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Our Mission
To empower people to build more secure and self-sufficient lives through the provision of decent, affordable housing, essential supportive services, asset building programs, and educational and employment opportunities.

Cover photos starting at the top left hand corner:
Shawna Gornick, pictured with her daughter, completed the Family Savings Account Program and received a $2,000 matching grant to pursue education.
David Gebhardt, standing on the front porch of the home in Braddock he was able to buy with a $2,000 matching grant from the Family Savings Account Program.
Construction meeting at the South Hills Retirement Residence in the Mt. Washington neighborhood of Pittsburgh.
Residents at Crafton Towers attend a seminar presented by ACTION-Housing’s Social Service Coordination Program about exercise and bone health.
The first clients accepted into the MyPlace Program that assists homeless or near homeless foster youth find stable housing and life skills training.
Ribbon cutting ceremony outside of one of the five new Energy Star certified single family homes built as part of the Peebles Square development in Wilkinsburg.
President’s Message

Over the past half-century, ACTION-Housing has grown into a large mission-driven organization that serves thousands of southwestern Pennsylvania’s most vulnerable individuals. ACTION-Housing offers a broad range of programs in the areas of affordable and special needs housing, essential supportive services, asset building programs, and educational and employment opportunities. Throughout the last five decades, ACTION has been able to sustain its mission in two ways: 1) through the generous support of our funders, partners in the community, clients, dedicated staff, and committed board members; and 2) by forging invaluable partnerships that have helped us weather the current economic crisis that has changed the way we do business.

This organization has built its reputation on providing critical services by striving to achieve excellence in all of our programs. Our most important resource is the people who make ACTION happen every day by collaborating on housing and social service programs to deliver the highest level of service to our clients. In providing a broad range of services that include such diverse programs as housing development, weatherization, mortgage assistance services, family savings accounts, homeless prevention services and workforce development initiatives, the staff of ACTION-Housing works diligently to meet the needs of the communities we serve. Dedicated staff, coupled with strong partnerships, is critical to our success and our ability to continue to do the good work we do. Numerous public agencies at the local, state, and federal levels have provided leadership, support, and innovation on the big issues that required multiple stakeholder collaboration. ACTION has secured broad-based community support through partnerships with numerous neighborhood-based organizations and strong human services providers, high quality private professionals, and local public officials who have supported our work in their communities.

While we recognize and celebrate our past accomplishments, we are fully aware that in order to achieve success in the next half-century, we must consider strategies for sustainability. We are convinced that the answer lies in strong partnerships. These partnerships will allow us to address the current challenges and those that will develop over the next 50 years. The Board of Directors and staff of ACTION-Housing are deeply grateful to everyone in this community who has supported our efforts over the years to serve the most vulnerable populations in Pittsburgh and Allegheny County. We urge you to continue this support as we pursue the major new challenges presented in our annual report.

Michael L. Dear
Recovery Through Partnerships

Faced with the most significant economic challenges in three decades, Pittsburghers have responded as a community by working together to lessen the impact and build anew. In government, education, and social services, a strong current of cooperation and partnerships has enabled us to fare better than many communities across the nation. By forging creative partnerships, ACTION-Housing has successfully collaborated with a myriad of community partners to: 1) expand energy conservation programs with an eye toward reducing energy consumption and green job creation; 2) help those facing foreclosure; 3) provide critical short-term assistance to those experiencing homeless crisis; 4) preservation of existing supportive housing; and 5) act as a non-profit lender to create new affordable housing.

Each of these ventures has been important in providing critical services to those in need. As important as that is, we have also experienced the power of building collaboration among community partners, and the positive energy that flows from such work. From our perspective, collaboration itself is as important as the work that is done. In the future, the kinds of organizations we build will determine whether or not our community prospers. While the recent economic recession impacts the funds we require to serve our community, it has also been the driving force behind all of these successful alliances. Strong, strategic, and often creative partnerships will continue to be the cornerstone of long-term organizational viability.

Partnerships in Energy Conservation

As a 25-year veteran of the Weatherization Assistance Program, ACTION received a significant increase in funding through the Federal Stimulus Program/American Recovery and Reinvestment Act 2009 (ARRA). Simultaneously, Pennsylvania’s Electric Distribution Companies received mandates to reduce customer consumption and demand. In an effort to leverage the weatherization stimulus and the utility company mandates, The Pittsburgh Foundation organized the Coordinated Weatherization Campaign (CWC), a multi-organizational collaboration consisting of local foundations, utility companies, non-profits, energy-efficiency service providers and public agencies to develop a large-scale, coordinated, and streamlined energy efficiency/weatherization program. At the center of this effort is increased utilization of the program through grassroots outreach efforts; recruitment of and training for minority and female owned businesses; and energy education for residents participating in the program.

"Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it's the only thing that ever has." Margaret Mead

Additionally, ACTION-Housing was instrumental in conceptualizing a collaborative working group of 15 affordable housing providers with a portfolio of approximately 17,000 housing units, which became the Energy Conservation Collaborative (ECC). The goal of this five-year effort is to share information, data and best practices in our collective efforts to renovate the majority of existing multi-unit affordable housing in Western Pennsylvania in order to reduce energy and water usage and CO₂ emissions by an average of 25%. Due to the initial success of the ECC, the Pennsylvania Housing Finance Agency (PHFA) and ACTION-Housing have been assisting in the establishment of similar collaborative efforts in Eastern and Central Pennsylvania.

