an annual schedule of fees to support the expenditures necessary for the operation of the Office of Manufactured Housing.

**info** Debra Blake, Assistant Deputy Director/Manufactured Housing (602) 364-1022 + [debra.blake@azhousing.gov](mailto:debra.blake@azhousing.gov)



## Board of Directors

### Robert Gardiner

Chairperson

*Northern Trust, NA*

### John Sundt

Vice Chairperson

*Rusing Lopez & Lizardi, PLLC*

### Zeek Ojeh

Secretary

*Cartwright School Dist.*

### Steven Krenzel

*Bankers Trust AZ*

### Peter Burch

*Metropolitan Land Co.*

### Craig Tribken

*Central AZ Shelter Services*

### Marc Schultz

*Snell & Wilmer*

### SCHEDULED MEETINGS

**July 28**

### Samuel L. Baird

Chairperson

*Represents Residential Factory-Built Buildings*

### Jan M. Doughty

*Represents Public Member who lives in a manufactured home*

### Terry R. Gleeson

*Represents the Installer Industry*

### Everette W. Hoyle

*Represents Dealers and Brokers*

### Gregory L. Johnloz

*Represents Manufactured Home Park Owners*

### Cody Pearce

*Represents Financial Institutions*

### Joseph H. Stegmayer

*Represents Manufacturers*

### Lloyd L. Strode

*Represents Public Member*

### Wayne Syrek

*Represents Public Member*

### SCHEDULED MEETINGS

**August 10**

## The 2016 Legislative Session Comes to a Close

### FISCAL YEAR 2017 BUDGET AGREEMENT IS REACHED

On May 10<sup>th</sup>, Governor Ducey signed into law the Fiscal Year 2017 state budget. The spending plan for the 2017 fiscal year comes in at roughly \$9.6 billion and represents about a \$80 million increase over the current year's \$9.52 billion budget. The budget adds \$181 million to K-12 education, which does not include any additional monies from Proposition 123.

Highlights of the Fiscal Year 2017 budget include:

- ▶ Balances the budget and eliminates the structural deficit to achieve the state's first structural balance since 2007.
- ▶ Invests \$181 million - above the education settlement agreement from Prop 123 - in the K-12 system to ensure every Arizona student has access to a quality education.
- ▶ Provides additional funding to Arizona's world-class universities.
- ▶ Includes \$26.6 million to expand the border strike force and crack down on illegal drug trafficking and cartels in Southern Arizona
- ▶ Makes a \$116 million two-year investment in child safety, while focusing on safely reducing the growth rate of children in state care.
- ▶ Provides \$10 million for a new veterans home in Flagstaff.
- ▶ Invests an additional \$86.5 million in Arizona's transportation system, which will be used to leverage additional federal dollars for infrastructure projects.
- ▶ Provides \$8 million dollars in tax relief for small businesses.

### ARIZONA HOUSING FINANCE AUTHORITY ON THE MOVE

On May 19<sup>th</sup>, Governor Ducey signed H.B. 2666 into law, creating the Office of Economic Opportunity. The Office of Economic Opportunity brings many likeminded state finance entities under one roof in order to make Arizona an attractive destination for new and expanding business enterprises. As part of the consolidation, the Arizona Housing Finance Authority (AzHFA) will be transferring its operations and responsibilities to a new state

Industrial Development Authority (IDA) within the Office of Economic Opportunity. The duties and activities of the AzHFA will continue in the new State IDA, and it's our goal at ADOH, to make sure there is no drop in services provided to the public. Stay tuned as more details emerge on the creation of the Office of Economic Opportunity.



