



# Affordable Housing Program 2021 Funding Round Awards

City	State	Project Name	Member Name	Sponsor Name	Amount
<b>Delaware</b>					
Dover	DE	Central Dover Initiative III	Wilmington Savings Fund Society, FSB	Central Delaware Habitat for Humanity, Inc.	\$375,000
Greenwood	DE	Greenwood Acres Zero Energy Modular Homes	County Bank	Milford Housing Development Corporation	\$350,000
<b>Eastern Pennsylvania</b>					
Philadelphia	PA	33rd & Oxford	Fulton Bank, N.A.	Habitat for Humanity Philadelphia, Inc.	\$750,000
Reading	PA	Buttonwood Gateway Project Phase 1	Customers Bank	Habitat for Humanity of Berks County	\$600,000
Philadelphia	PA	Cambridge Street Rehab	American Heritage FCU	Habitat for Humanity Philadelphia, Inc.	\$150,000
Lebanon	PA	Canal Affordable Housing	Jonestown Bank & Trust Company	Community Homes of Lebanon County, Inc.	\$750,000
Allentown	PA	Color Lab Rehab	Customers Bank	Valley Housing Development Corporation	\$523,000
Philadelphia	PA	Compassion Senior Living	Fulton Bank, N.A.	Community of Compassion, Inc.	\$303,820
Philadelphia	PA	Diamond Park IV	Firsttrust Savings Bank	Habitat for Humanity Philadelphia, Inc.	\$750,000
Philadelphia	PA	Eastwick Senior Apartments	Wilmington Svgs Fund Society, FSB	Catholic Housing and Community Services	\$750,000
Reading	PA	Gateway West	Santander Bank, N. A	Delaware Valley Development Company	\$750,000
Philadelphia	PA	The Good Lands Trust	Wilmington Svgs Fund Society, FSB	Hispanic Association of Contractors & Enterprises (HACE)	\$750,000
Wilkes-Barre	PA	Keystone Transformation Center	First National Bank of Pennsylvania	Keystone Mission	\$583,024
Reading	PA	LightHouse	Customers Bank	Hope Rescue Mission of the City of Reading PA	\$750,000
Philadelphia	PA	Monument Village	Firsttrust Savings Bank	Mission First Housing Development Corporation	\$500,000
Philadelphia	PA	N. 11th Homeownership	Asian Bank	Philadelphia Chinatown Development Corporation	\$750,000
Mansfield	PA	St. James Apartments	First Citizens Community Bank	Steuben Churchpeople Against Poverty, Inc. dba Arbor Housing	\$750,000
<b>Western Pennsylvania</b>					
Pittsburgh	PA	2159 Centre Avenue	First National Bank of Pennsylvania	Amani Christian Community Development Corporation	\$750,000
Pittsburgh	PA	Bry Mard Apartments	WesBanco Bank, Inc.	Rising Tide Partners	\$750,000
Pittsburgh	PA	Givner Building	First Commonwealth Bank	Operation Better Block, Inc.	\$750,000
Pittsburgh	PA	Hazelwood Affordable Rental Preservation Project (HARPP) Final Phase	First Commonwealth Bank	The Hazelwood Initiative	\$750,000