Partnerships in Mortgage Assistance and Foreclosure Mitigation

ACTION-Housing has a 20-year history of mortgage foreclosure prevention activities. During 2009, our counselors served more than 1,000 homeowners with referrals and services through the Emergency Call Program that was established in conjunction with City of Pittsburgh Mayor Luke Ravenstahl, NeighborWorks Western Pennsylvania, Heinz Housing Counseling

Governor Rendell speaks at the home of an ACTION-Housing Weatherization Program participant about the benefits of energy conservation.
Collaborative, Pittsburgh Community Reinvestment Group, and other local, regional and national government and social service agencies. In March 2010, we received funding from the National Foreclosure Mitigation Counseling (NFMC) program through PHFA’s Foreclosure Mitigation Counseling Initiative (FMCI). This funding supplements NFMC funding we continue to receive through our national partnership with our intermediary, the Housing Partnership Network. ACTION continues to seek new partners and methods of delivering service to persons affected by potential loss of their home.

**Partnerships for Homeless Programs**

As a result of a $14 million grant to the City of Pittsburgh and Allegheny County, ACTION-Housing, worked collaboratively in the Homeless Prevention and Rapid Re-Housing Program (HPRP) with four other lead agencies to provide unprecedented homeless prevention services to more than 1,000 residents. Along with the Veterans Leadership Program, The Urban League of Greater Pittsburgh, North Hills Community Outreach, and Community Human Services, ACTION was able to provide assistance not historically available to persons facing homelessness. That assistance includes rental and utility arrears payments, rent and utility security deposits and moving or hotel accommodations as appropriate.

**Partnerships for the Preservation of Supportive Housing**

Last September, a newly formed non-profit entity purchased the former Wood Street Commons with the intent of permanently preserving the building’s 258 units of affordable housing. This unique collaboration, known as the Residences at Wood Street, includes the City of Pittsburgh, Allegheny County, Community Human Services, ACTION-Housing, Regional Housing Legal Services, three Pittsburgh-based foundations, and the residents of Wood Street Commons. The preservation of the building will be a two- to three-year process involving capital improvements to both the residential and commercial spaces, a major energy retrofit program and a series of cooperative ventures with Point Park University to create a better university-community neighborhood.

**Partnerships as Non-profit Lender**

During the last year, ACTION-Housing made loans and participated in the ownership structure of two affordable housing developments. Those projects included the renovation of the former South Hills High School in Mount Washington into 106 units of low-income and market rate elderly housing; and the demolition of several vacant structures replaced with 47 newly constructed townhome units for low-income occupancy at Third East Hills. ACTION’s participation as a lender enabled the ownership entities to utilize grants made available to the projects.

We envision the need to build additional partnerships to continue our efforts to provide housing and supportive services to those with the greatest need through our local, regional, state and national partnership approach in which we collectively learn how to deliver housing products with supportive services that make it possible for people to build more self-sufficient lives.
Families who received mortgage delinquency assistance that helps keep people in their homes and preserves neighborhood stability. The estimated face value of these at-risk mortgages is $68 million.

200,058 Dollars in rent arrearages, rent payments and utility assistance provided to the 134 clients enrolled in the Homeless Prevention and Rapid Re-Housing Program through ACTION-Housing.

648,847 Dollars in matched savings provided by the Family Savings Account program since program inception for a total of 341 program graduates, who saved their own funds to achieve important housing, educational or employment goals.

20,140,000 Dollars in new construction and rehabilitation, in planning or underway, in 5 multi-family developments (339 units) and 2 single family developments (9 units) including housing for seniors, families and people with disabilities.

453 Residents who received counseling, community activities and assistance in applying for personal benefits from a wide range of programs as a result of the engagement of our social service coordinators in our housing developments.

1709 Families who received mortgage delinquency assistance that helps keep people in their homes and preserves neighborhood stability. The estimated face value of these at-risk mortgages is $68 million.
7,000,000
Dollars in rental assistance funds that were received by the properties operated by SHMS, our property management company which was used for operating costs, reduced resident rent and paid for utilities and real estate taxes in the communities we serve.

6,231,844
Dollars invested in energy conservation by ACTION-Housing for homeowners and renters in 1,789 units in Allegheny, Washington and Greene Counties.

20
Number of young people ACTION-Housing can assist through our MyPlace program, which provides stable housing and life skills training to youth who have aged out of the foster care system and are facing homelessness.

8528
People who live in affordable family, senior or special needs housing developed, managed, preserved or facilitated by ACTION-Housing.
Weatherization and Energy Conservation

Southwestern Pennsylvania’s Coordinated Weatherization Campaign

ACTION-Housing received an extra boost of funding for the Weatherization Assistance Program as a result of the American Recovery and Reinvestment Act that could double the number of homes to be served between September 2009 and March 2012. Simultaneously, Pennsylvania’s Electric Distribution Companies received mandates to reduce customer consumption and demand. In an effort to leverage the weatherization stimulus funding and to network with the utility companies, The Pittsburgh Foundation organized the Coordinated Weatherization Campaign (CWC), a multi-organizational collaboration consisting of local foundations, utilities, non-profits, energy-efficiency service providers and public agencies oriented towards developing a large-scale, coordinated and streamlined energy efficiency/weatherization program. Goals include the following:

- Increased participation in the low-income residential weatherization program
- Reduced energy costs for low-income communities through decreased usage
- Increased minority contractor participation
- Employment of low-income residents
- Maximization of state and federal resources
- Coordinated activities to complement or jumpstart broader locally-initiated efforts to reduce communities’ carbon footprints

The CWC is tying its weatherization efforts to a longer-term, more sustainable educational, training and employment system that links low-skilled workers to opportunities in the green economy that include traditional jobs represented by organized labor. Using the weatherization program as a catalyst, the CWC encourages a community-based approach to greening which includes activities such as tree plantings, urban gardening and large-scale green infrastructure development by bringing a wide variety of stakeholders together for common goals of human and environmental sustainability.