### ADOH WELCOMES THE OFFICE OF MANUFACTURED HOUSING

Governor Ducey, in his effort to streamline state government, authorized a consolidation of the Department of Fire, Building and Life Safety (DFBLS) as part of the FY 2017 budget. DFBLS will cease to exist on July 1, 2016. The Office of Manufactured Housing, which is now part of DFBLS, will become a division in ADOH going forward. ADOH is excited to welcome Manufactured Housing to its team! Manufactured Housing is a natural fit with ADOH as an entity that frequently works with the United States Department of Housing and Urban Development. The Division will be led by current Deputy Director of OMH and Interim Director of DFBLS, Debra Blake as an Assistant Deputy Director.

**info** Carol Ditmore, Assistant Deputy Director of Operations (602) 771-1062+ [carol.ditmore@azhousing.gov](mailto:carol.ditmore@azhousing.gov)

## New Faces



### Lola Duncan

Lola Duncan has joined ADOH as an Affordable Housing Specialist in the agency's Rental Division. Lola has worked in State Government for five years. Lola has extensive experience in the Commercial, Consumer, Equity, Subordinated Debt, Participation and Real Estate Lending arenas.

## An Eye Towards Washington

### ARIZONA AWARDED ADDITIONAL \$28 MILLION FOR THOSE HARDEST HIT BY HOUSING CRISIS

➤ On April 20<sup>th</sup>, the U.S. Treasury Department announced its final allocation of new funding for the Hardest Hit Fund program (HHF). Thirteen Housing Finance Authorities participating in HHF will receive a combined \$1 billion in additional funding to support homeowner assistance and neighborhood stabilization programs. Arizona's allocation of the funds is equal to \$28 million. The increase in funding will be vital in launching the Pathway to Purchase down payment assistance program. The funding is the second phase of



Treasury's process to allocate an additional \$2 billion in funding Congress authorized for HHF in the Consolidated Appropriations Act for FY 2016.

### SENATE PROPOSAL TO INCREASE LOW-INCOME HOUSING TAX CREDIT

➤ U.S. Senator Maria Cantwell (D-WA), and the A.C.T.I.O.N. campaign – a coalition of more than 1,300 national, state, and local affordable housing advocates announced that it will urge Congress to expand the Low-Income Housing Tax Credit (LIHTC). On March 24<sup>th</sup>, Cantwell, along with local leaders and housing advocates kicked off a national campaign to increase federal resources for affordable housing. Senator Cantwell will call for a 50 percent expansion of the LIHTC, reforms to better target the lowest income populations and unveiled her report, "The Housing Tax Credit: Addressing the Challenges of Affordable Housing & Homelessness.". Cantwell's proposal would finance approximately.

➤ 400,000 additional units of affordable housing nationwide over the next decade. Following through with the announcement, on May 19<sup>th</sup>, Senator Cantwell and Senate Finance Committee Chairman Orrin Hatch (R-UT) introduced legislation providing for the 50% increase in the LIHTC cap. The legislation will also set a minimum credit rate of 4% for acquisition and bond-financed projects as well as create a new income-averaging option.

### HUD AWARDS ARIZONA \$3 MILLION FROM NATIONAL HOUSING TRUST FUND

➤ On May 5<sup>th</sup>, HUD published its state-by-state 2016 allocation for the National Housing Trust Fund which designates \$3 million to Arizona. ADOH has submitted the first allocation plan to HUD for the use of the funds which will be available in the 2017 Fiscal Year starting in July.

## The Continuum of Care Corner

Introducing our new update on ADOH's efforts to help Arizona's most vulnerable citizens.

### HMIS DATA SHARING

➤ ADOH is pleased to announce that the Balance of State Continuum of Care (BOSCO) is now engaged in HMIS data sharing. Data sharing went into effect April 1<sup>st</sup>. BOSCO is the first COC in Arizona to use full data sharing. Sharing all data in HMIS will allow all clients to be served more effectively and enable more effective case conferencing.