City	State	Project Name	Member Name	Sponsor Name	Amount
Pittsburgh	PA	Madiera Apartments Preservation	First National Bank of Pennsylvania	Pennsylvania Affordable Housing Corporation	\$750,000
Uniontown	PA	Mission Place - Phase I	First National Bank of Pennsylvania	City Mission-Living Stones, Inc.	\$600,000
Pittsburgh	PA	Permanently Affordable Homes for Economic and Climate Resiliency	First Commonwealth Bank	City of Bridges CLT	\$600,000
Braddock and East Pittsburgh	PA	Rehab for Resale in Mon Valley	First Commonwealth Bank	Rebuilding Together Pittsburgh	\$300,000
<b>West Virginia</b>					
Hinton	WV	9th Avenue Project 2nd phase	City National Bank of West Virginia	Main Street Hinton, Inc.	\$750,000
Huntington	WV	Hope Nation - House of Hope	Summit Community Bank	Hope Nation	\$750,000
Rupert	WV	The Rupert School	Summit Community Bank	Woodlands Development Group	\$750,000
<b>Out of District</b>					
Tampa	FL	The Reserve at Curiosity Creek	TD Bank, N.A.	Habitat for Humanity of Hillsborough County Florida, Inc	\$750,000
Tampa	FL	Sulphur Springs Affordable Rental Program	TD Bank, N.A.	Rebuilding Together Tampa Bay	\$750,000
Union City	GA	Christian City Housing for Homeless Youth	PNC Bank, National Association	Christian City	\$706,076
Chicago	IL	Conservatory Apartments	PNC Bank, National Association	Interfaith Housing Development Corporation	\$750,000
Grand Rapids	MI	Next Step Housing	PNC Bank, National Association	Mel Trotter Ministries	\$750,000
Mount Holly	NJ	Community of Hope @ Holly Lane 2021	The Reinvestment Fund, Inc.	The Salt and Light Company, Inc.	\$726,400
Milwaukee	WI	Westlawn Renaissance V	PNC Bank, National Association	Housing Authority of the City of Milwaukee	\$750,000



# Affordable Housing Program 2021 Funding Round

## 2021 AHP Competitive Applications

### Delaware

#### Dover, Delaware

#### Central Dover Initiative III

**Member:** Wilmington Savings Fund Society, FSB

**Sponsor:** Central Delaware Habitat for Humanity, Inc.

**Units:** 5, including 3 units reserved for individuals with special needs/military veterans.

**Project Type:** Home Ownership

**AHP Grant:** \$375,000

**Total Development Cost:** \$1,053,949

Central Dover Initiative III will construct five new homes in downtown Dover as part of a strategic revitalization effort in partnership with other non-profit and for-profit organizations. Central Delaware Habitat for Humanity is impacting this area by reducing crime through the demolition of blighted properties, increasing higher tax base due to increasing property values, improving the housing stock by constructing new energy efficient homes and creating safer and more stable neighborhoods by strategically acquiring property in clusters. AHP funds would be used for construction on all five homes and the acquisition of one lot. The homes will be sold to the homebuyers who are at 60% or below AMI with a 0% interest, 30-year mortgage, which is Habitat’s model. Homes are sold at appraisal value unless total development costs or affordability for the homebuyer is lower. The estimated mortgages are between \$170,000-\$175,000 making the home affordable for low-income residents. Three of the five homebuyers have already been approved.

#### Greenwood, Delaware

#### Greenwood Acres Zero Energy Modular Homes

**Member:** County Bank

**Sponsor:** Milford Housing Development Corporation

**Units:** 10, including 5 units reserved for individuals with special needs/military veterans, and 2 units reserved for homeless.

**Project Type:** Home Ownership

**AHP Grant:** \$350,000

**Total Development Cost:** \$2,565,000

Milford Housing Development Corporation (MHDC) will build 10 units of Zero Energy Modular Homes (ZeMods) and utilize a land trust model to assist in keeping that opportunity affordable in perpetuity. ZeMods are Zero Energy Ready Homes (ZERH) certified by the U.S. Department of Energy. They are designed to produce as much electricity as they consume. The average annual utility bill is estimated to be between \$100-\$200. The building techniques and design of these homes are super-efficient and result in higher indoor air quality. The homes will assist price-sensitive seniors by lowering monthly costs significantly.

## Eastern Pennsylvania

### Philadelphia, Pennsylvania

### 33rd & Oxford

**Member:** Fulton Bank, N.A.  
**Sponsor:** Habitat for Humanity Philadelphia, Inc.  
**Units:** 10, including 2 units reserved for individuals with special needs.

**Project Type:** Home Ownership  
**AHP Grant:** \$750,000

**Total Development Cost:** \$2,612,710

This development is comprised of 10 EnergyStar homes built on vacant lots acquired through the Philadelphia Redevelopment Authority. This will be the first phase of an overall 23-unit development built by Habitat for Humanity Philadelphia (HFHP). Families will provide sweat equity, have a need for housing and the financial stability to repay a 0% interest, 30-year mortgage.