At the center of the CWC, ACTION-Housing has implemented new outreach plans to increase low-income household participation in the Weatherization Assistance Program through partnerships with Community and Faith Based Organizations, actively recruited minority and women owned businesses as contractors, assisted the Community College of Allegheny County with training and orientation for their newly established weatherization training facility, connected individuals in search of jobs with weatherization contractors offering employment opportunities, and enriched client energy education.

Weatherization

A key component of our current energy conservation effort is our State-funded Weatherization program. As the largest weatherization provider in Pennsylvania, our state contract totaled $6,231,844. From January through December of 2009, a total of 1,789 homes received ACTION’s weatherization services. In addition, we conducted 755 quality control inspections in more than 40 counties under the First Energy Warm Program for 18 other State Weatherization Agencies. These low- and moderate-income clients received weatherization improvements including a wide range of energy efficiency measures for retrofitting homes and apartment buildings, measures that typically involve adding insulation, reducing air infiltration, servicing heating and cooling systems, and providing health and safety diagnostic services. We are pleased to report that all of our Weatherization Inspectors are currently Building Performance Institute (BPI) certified, which is a state requirement for all Weatherization Inspectors.

Last year, through our participation in the Columbia Gas Warm Choice Program, ACTION weatherized 135 units at a cost of $364,065 in Washington and Greene Counties, which was combined with State Weatherization funds. Throughout the last year, we administered the Columbia Gas Energy Efficiency Program, which provided Energy Efficiency Audits for households beyond income levels for the standard Weatherization Program limits. This work included the counties of Allegheny, Washington, Greene, Westmoreland and Fayette.
Energy Conservation Collaborative

The ECC is a five-year effort to renovate the majority of existing multi-unit affordable housing in Western Pennsylvania in order to reduce energy and water usage and CO2 emissions, lower operating costs, and make buildings healthier for residents.

Through the efforts of a collaborative working group of fifteen affordable housing providers with a portfolio of approximately 17,000 housing units, the ECC has begun to:

- Create a collaborative database of existing multi-unit affordable housing in order to establish a baseline of current energy and water usage and to track the impact of improvements
- Develop a system to evaluate needs and implement improvements on all buildings in the members’ portfolios
- Work with government agencies and utility companies to identify financial resources for building improvements and work to eliminate regulatory disincentives
- Examine opportunities for ECC members to work collectively on initiatives such as selling carbon credits or energy savings certificates and energy purchasing
- Help build capacity within each organization to manage future energy issues
- Educate property managers about energy and water conservation issues, technologies and sources of funding and facilitate peer exchange during bimonthly meetings
- Work with staff and residents to maximize savings through management and behavioral changes

It is estimated that deregulation of Pennsylvania’s electric companies will increase utility costs by 25% to 50%. While everyone is impacted by these costs, low- to moderate-income families face a much greater risk of being unable to balance an already stretched budget. Most affordable housing buildings operate with minimal resources, making it likely that owners and residents will be unable to pay for increased energy costs.

Due to the initial success of the ECC, the Pennsylvania Housing Finance Agency (PHFA) and ACTION-Housing have been assisting in the establishment of similar collaborative efforts in Eastern and Central Pennsylvania. Information, data and best practices developed through these networks of providers will be shared internally and made available to other affordable housing developers and managers throughout the state. This statewide collaborative effort will assist in the establishment of conservation-based development and maintenance strategies for affordable housing, which have the potential of sustaining the affordability of the rental units by reducing excessive expenses for property owners and tenants.

Pittsburgh Green House

In partnership with Phipps Conservatory and Botanical Gardens and the Green Building Alliance, ACTION-Housing is in the planning phase of implementing Pittsburgh’s first local training facility to integrate in-home practical training for Weatherization Contractors and Energy Outreach Educators with an educational/resource facility for the general public’s inquiries. Pittsburgh Green House (PGH) is designed to help weatherization contractors, educators, students, developers, investors, builders and residents make the transition to environmentally and economically sustainable housing. The PGH will renovate an existing residential structure in an affordable and practical way, incorporating improvements that have significant environmental and financial impact in a cost-effective manner, while continuing to showcase new sustainable materials and systems entering the marketplace. This will create a unique opportunity for weatherization contractors and energy educators to experience and understand weatherization work in a practical setting, which will expand their set of skills and knowledge, while helping to create a larger market for their services.
In 2009 ACTION-Housing implemented the My Place program, which targets youth aging out of the foster care system that are homeless or at-risk of becoming homeless. At the request of the Allegheny County Department of Human Services (DHS), ACTION-Housing agreed to explore the design and implementation of a “housing first model” for addressing the critical needs of this particular youth population. Each year, approximately 240 young people in Allegheny County reach the age of 18 in the foster care system. At that point, approximately 70% decide to leave the system and decline the available assistance for education and job training offered by the foster care system. Many leave the system with deficits in critical life areas — they may lack the education required for access to anything beyond a minimum wage job and they may lack the skills necessary for independent living.

My Place provides scattered site rental housing and intensive case management services to 20 young people who have graduated from the foster care system and are either homeless or at-risk of homelessness. We link program participants to the vast array of services that already exist in the community to ensure continued involvement in these programs which is a condition for their participation in the program. The goal is to enable the participants to ultimately live independent, self-sufficient lives.

Braddock Apartments
Braddock Apartments is an 11-unit permanent housing facility for chronically homeless individuals with severe physical, mental health disabilities and/or drug and alcohol dependency. This innovative housing was developed through a partnership between ACTION-Housing and Turtle Creek Valley MH/MR Agency. Services available at the Braddock Apartments include: mental health and drug/alcohol counseling, life skills training, career planning and job placement, and 24/7 on-location staff support.