### ADOH RELEASES RFP FOR RAPID REHOUSING

➤ On May 5<sup>th</sup> ADOH released a Request for Proposal for the Balance of State geographic region in order to award \$1,000,000 to one (1) or more recipients to administer a Rapid Re-Housing Program. Rapid Re-housing is an intervention designed to help individuals and families to quickly exit homelessness and return to permanent housing. Rapid Re-housing assistance is offered without pre-conditions (such as employment, income, absence of criminal record, or sobriety) and the resources and services provided are typically tailored to the unique needs of the household. More information can be found on the ADOH website.

### ARIZONA COALITION TO END HOMELESSNESS STATEWIDE CONFERENCE

➤ The Arizona Coalition to End Homelessness Conference dates have been changed from October 3<sup>rd</sup> and 4<sup>th</sup> to September 21<sup>st</sup> and 22<sup>nd</sup>. We hope to see you all there.

## Victory Place Phase IV

Continuing to Support our Veterans in the Valley

- ▶ Phase IV of the successful Victory Place community has added a total of 96 Permanent Supportive Housing units, 66 efficiency units and 30 one-bedroom units. 49% of the units are set aside for those at or below 40% AMI and 30 units are set-aside for Chronically Homeless Veterans whose incomes may be at or below 30% AMI. The majority of the remaining units will serve those with incomes at or below 50% AMI. 30 of the units are provided with Project-Based Voucher (PBV) rental assistance. The project is located at 832 East Jones Avenue in Phoenix.
- ▶ At Victory Place, case management and supportive services are provided on-site and off-site in collaboration with other community agencies for the individuals who are chronically homeless, emotionally disturbed, physically disabled, victims of chronic substance abuse or are mentally ill. These services include legal and victim advocacy, crisis intervention, and substance abuse treatment.
- ▶ United States Veterans Initiative (U.S. VETS) is the non-profit service provider for Victory Place. Cloudbreak and U.S.VETS collaborates with Arizona Behavioral Health Corporation to bring both housing vouchers and clinical case management support through the Regional Behavioral Health Authority (RHBA) to serve the chronically homeless veteran population leveraged by the existing U.S. VETS support services. The anticipated members of the Chronically Homeless Treatment Team include a clinical lead case manager from the RHBA system, U.S.VETS co-case management and crisis intervention, a VA Liaison, a Benefits Specialist from VA Regional and a peer substance use specialist.



Director Trailor joined by Mayor Stanton and Councilwoman Gallego to celebrate ribbon cutting of Phase IV (top) and Director Trailor speaking on importance of housing our veterans (bottom) image.

## Rally Point Apartments

Housing our Heroes in Downtown Tucson

- ▶ The Rally Point Apartments, located in downtown Tucson, were funded in 2014 with Low-Income Housing Tax Credits and developed by La Frontera Partners, Inc. Rally Point is a 30-unit permanent supportive housing project consisting of single room occupancy units that will serve adult single veterans who are chronically homeless. Rally Point brings together a renovation of the Historic Pueblo Club which was originally constructed in 1908. Rally Point is located in Downtown Tucson's Infill Incentive District near many services within a one-mile radius. The apartments are near the county library, the YMCA, a grocery store, city parks and an urgent care facility. At the corner of Jackson and Stone Avenue, Rally Point is located just 10 feet from a Tucson Streetcar stop. Rally Point will supply onsite supportive services such as case management services to address bio-psycho-social needs of the veteran homeless population.



Rally Point exterior (top) and Director Trailor with Dan Ranieri, Mayor Rothschild and Congressman Grijalva (bottom) image.

## Cedar Crossing Apartments

An Encanto Village Dream Come True

➤ Cedar Crossing represents an acquisition, demolition and new construction of a 74-unit affordable housing community serving families and smaller households, with 23 of those units set aside for households with children. The project, developed by Native American Connections, Inc. (NAC), is along Phoenix's light rail corridor in Encanto Village. Located at Virginia and 3<sup>rd</sup> Avenue, the Project is designed and constructed to meet LEED Gold Certification and as such, will employ several green building strategies.