The site is located in an area with multiple public transportation options, green spaces and recreational facilities. This project will create critically needed affordable ownership options to residents who are otherwise unable to purchase their home.

### Reading, Pennsylvania

### Buttonwood Gateway Project Phase 1

**Member:** Customers Bank  
**Sponsor:** Habitat for Humanity of Berks County  
**Units:** 4, including 2 units reserved for individuals with special needs/military veterans.

**Project Type:** Home Ownership  
**AHP Grant:** \$600,000

**Total Development Cost:** \$1,289,000

The Buttonwood Gateway Project is a phased development project through Habitat for Humanity Berks County (HFHBC) that will revitalize the neighborhood through the creation of new and renovated affordable homes for families in Reading, Pennsylvania. This area has struggled with high unemployment, unaffordable housing, and high poverty rates for years. FHLBank Pittsburgh's funds will be used for the new construction of four single-family homes. Potential home buyers will complete HFHBC's First-Time Home Buyer Program that includes financial education courses and requires 200 hours of "sweat equity." The project is expected to act as a catalyst for continued revitalization of the entire community.

### Philadelphia, Pennsylvania

### Cambridge Street Rehab

**Member:** American Heritage FCU  
**Sponsor:** Habitat for Humanity Philadelphia, Inc.

**Units:** 1  
**Project Type:** Home Ownership  
**AHP Grant:** \$150,000

**Total Development Cost:** \$239,432

This project encompasses the complete rehabilitation of an existing building to create one affordable homeownership unit on an existing residential block in a neighborhood that offers access to public transportation, grocery stores and other services nearby. This unit will have four bedrooms, one-and-a-half baths, yard, forced air furnace, air conditioning, full kitchen and standard appliances. The home will be matched to a family in HFHP's homeownership program.

**Member:** Jonestown Bank & Trust Company

**Sponsor:** Community Homes of Lebanon County, Inc.

**Units:** 8, including 4 units reserved for individuals with special needs and 4 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$1,956,134

Pursuant to a project site donation from Calvary Chapel Lebanon, Community Homes of Lebanon County will build two triplex and one duplex buildings housing five one-bedroom and three two-bedroom units. Each unit will have a full kitchen, dining/living room, bathroom, and one or two bedrooms. There is no length of stay limitation for the units. The supportive services provided at Community Homes of Lebanon County properties are designed to support individuals and allow them to succeed in life. The AHP grant will close the funding gap for this project.

**Member:** Customers Bank

**Sponsor:** Valley Housing Development Corporation

**Units:** 12, including 6 units reserved for individuals with special needs and 6 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$523,000

**Total Development Cost:** \$1,090,784

Color Lab Rehab is the physical rehabilitation, preservation and restructuring of a five-story, mixed-use building with 12 apartments for families at risk of homelessness. On the first floor, there are two commercial tenants - a corner grocery store and a neighborhood church. The building is situated in an area that is experiencing revitalization. As a result, Valley Housing Development Corporation aims to preserve these units of affordable housing. FHLBank funds would be used to complete exterior rehabilitation and preservation of the building.

**Member:** Fulton Bank, N.A.

**Sponsor:** Community of Compassion, Inc.

**Units:** 38, including 38 units reserved for individuals with special needs and 8 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$303,820

**Total Development Cost:** \$14,005,124

This project is for the construction of an affordable senior housing development for residents age 62 and older earning between 20%-60% of AMI. An award of 15 project-based ACC subsidies will allow the community to serve very low-income individuals.

The building will have 38 one-bedroom units, an on-site management office, two elevators, community room, laundry and on-site parking. Approximately eight units will be fully handicap-accessible and three units will be available to those with audio/visual impairments. Sustainable building elements will include a green roof, energy efficient HVAC systems and low VOC building materials. The building will meet Enterprise Green Community standards, reduced HERS index and EnergyStar standards.

Residents will have access to several modes of mass-transit nearby including SEPTA bus routes.