Supportive Service Programs

My Place

Homeless Prevention and Rapid Re-Housing Program

A testament to how regional government can forge a successful partnership, the City of Pittsburgh Department of City Planning and Allegheny County Economic Development (ACE D) submitted a joint application to the US Department of Housing and Urban Development (HUD) for American Recovery and Reinvestment Act of 2009 (ARRA) funding and received $14 million. The city and the county awarded the funding to five local agencies: ACTION-Housing, Inc., Veterans Leadership Program, The Urban League of Greater Pittsburgh, North Hills Community Outreach, and Community Human Services. Each of the five agencies has allocated the ARRA funding to the Homeless Prevention and Rapid Re-Housing Program (HPRP).

Thanks to ARRA funding, ACTION-Housing, Inc. has been able to provide rental assistance to the potentially homeless and those who have recently become homeless through HPRP. At the heart of the HPRP program is the intention to serve those who have been directly impacted by the economic downturn — many clients have experienced a job loss, a decrease in employment hours, health issues that impact their ability to work, domestic violence, or some other difficult situation.

The assistance is two-fold: assistance to prevent homelessness and assistance to re-house those who have recently become homeless. Eligible clients can receive assistance for rental arrears and general rental assistance, security deposits, utility deposits or utility assistance to prevent shut-off or to restore service. Clients may also be eligible to receive moving expenses and hotel/motel accommodations if necessary. Participants can remain in the program for up to 12 months, provided they continue to meet the income eligibility requirements.

Client demand has been exceptional for this program, and currently there is a waiting list of over 1,200 clients. The program accepts clients through a centralized call center that feeds all five lead agencies. ACTION-Housing, Inc. has served over 230 clients since the program commenced in late October 2009. Each household being served by HPRP through ACTION-Housing, Inc. has access to case management services that are designed to assist families and individuals get back on track with their lives, stabilize their housing, and gain financial independence.
HPRP Client Profiles

Kia Jones* came to ACTION-Housing, Inc. in October 2009 because she was struggling to keep up with her monthly rent and was facing eviction. Ms. Jones is a single mother of two young children and needed help desperately — her only form of income at the time was unemployment. She realized that she was in over her head and that she needed to reach out for help or else she would truly become homeless. She opened the yellow pages and frantically began making calls. She called the Urban League, the Salvation Army, and Red Cross before learning about HPRP.

When applying for assistance from HPRP, Ms. Jones stated that, “the past two months have been extremely trying. My rent is now three months behind and I’m struggling to provide my daughters with winter clothes for the snowy months ahead.” Ms. Jones was eligible for rental assistance to cover the three months that she was behind in rent plus the late fees that accrued as well as rental assistance for four additional months. She also received referrals to Project Bundle Up and Toys for Tots to help her through the winter season.

In addition to the financial assistance clients receive through the HPRP program, they also receive case management services. The case managers work closely with clients to develop a goal plan, evaluate the household’s monthly expenses and identify savings strategies, and connect clients to additional social service providers. Case managers oversee client’s success throughout the 12-month program.

Case managers are also responsible for working with clients’ landlords to coordinate payments and sometimes end up in position to advocate on behalf of a client or mediate a dispute. One such client benefited by the relationship that was built between their case manager and landlord. After Jacqueline Long’s landlord learned how difficult it was for her to manage her utility payments, the landlord decided to forgive a gas payment that was owed them. He wrote “After reviewing the monies owed for the gas bill it became apparent that this expense would overwhelm Ms. Long’s budget. We decided to forgive the gas bill. Thank you for your kindness in working with Ms. Long and me on this problem”.

Ms. Long has been battling cancer for about a year and must attend all doctors’ appointments and other health care treatments. Her battle with cancer has left her too overwhelmed to financially support herself at this time. Before the HPRP program, Ms. Long was living in her daughter’s basement after having moved here from out of state to get medical treatment. Ms. Long was able to move into her own apartment with HPRP funds — she received assistance to pay her full security deposit.

Even while still in the infancy stages of the HPRP program, ACTION-Housing, Inc. has already graduated a client from the program for becoming financially self-sufficient. In only three short months, the single mother of two, Kia Jones, was able to secure stable employment at a salary that will allow her to cover her monthly expenses entirely on her own. One month she was facing homelessness and the next month she was literally all caught up so she could concentrate on finding a job. Ms. Jones’ experience is just one example of how quickly the HPRP program can help clients get back on the path to self-sufficiency.

* Name changed for privacy purposes.
Homeless Families Service Program

In this program, trained Case Managers are responsible for outreach to homeless people living in shelters as well as handling phone calls and drop-in visits from people looking for resources related to homelessness. Individuals and families seeking assistance through Homeless Families Service Program (HFSP) come from every conceivable background and circumstance, including the employed and the unemployed, veterans of all age groups, victims of domestic violence, individuals with disabilities, and people with drug and alcohol dependency. During the past year, the HFSP served 1,047 individuals and families by assisting them with temporary shelter, transitional, bridge or permanent housing needs. Case management services also include individual goal setting, assistance with budgeting, and exploring educational and employment opportunities. HFSP has developed an extensive collaborative network with partner agencies in Allegheny County’s Continuum of Care for the homeless. In cooperation with these partner agencies, we work to remove the barriers that prevent people from overcoming their homeless situation and achieving greater self-sufficiency.

Family Savings Account Program

ACTION-Housing’s FSA program stimulates economic self-sufficiency by helping participants focus on short- and long-term financial skills through encouraging savings and asset development. The program requires participants to complete financial education training in a wide range of subjects. Participants learn budget building, investment strategies, cost reduction, and long-term savings habits. For each dollar that a low- to moderate-income individual saves up to $2,000, they receive a dollar-for-dollar match. These funds are used for continuing education, business start-up, car purchase, home purchase, and making home repairs. Collectively, 341 program graduates have saved $648,847.