Cedar Crossing is wrapped with supportive services. The project encompasses the redevelopment of NAC's Guiding Star Lodge and Indian Rehabilitation on the same campus. A new Wellness Center will replace those facilities. Approximately 81% of the units will be targeting families who are at or below 50% AMI.

Each apartment home will include an amenity package that will include an oven range, overhead microwave, refrigerator, dishwasher, garbage disposal, washers and dryers, air conditioning and heating equipment, as well as the inclusion of "flex" spaces in each unit that can serve singles to growing families with alcoves and lofts. Outdoor facilities will consist of Ramada & BBQ areas in the central court yard, shaded to ensure year-round use of the secure, protected courtyard. Other Project amenities include gated parking to enhance resident security and fitness and business centers designed to ensure convenience for the residents.



Exterior of Cedar Crossing Apartments (top) and Director Trailor speaking to guests and residents at grand opening (bottom) image.

## Sunnyside Pointe Villas II

Continuing to Thrive in the Old Pueblo

➤ Phase II of the Sunnyside Pointe Villas brings 92 new units of mixed occupancy housing consisting of single family homes for persons age 55 and older and persons with special needs. Sunnyside Pointe will provide housing and services that are unique to the City of Tucson and greater Southern Arizona. Approximately 75% of the units will be reserved for persons who are age 55 and older and approximately 25% will be reserved for adults with special needs, specifically persons with developmental disabilities and autism. Each home will feature a fully-equipped kitchen, washer and dryer, one car garage and interior finishes comparable to market rate housing. The homes have been designed to include modifications to standard building strategies to increase the livability of persons with developmental disabilities and autism. These features include health and wellness, safety and security, familiarity and clarity, and sensory sensitivity. The project is located in a service enriched location within proximity to a qualified grocery store that is a WIC vendor, a senior center, an urgent care facility, a recreation center, public park, and a public library. The parcel is surrounded by housing and it is in close proximity to many services, such as the Old Pueblo Neighborhood Center. The Laos Bus Transit Center is also located 1/2 mile west of the property, and bus stops are also located along the east and north boundaries of the property.



Exterior photo of Sunnyside Pointe Villas Phase I (top) and the Groundbreaking Ceremony for Phase II (bottom).

## Parsons North Mountain Village

A New Start in North Phoenix

- ▶ North Mountain Village was funded as Permanent Supportive Housing for chronically homeless persons with a preference for veterans in 2014 with Low-Income Housing Tax Credits. The project is owned by UMOM Housing III, LLC and was developed by Helping Hand Housing Services with a co-developer of UMOM New Day Centers, Inc.
- ▶ The project consists of an acquisition, demolition (of a blighted structure called North Mountain Lodge) and new construction of 48 units (12 one-bedroom, six two-bedroom and 30 three-bedroom). 34 of these units are specifically set aside for the chronically homeless at 30% or less of AMI. The remainder of the units are for persons whose incomes are at less than 50% and 60% AMI. 100% of the housing units will be provided a subsidy. The project is located at 10825 North Cave Creek Road in Phoenix.
- ▶ A 5,000 sq. ft. community center has been designed to offer, through the service provider UMOM New Day Centers, Inc., a variety of free supportive and tenant-based services, including before and after school child care services, a computer lab, case management and the use of a large activity area. A full-time Resident Support Services staff member will be onsite to coordinate all services and assist both adults and children with the resources needed to break the cycle of poverty and improve their lives.
- ▶ The tenant based services include the Rent Subsidy Program, “Live Your Dream” Education Scholarship Programs, after-school homework assistance and arts and crafts, summer reading programs and camps, periodic field trips, monthly community activities. Parsons Village will also provide guest speakers on drugs and alcohol, gang and bullying and self-esteem issues as well as personal hygiene. The supportive services include case management, computer-based GED tutorials, “Launching Our Career Success” (LOCS) Program for job development, “Keys to Enhancing Your Success” (KEYS) life skills, financial literacy classes, periodic health screenings, health referral services, and adult education in crime prevention, parenting skills and cooking and housekeeping skills.