**Member:** Firsttrust Savings Bank

**Sponsor:** Habitat for Humanity Philadelphia, Inc.

**Units:** 7, including 2 units reserved for individuals with special needs.

**Project Type:** Home Ownership

**AHP Grant:** \$750,000

**Total Development Cost:** \$1,885,956

This project consists of seven EnergyStar units for sale to households making up to 60% AMI. Habitat for Humanity Philadelphia (HFHP) previously built twenty-one (21) units across the street and around the corner. Their goal is to continue the development on adjacent blocks to increase homeownership in this neighborhood. The current five properties were donated to HFHP to become seven homes. Each home has three bedrooms, one-and-a-half baths, a yard and will be built using HFHP's standard, sustainable and efficient construction methods. Families in HFHP's program participate in an intensive homeownership program that includes 350 hours of sweat equity in lieu of a down payment. Sweat equity also earns participants a 0% interest, 30-year mortgage.

**Member:** Wilmington Svgs Fund Society, FSB

**Sponsor:** Catholic Housing and Community Services

**Units:** 45 units reserved for individuals with special needs.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$14,557,988

Eastwick Senior Apartments is a new construction development with 45 apartments for low-income seniors age 62 and older. The building will be a three-story, 44,247 square-foot building. Apartments will be approximately 641 square feet, and consist of one bedroom, one bathroom, a generous living room/dining room and a kitchen with a dishwasher, stove and refrigerator. All appliances will be Energy Star labeled. Additional amenities to serve seniors include a community room with kitchen, and on-site management and service coordinators, laundry facilities, a food cupboard and a furnished outdoor patio. Two elevators will allow easy access to each level.

**Member:** Santander Bank, N. A.

**Sponsor:** Delaware Valley Development Company

**Units:** 46, including 24 units reserved for individuals with special needs 5 of which are military veterans / 24 homeless.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$15,107,403

This project is the culmination of a 20-year long effort by city agencies to revitalize a long-blighted section of Reading, Pennsylvania. The proposed project includes the new construction of 46 units for general occupancy in ten residential buildings, a community building, managers unit and a community park.

The development will consist of two- and three-bedroom units and will be geared toward families. The proposed unit types include 14 two-bedroom and 14 three-bedroom interlocking townhouses with integral garages, 10 two-bedroom and two three-bedroom walk-up apartments, and six three-bedroom townhouses. All will have individual entrances and on-site parking.

**Member:** Wilmington Svgs Fund Society, FSB

**Sponsor:** Hispanic Association of Contractors & Enterprises (HACE)

**Units:** 5, including 1 unit reserved for individuals with special needs.

**Project Type:** Home Ownership

**AHP Grant:** \$750,000

**Total Development Cost:** \$1,500,000

This homeownership project will help to revitalize a community through the creation of new and rehabilitated homes for families of differing incomes ranging from below 50% AMI and up to 80% AMI. FHLBank Pittsburgh's AHP funds would be used to build five new homes comprised of two new construction and three rehabs. The properties have been donated by the Philadelphia Housing Authority. The goal of this project is to provide a creative solution to stabilize an area while preserving affordability.

**Member:** First National Bank of Pennsylvania

**Sponsor:** Keystone Mission

**Units:** 10, including 5 units reserved for individuals with special needs/military veterans and 5 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$583,024

**Total Development Cost:** \$770,824

Keystone Mission operates from two locations in Scranton and Wilkes-Barre, Pennsylvania. The Keystone Transformation Center project will renovate and adaptively reuse the Wilkes-Barre building to become a self-contained, transitional housing facility providing 10 units of affordable housing for formerly homeless men. The project involves completely renovating the upper level to create ten separate housing spaces, adjoining restrooms and showers, a housing office and community space. On the lower level, the cement slab will be sealed to prevent moisture infiltration, and a combination of re-grading and revised cement walks will be completed outside to improve drainage. The project will create a new communal kitchen with commercial grade appliances and renovate an adjacent room into a congregate dining room. The project will not add square footage to the building but will adaptively renovate the space into a self-contained housing facility.