Terri F. Gould Scholarship Fund

In 1999, the Terri F. Gould Scholarship Fund was established in honor of Terri Gould, former Director of Human Services for 21 years at ACTION-Housing. The scholarship assists low-income people served by our agency and other human service organizations to pursue self-sufficiency through education and career training programs. To date, the Terri F. Gould Scholarship Fund has provided $37,174.00 in scholarships for 37 deserving individuals.

Supportive Housing Management Services

Twenty years ago ACTION-Housing established its management entity, Supportive Housing Management Services (SHMS), which today is a full service management company with an annual operating budget approaching $7 million. The portfolio of properties managed by SHMS now encompasses 35 developments comprised of 1,174 units located in four counties. Properties managed by SHMS have a wide variety of funding sources — HUD, PHFA, Allegheny County, the URA, FHLB, tax credit investors, etc. — and include major regulatory responsibilities to each of the funding sources. Consistent with its founding principles, SHMS attempts to incorporate supportive services to residents at all of its properties. Funding provided by HUD covers the costs for Service Coordinators at HUD-funded senior developments, and this has significantly improved the quality of life for our residents.

Service Coordination

The Service Coordinator Program is available to SHMS residents at 11 properties in Allegheny County and one property in Center Township. The program reaches those living in 453 units of affordable housing, and includes both elderly and disabled residents. The four Service Coordinators employed by ACTION-Housing connect the residents to services and resources. One of the most significant accomplishments of this program is that it enables seniors to live independently as they age by helping them access critical services. Assistance provided at this juncture in a person’s life dramatically increases their quality of life while providing the added benefit of reducing costs related to transferring to a long-term care facility. For disabled residents, participation in the programming provides them access to a broad range of supportive, educational and health related services that lead to increased self-sufficiency.
Wood Street Commons Supportive Housing Preservation

Wood Street Commons (WSC) was founded in 1987 to preserve the former downtown YMCA building as a source of affordable housing. This development occurred at a time when homelessness was emerging as a national issue. With the political impetus provided by the late Senator John Heinz, WSC overcame the initial resistance to this project. Community Human Services Corporation (CHSC) partnered with Mistick Management to form Wood Street Commons Associates, which raised $11.4 million in grants and mortgages to acquire and renovate the property and initiate social services programming. From its inception, there was recognition of the necessity to provide social services in addition to safe, affordable housing.

WSC consists of approximately 110,000 square feet of space, which is equally divided into commercial and residential space. The commercial space consists of floors 1-6 which are accessible from the Wood Street entrance while floors 7-16, accessible via an entrance on Third Avenue, comprise the residential area and provide 256 Single Room Occupancy (SRO) units. Each resident has his/her own room but restrooms are shared. The founders anticipated that the rental revenue from both the commercial and residential areas would provide operating revenue for the development. Allegheny County Department of Human Services formerly rented the commercial space at above-market rates and this income subsidized the affordable rents charged to the residents.

Most residents come to WSC due to some personal crisis and urgent need for housing. These personal crises are frequently exacerbated by socio-economic factors which increase the risk of homelessness. Nine out of ten of the residents were either living on the street, housed in emergency shelters or in other housing situations that placed them at imminent risk of homelessness. While each resident has his/her own unique story of how they reached the point of either being homeless or at risk of homelessness, there are certain common denominators including poverty, economic displacement, mental illness, and substance abuse. All residents share the characteristic of vulnerability.

Last September, a newly formed non-profit entity purchased the former Wood Street Commons with the intent of permanently preserving 258 units of affordable housing. This unique collaboration, known as the Residences at Wood Street, includes the City of Pittsburgh, Allegheny County, Community Human Services, ACTION-Housing, Regional Housing Legal Services, three Pittsburgh-based foundations, and the residents of Wood Street Commons. The development efforts received $2.4 million in Neighborhood Stabilization Program (NSP) funding to acquire the building and received significant support from the City, Allegheny County and the Foundations. The preservation of the building is a two- to three-year process involving capital improvements to both the residential and commercial spaces, a major energy retrofit program and a series of cooperative ventures with Point Park University to create a better university-community neighborhood. The longer term preservation of the building is dependent upon the reuse of the 55,000 square feet of commercial space in the building’s first six floors.

Multifamily Housing Production and Planning

Construction will be underway in the next few weeks on the 10-unit Darlington Road Supportive Housing project for persons with physical and developmental disabilities. This partnership represents the second time ACTION-Housing, Inc. and Jewish Residential Services (JRS), Inc. have collaborated on projects located in the very desirable neighborhood of Squirrel Hill, allowing residents easy access to shopping, a library, groceries, dining, and entertainment amenities in the community.

ACTION-Housing has two projects in planning which could help revitalize the entire neighborhood areas in which they are located.

The first project is the Shanahan Apartments, located in the Uptown section of the City of Pittsburgh. This adaptive re-use of a warehouse facility will create 43 units of workforce housing for two of Pittsburgh’s largest employers in that area — Duquesne University and UPMC-Mercy Hospital. Additionally, 10 units will be set aside for persons who are deaf or deaf-blind. Supportive services will be plentiful in this development through our partners, the Center for Hearing and Deaf Services and Mercy Behavioral Health, as well as many other in-house supportive services provided by ACTION-Housing, including Health Living/Energy Education to support a healthy lifestyle to complement the many green building technologies that are being contemplated in the rehabilitation.

The second project is being planned in partnership with the 31st Ward Community Action Group and is proposed to be located in the Lincoln Place neighborhood in the City of Pittsburgh. Containing 25 newly constructed units for the elderly, this development will represent the first significant re-investment in this community in several years, and the community group is hopeful that older homeowners will move into the facility making way for an influx of younger families into the community.
Single Family New Construction

With funding from the Pennsylvania Housing Finance Agency, Phase II of construction at the Peebles Square site was completed. Phase I consisted of six row house units completed in 2008, all of which are now owner-occupied. Phase II is the construction of five new Energy Star certified single family homes on an adjacent parcel upon which dilapidated and vacant structures formerly stood. These new homes were recently listed with a realty company and as of press time, four are available for purchase, and contracts are pending on two of those units.