Ribbon cutting ceremony of Parsons North Mountain Village (top) and children enjoying amenities offered to residents (bottom) image.

## Bowman Senior Residences

The New Gem of Nogales

- ▶ Nogales’s Bowman Hotel, originally constructed in 1917, has been rehabilitated into a 48-unit affordable senior housing facility for residents age 62 and older. Over the years, the Bowman Hotel, a hallmark of downtown Nogales, became blighted and unfeasible. The building now stands strong and serves as a staple of the city’s revitalization efforts. The four-story structure will feature a fitness center, business center, a multi-purpose room and a community kitchen on the first floor. Speaking during the ribbon-cutting ceremony, Andrew Rael, assistant deputy director of the Arizona Department of Housing said the effort is the “poster project for how you overcome difficulty for the right purpose.”



Ribbon cutting ceremony of newly renovated Bowman Senior Residences.

## Calendar 2016

### July

4	CLOSED – Independence Day/Fourth of July
20-21	2016 LIHTC Compliance Workshop #2, Flagstaff
28	Arizona Housing Finance Authority Board Meeting

### August

10	Manufactured Housing Board Meeting
24	Pathway to Purchase Program Orientation
24-26	Arizona Housing Forum, Tucson
25	2017 Annual Action Plan Public Hearing
26	2017 LIHTC QAP Focus Group

### September

27-28	2016 LIHTC Compliance Workshop #3, Phoenix
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## LIHTC Compliance Workshop

July 20-21, 2016

Twin Arrows Casino Resort, Flagstaff, AZ

- This is a two-day training, custom-designed for Arizona rules and regulations.
- The workshop is oriented to allow for one-on-one Q&A with the instructor & ADOH staff.
- Registration deadline - June 28, 2016.

**info** Program Compliance requirements, contact **Juan Bello, Senior Compliance Officer** (602) 771-1074 + [juan.bello@azhousing.gov](mailto:juan.bello@azhousing.gov) For Registration info, contact **Lori Moreno, HR & Procurement Administrator** (602) 771-1061 + [lori.moreno@azhousing.gov](mailto:lori.moreno@azhousing.gov)

## P2P Program Orientation

August 24, 2016

JW Marriott Starr Pass Resort, Tucson, AZ

- This is a 2-hour session, designed for lenders & realtors working with the P2P Program in Tucson and South Tucson.
- Oriented to allow for one-on-one Q&A with the Program Administrator.
- To register, please visit the Training & Events tab on our website.

**info** Question regarding registration and the P2P Program, contact **Brian Sadusky, Housing Counselor/Lending Coordinator** (602) 771-1047 + [brian.sadusky@azhousing.gov](mailto:brian.sadusky@azhousing.gov)

### ARIZONA HOUSING FINANCE AUTHORITY BOARD MEETING

➤ PHOENIX  
THURSDAY, JULY 28

**Conference Room 1**  
1110 W. Washington Street  
Phoenix, AZ 85007  
10:00 a.m.

### MANUFACTURED HOUSING BOARD MEETING

➤ PHOENIX  
WEDNESDAY, AUGUST 10

**Conference Room 1**  
1110 W. Washington Street  
Phoenix, AZ 85007  
1:00 p.m.

### 2017 ANNUAL ACTION PLAN / 2017 LIHTC QAP FOCUS GROUP

➤ TUCSON  
**2016 Arizona Housing Forum**

JW Marriott Starr Pass Resort  
3800 W. Starr Pass Blvd.  
Tucson, AZ 85745



## 2016 Arizona Housing Forum

August 24-26, 2016

JW Marriott Starr Pass Resort, Tucson, AZ

- Registration is now open for the 13th Annual Arizona Housing Forum. Join us at the JW Marriott Starr Pass Resort in Tucson, Arizona.
- Early Bird Rate Deadline – July 8
- For more information or to register visit our website, [www.azhousing.gov](http://www.azhousing.gov)



Liz Murray

Included in this year’s program is our keynote speaker, Liz Murray, from homeless to Harvard... Liz Murray’s life is a triumph over adversity and a stunning example of the importance of dreaming big. Murray’s life as the child of cocaine-addicted parents in the Bronx was bitterly grim. Amidst this pain, Murray always imagined her life could be better than it was. Lifetime Television produced a movie about Murray’s life story entitled Homeless to Harvard, which was nominated for three “Emmy Awards”.