**Member:** Customers Bank

**Sponsor:** Hope Rescue Mission of the City of Reading PA

**Units:** 49, including 38 units reserved for individuals with special needs and 38 units reserved for homeless.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$4,148,500

This project will provide the first low-barrier shelter for women and children in the area. It includes the conversion of an existing structure into transitional housing and a crisis intake center, as well as space for case management services, job training and other empowerment services. The project is an adaptive reuse of a 25,226 square-foot building and will include 49 units. The facility includes a multi-purpose room, private offices for counseling and case management, as well as a dedicated room for medical services. Located in a residential neighborhood, the project includes an outdoor play area for children secured by a privacy fence with security system for safety.

**Member:** Firsttrust Savings Bank  
**Sponsor:** Mission First Housing Development Corporation  
**Units:** 60, including 12 units reserved for individuals with special needs and 12 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$500,000

**Total Development Cost:** \$16,285,092

This project proposes to recapitalize and preserve Monument Village, an affordable housing development. All units have Project-Based Section 8 (PBV) subsidies from the Philadelphia Housing Authority (PHA) and are occupied by formerly homeless individuals and families. To ensure its continued viability as an affordable housing resource in the City of Philadelphia, Monument Village requires replacement or repair of major systems, including HVAC, aesthetic and quality of life improvements and energy efficiency upgrades. The project will rehabilitate 60 units in five buildings, consisting of 27 one-bedroom, eight two-bedroom, 20 three-bedroom and five four-bedroom units. The project has six accessible units reserved for individuals with mobility challenges and three for those with hearing/visual challenges. Additionally, 20% of units will serve individuals with special needs and 20% of units are reserved for households with homeless members.

Today, Monument Village is a thriving community, serving individuals and families with comprehensive social services, which fosters independence and self-sufficiency in a caring community setting.

**Member:** Asian Bank  
**Sponsor:** Philadelphia Chinatown Development Corporation  
**Units:** 8, including 2 units reserved for the homeless.

**Project Type:** Home Ownership

**AHP Grant:** \$750,000

**Total Development Cost:** \$3,215,012.72

This project is part of a series of affordable developments to help low-income families build equity and assets in the form of homeownership, and provide affordable housing to mitigate the rising housing costs and substandard living conditions for low-income families.

Plans include the development of three lots to create eight newly-constructed housing units. AHP funds would be used to subsidize the construction cost of the project so that all units will be offered to low-income families earning between 50% and 80% of AMI.



**Member:** First Citizens Community Bank

**Sponsor:** Steuben Churchpeople Against Poverty, Inc. dba Arbor Housing

**Units:** 44, including 9 units reserved for individuals with special needs and 20 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$14,335,938

This project will convert 22 units in two parallel, three-story brick buildings from commercial to residential use. The conversion will increase the number of units to a total of 44 units after completion. A connecting wing located between the two buildings will turn the two buildings into one uniform building. The final development will include a new program and community space, including a kitchenette, for all tenants. A new elevator and walkways will allow for 100% 'VisitAbility' throughout the building, and access to accessible units on every floor. The development will include a computer room, fitness center, and on-site laundry.

The development will be built to the 2020 Enterprise Green Communities standards and achieve a reduced HERS index. Of the 44 units (20 one-bedroom and 24 two-bedroom units), nine units are proposed to be affordable to those making 30% of AMI, 14 units at 50% of AMI, with the remaining 21 units for those making 60% of AMI.

The development will serve 20 households with individuals who are homeless and nine households serving those with special needs.

## Western Pennsylvania

**Member:** First National Bank of Pennsylvania

**Sponsor:** Amani Christian Community Development Corporation

**Units:** 12, including 6 units reserved for individuals with special needs/military veterans and 6 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$4,415,570

The project consists of the acquisition of three blighted parcels, the new construction of a mixed-use development on the ground floor and a total of 12 apartments on the second, third and fourth floors. Two of the three parcels meet the definition of being donated property. Three of the apartments are reserved for very low-income households and half of the apartments are reserved for households with members who have special needs or are homeless. The project is located in an area where more than 58% of all the residents are living at or below the poverty level, making the need for affordable rental housing even more critical.