In partnership with Allegheny County Economic Development, ACTION-Housing is at various stages of development on eight single-family for-sale housing units located in Etna Borough, Heidelberg Borough, Carnegie, and Harrison Township. This redevelopment is an extension of efforts initiated under a program that allows municipalities who suffered Hurricane Ivan flood damage to identify housing outside of the 100-year flood plain in need of demolition for new construction. During the last year, two new units in Heidelberg have been constructed and sold as part of our ongoing revitalization efforts in these HUD-designated high risk areas. One additional unit in Etna is in planning.

Mortgage Assistance Programs

The establishment of strong partnerships has served ACTION-Housing well throughout our history. Time after time we have addressed community problems through convening multiple stakeholders and promoting cooperation among varied interest groups. Our co-founding of the Pennsylvania Housing Finance Agency’s (PHFA) Homeowners’ Emergency Mortgage Assistance Program (HEMAP) in 1983 set the tone for nearly three more decades of successful mortgage programming partnerships.

In addition to our partnership with PHFA’s HEMAP, in March 2010, ACTION-Housing received funding from the National Foreclosure Mitigation Counseling (NFMC) program through PHFA’s Foreclosure Mitigation Counseling Initiative (FMCI). This funding supplements NFMC funding we continue to receive through our partnership with our intermediary, The Housing Partnership Network. This allows us to counsel homeowners facing the possibility of delinquency and to implement preventive measures to help them. NFMC engages the homeowner in a review of the issues that led to the financial hardship and provides those who have fallen behind on their mortgage payments an opportunity to meet directly with their mortgage loan servicers to attempt to work out an affordable payment arrangement that preserves homeownership. This initiative pushes lenders and servicers to provide more loss mitigation counselors within their companies that have a valuable ability to effectively negotiate and mediate when working with our clients and housing counselors.

Our counselors served more than 1,000 homeowners in 2009 with referrals and services through Emergency Call Program that was established in 2008 through our outreach activities in conjunction with City of Pittsburgh Mayor Luke Ravenstahl, NeighborWorks Western Pennsylvania, Heinz Housing Counseling Collaborative, Pittsburgh Community Reinvestment Group, and other local, regional and national government and social service agencies. These agencies encourage homeowners to call for assistance as soon as they anticipate mortgage delinquency. Collaboration with these same groups also created the Save Your Home Program (SYHP) that was introduced in Allegheny County in late 2008. SYHP gives homeowners receiving a complaint in foreclosure the right to enter into a court-ordered conciliation process with their lenders. The program keeps the homeowner in their home and includes a 60-day hold on the legal foreclosure process; court-ordered conciliation between the borrower and lender; free counseling; and free or reduced-cost legal representation. In situations where the lender is unresponsive, the court can require the lender to appear at a conciliation hearing where the homeowner may have legal representation. To date, our counselors have served over 160 clients through this program.
The award to Arta Camino was established by our Staff Development Committee in honor of Roger S. Ahlbrandt, Jr., who served ACTION-Housing for 15 years, from 1972 to 1987, as a staff member, Board Member and President. Roger passed away on November 17, 1999 at the age of 58. At the time of his death he was Dean of the Portland State University Graduate School of Business.

The award presented to Bruce Rechichar was established by the Staff Development Committee in honor of Emma Jean Lewis, who served as an administrative assistant to the executive director from 1973 to 1989. Emma was one of the most loving, generous and compassionate people to ever serve this organization. She was always there to provide comfort and encouragement to any staff member who ever faced a difficult problem and needed a kind word or some sagely advice. Emma Lewis passed away on January 19, 2000. Like Roger Ahlbrandt, she will never be forgotten by those of us who had the pleasure of working closely with her during her 16 years at ACTION-Housing.

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Roger S. Ahlbrandt, Jr.
Outstanding Client Service Award

Arta Camino, City Weatherization Outreach Worker, is the eighth recipient of the Roger S. Ahlbrandt, Jr. Outstanding Client Service Award. Arta was selected for this honor by her peers and supervisors who recognize Arta’s dedication to serving our clients with respect, compassion and dedication over the past 15 years.

“Arta Camino loves her job and all the clients she has come into contact with. It’s easy to do the best job you can and give 200% when you love what you are doing,” observed one of her nominees, who also noted that Arta treats all of the Weatherization clients with dignity and respect, and ensures that she responds to each inquiry immediately and takes the time to address each individual concern. Another colleague noted Arta’s compassionate nature that shines through, and that she “has a way of making everyone feel like they are her priority,” while still managing to maintain productivity, efficiency, and the utmost level of professionalism. Arta is a beacon of light at a time when clients, often in crisis, need her the most.

Arta demonstrates a true commitment and concern to those with whom she works and, through her kindness, serves as an inspiration to all. ACTION-Housing is proud to select Arta Camino as the 2010 Roger S. Ahlbrandt, Jr. Outstanding Client Service Award winner — she is a shining example of excellence in client service.

Emma Jean Lewis
Outstanding Teamwork Award

Bruce Rechichar is the eighth recipient of the Emma Jean Lewis Outstanding Teamwork Award. His career with ACTION-Housing spans two decades and several departments. Bruce’s agency tenure began in the maintenance department with AHI Development, then he enthusiastically took on the daunting challenge of working as a construction trainer in our Youthbuild program. He is currently part of our Weatherization team as a construction inspector. One colleague noted, “Bruce demonstrates every behavior that an employee should strive for in trying to be a team player. Over the years, Bruce has instilled his teamwork attitude into every job position or task that he has been assigned. He contributes to the larger picture of the agency by happily serving in whatever job capacity he is needed at any given time, and he also contributes to the smaller picture by helping to move donated china to the Homeless Services office, unstacking copy paper from pallets downtown, and building shelving for computer hardware storage. No matter what is asked of Bruce, he does it with a smile and an unfailingly positive attitude.”