Jim Rounds

Jim Rounds, President of Rounds Consulting Group, will present this year’s Arizona Economic Forecast. Rounds Consulting Group specializes in economic development, data collection and analysis, and fiscal and strategic planning. Mr. Rounds has delivered hundreds of economic presentations and is regularly quoted in the media. His firm provided the data and economic analysis for the 2016 Arizona Housing At-a-Glance publication, which will be provided to attendees at the Forum.

Dr. Maria Nemeth speaks to audiences worldwide on how to bring clarity, focus, ease, and grace to life. She will present a Personal Development session on how to turn our ideas into reality, giving attendees 3-4 definite tools to make lasting and positive changes to their lives.



Maria Nemeth

We are excited that the 2016 agenda will once again include a Community Development Block Grant (CDBG) track offering sessions designed to enhance the education of those working on projects in non-entitlement cities, towns and counties that receive funding through the State’s CDBG Program.

Other agenda topics include:

- Progressive Engagement
- Capitol Hill Update
- Healthy Communities
- Low-Income Housing Tax Credit

**info** Information with Theresa Hoover, (602) 771-1008 + [theresa.hoover@azhousing.gov](mailto:theresa.hoover@azhousing.gov)

## The Manufactured Housing Team

On July 1, 2016, the Office of Manufactured Housing (OMH), formerly a section within the Arizona Department of Building, Fire, and Life Safety, officially became a division within the Arizona Department of Housing through recently passed legislation. This new division in ADOH is being staffed by a team of seasoned employees who transferred from OMH and collectively hold more than 183 years of experience in administering this function for the State of Arizona. The work of this division is reported to and reviewed by a State Board of Manufactured Housing.

This division holds responsibility for the licensing of manufactured housing professionals, the issuance of installation permits, plan reviews, inspections – both in plant and at installation sites, handles consumer complaints, and a myriad of other regulatory and oversight functions for the manufactured housing industry in Arizona.

Below are the new faces of Manufactured Housing at ADOH:



**Debra L. Blake**

*Assistant Deputy Director of Manufactured Housing*



**Amy Michaels**

*Customer Liaison*



**Donna Grant**

*Investigations/Licensing Manager*



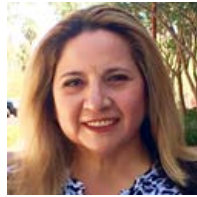
**Joni Cage**

*Complaints Manager*



**Ayde Sanchez**

*Manufactured Housing Project Specialist*



**Patty Stecher**

*Plans Reviewer*



**Dave Meunier**

*Manufacturing Inspection Manager*



**Phil Yitts**

*In Plant Inspector*



**Yvonne Caratachea**

*In Plant Inspector*



**Fred Adams, Jr.**

*In Plant Inspector*



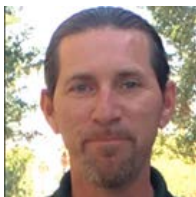
**Jim Lang**

*Installation Inspection Manager*



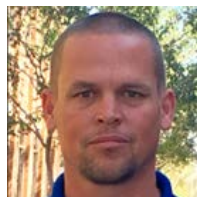
**Lon Clifton**

*Installation Inspector*



**Bryan Smith**

*Installation Inspector*



**Robert Muller**

*Installation Inspector*



**Ron Booher**

*Installation Inspector*