**Member:** WesBanco Bank, Inc.  
**Sponsor:** Rising Tide Partners  
**Units:** 37, including 28 units reserved for individuals with special needs/military veterans and 19 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$1,455,293

Bry Mard Apartments is an existing subsidized affordable rental apartment. This project will help stabilize, rehabilitate and preserve this 37-unit development. FHLBank Pittsburgh's funding will aid in the complete rehabilitation of 36 studio apartments and one two-bedroom apartment for low-income, elderly, disabled and homeless residents.

Half of the apartments in this building were cosmetically renovated in 1988, but the roof, HVAC, and other mechanicals were not upgraded as part of that renovation. In spring of 2020, the roof failed, and major damage occurred to one-third of the apartments rendering them uninhabitable. Bry Mard is in critical need of investment to bring them back up to HUD compliance standards and ensure their continued operation as low-income affordable rental units.

**Member:** First Commonwealth Bank  
**Sponsor:** Operation Better Block, Inc.  
**Units:** 6, including 3 units reserved for individuals with special needs and 2 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$1,617,682

The Givner Building is a development that will revitalize a historic three-story brick structure into a new mixed-use building. FHLBank AHP funds would be used to construct six new affordable rental apartments. The two commercial spaces in the building will house minority-owned, community-run businesses providing new economic opportunities to the area. The second and third floors of the building will house a total of six one-bedroom affordable apartments to provide more diversity of housing types for families and individuals with different needs and lifestyles.

**Member:** First Commonwealth Bank  
**Sponsor:** The Hazelwood Initiative  
**Units:** 11, including 6 units reserved for individuals with special needs and 6 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$1,717,301

The final phase of Hazelwood Affordable Rental Preservation Project (HARPP) consists of the acquisition and renovation of 11 single family affordable rental units. Four of the 11 properties in this project have been acquired, and the remaining seven units are under contract. Five of these units are occupied by low-income families and six units are vacant. Half of the units are reserved for households with individuals who have special needs or are homeless. The project is located in an area where the majority of houses are classified as "poor" and 20% of housing units are blighted and vacant. The neighborhood, however, is experiencing community-led revitalization with increasing home values that have raised concerns for the need to preserve affordable housing.

**Member:** First National Bank of Pennsylvania

**Sponsor:** Rising Tide Partners Pennsylvania Affordable Housing Corporation

**Units:** 37, including 7, including 4 units reserved for individuals with special needs and 4 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$1,081,896

This project includes the restoration of two historic buildings to create seven new affordable rental units for low-income families who are facing homelessness or who have special needs. The renovation and preservation of Madiera Apartments has the support of various community partners and the neighborhood, and will build upon the current revitalization that is already taking place in the neighborhood.

**Member:** First National Bank of Pennsylvania

**Sponsor:** City Mission-Living Stones, Inc.

**Units:** 4, 3 units reserved for individuals with special needs and 3 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$600,000

**Total Development Cost:** \$1,035,636

This project covers the construction of four new rental units for low- and very low-income households. Four two-bedroom units will be built on blighted property in Uniontown, Pennsylvania.

The project's use of above standard materials is in effort to ensure an energy-efficient structure, mitigate future maintenance/replacement expenses and guarantee the health and safety of the tenants.

**Member:** First Commonwealth Bank

**Sponsor:** City of Bridges CLT

**Units:** 4, including 1 unit reserved for individuals with special needs and 1 unit for homeless.

**Project Type:** Home Ownership

**AHP Grant:** \$600,000

**Total Development Cost:** \$1,784,500

The four units in this project will be new construction, affordable homes for sale and will fill the gaps in an otherwise stable residential block. The project includes five parcels of vacant land. Three parcels will be consolidated into two parcels to allow for the construction of two homes. The other two parcels of vacant land will each have one home. All four units will include three bedrooms and two-and-a-half bathrooms with a front porch to match the neighborhood fabric and will be sold to households between 50% and 80% of AMI. This project is 1 of 15 from across the country that has been selected for the Affordable Housing Pilot of the International Living Future Institute's Living Building Challenge.