The nominating committee highlighted the fact that professional accolades are not new for Bruce. As a Youthbuild construction trainer, he was named “Youthbuild Employee of the Year” by the at-risk students he taught and mentored. Bruce Rechichar goes above and beyond the stated duties of his job, from his willingness to perform where he is needed the most, to the positive attitude he consistently maintains, making him an honored and outstanding team player for ACTION-Housing.
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J. Robert Ferguson, 1976-1985
Senior Vice President, United States Steel Corp.

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2006 to present

Executive Directors

Lawrence A. Swanson
Executive Director
2006 to present

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Past President
Realtors Association of Metropolitan Pittsburgh

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Ben Fischer, 1976-1982
Assistant to the President
United Steelworkers of America and Distinguished Public Service Professor of Labor Relations at Carnegie Mellon University

Timothy Johnson, 2001-2002
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Roger S. Ahlbrandt, Jr., 1983-1987
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Charles W. Prine, Jr., 1988-1993
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Carl Rueten, 1994-1996
Loan Guarantor Officer
U.S. Department of Veterans Affairs

Sherry Miller Brown, Ph.D.
Vice President
Director
McKearn Center for Nontraditional Student Success, University of Pittsburgh

James Thomas
Owner, A+ Childcare
Staff years of service as of May 27, 2010

Lawrence A. Swanson 31 years Executive Director
Kathleen J. Szware 37 years Controller
Patrick J. Fenton 18 years Director of Social Services and Operations

HOUSING DEVELOPMENT AND PRESERVATION
Thomas E. Winter 30 years Senior Construction Manager
Ronald Cioti 30 years Sr. Housing Developer
Jennifer S. DiNardo 13 years Sr. Housing Developer
Arthur F. Marizzaldi 8 years Asset Manager/Compliance Officer for Stimulus Weatherization
Luciano M. Lejano 5 years Assistant Programs Manager
Melana Mears 5 years Manager-Housing Resource Development
Linda Metropulos <1 year Sustainability Consultant

WEATHERIZATION PROGRAM
Timothy F. Novak 18 years Administrator, City of Pittsburgh
Kenneth M. Provlic, Jr. 21 years Administrator Greene and Washington Counties/Utility Program Administrator
Greg Simmons <1 year Technical Assistance Coordinator

Assistant Administrators
Pamela L. Miljus 21 years Assistant to the Executive Director
Anthony S. Curcio 27 years
Marion S. Depp 8 years
Denise M. Robinson 29 years
Kathy L. Schmuck 8 years
Jeffrey W. Susan 16 years Construction Manager/Assistant to Weatherization Administrator

Furnace Inspectors
Eric W. Anderson 11 years
Christopher Brown <1 year
Henry J. Lewandowski 5 years
Charles Noyes <1 year
John Phillips 5 years
Weatherization Inspectors
James D. Covenhoven 10 years
David Mayerchek 1 year
Rickie A. Provlic 9 years
Bruce E. Rechichar 21 years
Stephen R. Shambler 21 years
Neil E. Winter 8 years

Outreach Workers
Nicole Lee Brown 4 years
Arta M. Camino 15 years
Amy Miller <1 year
Gretchen Sandzimer <1 year
Dennine Soliday 1 year
Linda A. Stapleton 5 years
Karen O’Hare <1 year
Joy Sato <1 year
Data Entry Clerk

Sustainable Development/Energy Conservation
Lindsay Ruprecht 1 year Sustainable Community Development Coordinator
Dean Kokanos <1 year Energy Data Analyst
Nikki Moore 9 years Energy Outreach Educator
Floyd E. Sanders <1 year Energy Outreach Educator
Raymon Whiteside <1 year Sustainable Initiative Fellow

MORTGAGE ASSISTANCE PROGRAM
William N. Susan 26 years Senior Administrator
Mary Anne Baumgart 11 years Mortgage Counselor/Housing Program Developer

Sarah M. Francis 8 years Mortgage Assistant
Linda Harvan 28 years Loan Officer
Daniel T. Sullivan 2 years Mortgage Foreclosure Prevention Specialist

FAMILY SAVINGS ACCOUNT PROGRAM AND HOME BUYER COUNSELING
Amanda Burkhardt 7 years Administrator/Housing Counselor

ALLEGHENY COUNTY ACCESSIBILITY MODIFICATION PROGRAM
Frank R. Demes 33 years Administrator

ACCOUNTING DEPARTMENT
Lyn D. Hibbert 9 years Assistant Controller

Payroll/Human Resources
Jacklyn Schinzell 6 years Payroll Administrator

Beverly Smith 1 year Payroll/Accounting Assistant

Accounants
Teresa J. Bish 11 years
Roseanne Williams 8 years
Tammy R. Gems 7 years
Mary Ellen Ruby 1 year

Mary Hilbers 4 years
Mimi O’Donnell 1 year Receptionist

SOCIAL SERVICES

Mylpace
Julie L. Motley 9 years Case Manager

Colin McWhorter 1 year Case Manager

SOCIAL SERVICE COORDINATORS
Nancy Alasuza 7 years
Tamika Jackson <1 year
James K. Quinn 11 years
Pamela Nadzam-DePace 3 years

HOMELESS FAMILIES SERVICE PROGRAM
Wonda Williams <1 year Case Manager

Braddock Apartments
Linda A. Goblesky 11 years Coordinator

House Parents
Winifred Bagley 1 year
Robert K. Burgess 7 years
Barbara M. Walker 7 years