<b>Member:</b>	First Commonwealth Bank
<b>Sponsor:</b>	Rebuilding Together Pittsburgh
<b>Units:</b>	2, including 1 unit for individuals with special needs.
<b>Project Type:</b>	Home Ownership
<b>AHP Grant:</b>	\$300,000
<b>Total Development Cost:</b>	\$484,000

This is a pilot project to create safe, healthy and affordable housing in the Mon Valley by using an owner-occupied rehabilitation program to fully renovate two vacant, blighted houses. The project will also establish a process and partnership that is replicable across the community. Both houses will be targeted to households at 51-60% AMI, with one house reserved for a household which has a family member with a disability. Homebuyers in this project will have access to homeownership counseling and case management services.

## West Virginia

<b>Member:</b>	City National Bank of West Virginia
<b>Sponsor:</b>	Main Street Hinton, Inc.
<b>Units:</b>	5, including 5 units reserved for individuals with special needs and 3 units for homeless.
<b>Project Type:</b>	Rental
<b>AHP Grant:</b>	\$750,000
<b>Total Development Cost:</b>	\$773,670

Main Street Hinton, Inc., proposes to build four one-bedroom and one two-bedroom independent living units to service low-income seniors as an expansion of a previous project serving the same population. Four of the units would be targeted to individuals at less than 60% AMI, and one unit to individuals at less than 80% AMI. The property is located on a contiguous lot to the organization's existing project. Residents will have access to health screenings, meal delivery and other services.

<b>Member:</b>	Summit Community Bank
<b>Sponsor:</b>	Hope Nation
<b>Units:</b>	20 units reserved for individuals with special needs, inclusive of 5 homeless.
<b>Project Type:</b>	Rental
<b>AHP Grant:</b>	\$750,000
<b>Total Development Cost:</b>	\$1,870,000

House of Hope is a proposed apartment building that will provide housing to people who are in recovery from substance misuse. The new construction will consist of two stories and a total of 9,200 square feet. The building will include 10 one-bedroom apartments designed for double occupancy, or a total of 20-beds, and serve as permanent housing. Residents will be employed or in a vocational training program aimed at equipping them with the means to find employment. Most of the people residing in the new apartment building will be employed and contribute rent, though the amount charged will be no larger than 30% of earned income and all 20 residents of the building will pay rent as they are able.

**Member:** Summit Community Bank  
**Sponsor:** Woodlands Development Group

**Units:** 14, including 7 units reserved for individuals with special needs/military veterans and 3 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$2,472,488

This project, located in a West Virginia Blueprint Community (Meadow River Valley), includes the rehabilitation of a former elementary school building to create 14 residential rental units on the upper two floors, and to develop a local healthcare clinic on the first floor. It will provide valuable affordable housing in an area that has a shortage of such opportunities. The residential units will be targeted to low-income and very-low-income seniors and families. Three of the units will be targeted toward households at 30% or less of AMI, and nine units will be reserved for those earning 50% or less of AMI. Three units will also be reserved for those experiencing homelessness, and seven units will be reserved for tenants with special needs.

## Out of District

**Member:** TD Bank, N.A.  
**Sponsor:** Habitat for Humanity of Hillsborough County Florida, Inc.

**Units:** 8, including 4 units reserved for individuals with special needs and 4 units for homeless.

**Project Type:** Home Ownership

**AHP Grant:** \$750,000

**Total Development Cost:** \$2,385,021

The Reserve at Curiosity Creek project will construct single-family homes in the city of Tampa. This project is ready to proceed with developed lots in a fully platted subdivision located in a low-income minority census tract in the heart of the city. FHLBank funds will provide the opportunity for eight low-income families to realize the dream of homeownership using the Habitat for Humanity self-help method in which families are empowered to build and buy their own new homes. More than half of the families that will call Curiosity Creek home have faced homelessness, are elderly, disabled or have other special needs. In addition to the investment of sweat equity, the partner families will also receive homeownership counseling. Each of the houses will have three bedrooms, two-and-a-half bathrooms, and a single car garage. The homes will be Energy Star-certified and include numerous sustainable design features and hurricane resistant elements.

**Member:** TD Bank, N.A.  
**Sponsor:** Rebuilding Together Tampa Bay

**Units:** 5 units total, 3 units reserved for individuals with special needs and 3 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$1,401,298

Sulphur Springs Affordable Rental Program will construct five new affordable rental homes for low-income families on vacant, neglected lots in the Sulphur Springs neighborhood of Tampa, Florida. Tourism in the area inflated housing costs and makes affordable housing more complicated and costly. Households with individuals who are disabled or elderly and on a fixed income, low-wage single parent households, and many families with members who work in the tourism industry are unable to find rental housing that is safe or affordable. The City of Tampa and Hillsborough County have identified and targeted the Sulphur Springs community for redevelopment, which includes the construction of new affordable rental housing.

**Member:** PNC Bank, National Association

**Sponsor:** Christian City

**Units:** 17, including 13 units reserved for individuals with special needs and 9 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$706,076

**Total Development Cost:** \$750,076

FHLBank funds would be used to support of the rehabilitation of 17 units of transitional housing for homeless youth and young adults including individuals with special needs, individuals who have been physically or emotionally abused and those who are graduating out of foster care. Nine units would be reserved for young adults age 18 to 22; three units would offer shared housing for the organization's program for runaway and homeless youth age 14 to 18; and five units would be allocated for permanent and relief residential staff that qualify for the affordable units. The project includes the renovation of four vacant cottages, including necessary additions to each home to allow for additional bedrooms and affordable workforce quarters. Renovation of these properties will enable the organization to serve a total of 56 additional individuals through its workforce housing programs.

**Member:** PNC Bank, National Association

**Sponsor:** Interfaith Housing Development Corporation

**Units:** 43, including 22 units reserved for individuals with special needs and 34 for homeless.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$11,431,382

This redevelopment involves the new construction of a four-story midrise on vacant land that was formerly used as a parking lot. The building will include 43 units serving two populations in need of permanent supportive housing; 34 of the units will be reserved for individuals who are homeless with a chronic disability, and nine of the units will be for individuals from the Illinois State Referral Network (SRN) with various disabilities who are currently living in institutions and are ready to return to the community.

**Member:** PNC Bank, National Association

**Sponsor:** Mel Trotter Ministries

**Units:** 17, including 9 units reserved for individuals with special needs and 9 units for homeless.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$972,120

Mel Trotter Ministries will build four homes on parcels of land near a training and employment facility. The homes will provide transitional housing for up to 12 months for a total 17 residents experiencing homelessness. The project site will enable residents to have easy access to employment options. Additionally, residents will be offered programs designed to support and help them make spiritual, physical and vocational changes in their lives.

**Member:** The Reinvestment Fund, Inc.

**Sponsor:** The Salt and Light Company, Inc.

**Units:** All 11 units reserved for individuals with special needs, including 6 units for homeless.

**AHP Grant:** \$726,400

**Total Development Cost:** \$1,185,000

This 11-unit project will be part of a larger project of 36 units. All of the units will be restricted to people in recovery from substance use disorder. This project would fund the first stage of the recovery journey, the transitional housing stage, where those successfully completing the in-patient treatment have pledged to live clean and sober lives and both want and need a community of others facing the same struggle. FHLBank Pittsburgh's support will provide funds for both new construction of six units and the rehabilitation of five existing units.

**Member:** PNC Bank, National Association

**Sponsor:** Housing Authority of the City of Milwaukee

**Units:** 44, including 22 units reserved for individuals with special needs and 22 homeless.

**Project Type:** Rental

**AHP Grant:** \$750,000

**Total Development Cost:** \$13,745,694

Westlawn Renaissance V will be one three-story, newly constructed building with an elevator. The project will have 31 one-bedroom and 13 two-bedroom units for a total of 44 units to serve families and young adults who are aging out of foster care and at risk of becoming homeless. Included in the plans are second and third floor lounges, a community room, community service facility and common laundry rooms. The property is part of a larger existing development.