Sylvia Christine Wiegahen 4 years

HOMELESS PREVENTION AND RAPID REHOUSING PROGRAM
Lori M. Forkin 4 years Program Administrator/ Housing Developer
Courtney Boyd <1 year Case Manager

Lauren T. Hyslop <1 year Case Manager

Marjorie A. DeAngelis 19 years Intake Specialist

SUPPORTIVE HOUSING MANAGEMENT SERVICES
Ronald Donner 3 years Operations Manager
Michael DiLucente 27 years Maintenance Supervisor
Matt Patsey 6 years Senior Accountant

Anita Marie O’Toole 11 years Accounting Clerk

Peggy Ann Knight 5 years Accounting Clerk

SOCIAL SERVICES

Jill Anne Marie Harding 10 years Waiting List Coordinator

Janis M. Janiszewski 4 years Leasing/Marketing Agent

Patty J. Gilchrist 6 years Maintenance Coordinator

Caroline J. Auth 13 years Secretary/Bookkeeper

Mary T. O’Donnell 2 years Receptionist

Toni Knox 1 year Receptionist

Property Managers
Connie Buza 3 years Senior Property Manager
Beverly R. Milnick 19 years Senior Property Manager
Evette Baldwin 3 years
Onta Brown 4 years
Patricia A. Criswell 17 years
Chanda C. Davis 7 years
Michael F. Demes 2 years
Linda L. Fine 14 years
Caroline L. Kelly 6 years
Gloria A. Knowlson 7 years
Janice J. Kral 8 years
Christine E. Probola 4 years

Construction Division
William G. De Vault 21 years
Chris Cook 1 year
Shaun Elkowitz 2 years

Maintenance Division
Scott Lyle Batzel 11 years
Brian Kemmerer 2 years
Douglas W. Kimball 12 years
Mark Kimball 6 years
James Lehman <1 year
Charles R. McCormick, Jr. 6 years
Thomas McCormick 16 years
Dan McGrew <1 year
Frederick P. Mintus 7 years
Keith Moore 3 years
Thomas Nicholson 3 years
William C. Owens 3 years
Colin S. Pursehouse 15 years
Bradley Rider 2 years
Patrick Steele 4 years

GENERAL COUNSEL
Raymond N. Baum, Esq. 37 years Pepper Hamilton, LLP

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**ACTION-Housing’s 53rd Annual Report**
- Writing/Editing: Mary Baumgart, Courtney Boyd, Jennifer DiNardo, Lori Forkin, Melana Mears, Pam Miljus, Lindsay Ruprecht, Lawrence A. Swanson
- Design/Editing: Terry Ford Aiello
- Photography: Jim Judkis
- Printing: New Image Press

**How You Can Support ACTION-Housing**

Your support is needed to continue the mission of ACTION-Housing. Please send a tax-deductible contribution to the attention of: Lawrence A. Swanson, Executive Director, ACTION-Housing, Inc., 425 Sixth Avenue, Suite 950, Pittsburgh, PA 15219-1819

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

Thanks in part to individual gifts through the United Way, ACTION-Housing, has been able to assist thousands of clients improve their lives and the lives of their children. Please designate your United Way contribution to ACTION-Housing, and join us in making the dream of decent, affordable housing and self-sufficiency a reality for all.

ACTION-HOUSING, INC.
UNITED WAY, CONTRIBUTOR CHOICE #54

Consider leaving your legacy in the name of affordable housing or support services through a gift to ACTION-Housing in your will or other estate plan.
Father Regis Ryan
2010 Recipient of ACTION-Housing, Inc.’s Award of Excellence

ACTION-Housing, Inc. is proud to announce the 2010 Recipient of the Award of Excellence: Father Regis Ryan, Executive Director of Focus On Renewal Sto-Rox Neighborhood Corporation since 1975. Fr. Ryan was assigned to serve at St. John of God Roman Catholic Parish in McKees Rocks 35 years ago, and has served the greater Sto-Rox community for more than 33 years as a parish priest. He also served the community as Catholic Chaplain at Ohio Valley Hospital for 24 years, from 1975 to 1999. Through these ministries, Fr. Ryan has come to be known by this community and the broader region as a loving, generous, respectful, and welcoming servant of the Lord. Fr. Ryan is a disciple of Jesus and works tirelessly to bring the Gospel values of justice, human dignity and Christian love to this community he calls home.

Formed in 1969 to focus on the needs of the community, adult education, youth intervention, and economic depravity, Focus On Renewal has been a beacon of hope to the Sto-Rox community for nearly 40 years. Striving to meet the goals established for the citizens in Stowe Township and McKees Rocks, the center has grown through the years to surpass its initial goals and is now a comprehensive full-service community center with satellite locations strategically placed throughout Sto-Rox.

During his tenure as Executive Director of Focus On Renewal, Fr. Ryan has expanded the organization to include a Community Center, the Sto-Rox Library, Butterfly Garden Early Learning Center, Family Foundations/Early Head Start, three Positive Parenting Family Support Centers, Sto-Rox Federal Credit Union, Sto-Rox Plaza High Rise, Focus On Renewal Learning Center, Transportation program for the elderly and disabled, Local I Interactive Network for Children and Families, Sto-Rox Family Health Center, and Focus On Renewal’s latest initiative, the Father Ryan Arts Center which is a multi-million dollar renovation of an abandoned building in the heart of the McKees Rocks Business District.

Under Fr. Ryan’s leadership, Focus on Renewal’s holistic approach to healing the body and spirit has not gone unnoticed. In fact, it is deeply reflected in the myriad of awards and accolades garnered by Fr. Ryan over the last several decades. While too numerous to mention, a review of the awards he received in just the last decade are strongly indicative of Ryan’s expansive community impact.

In his role as the Executive Director of Focus On Renewal, Fr. Ryan has most recently been recognized by the non-profit community receiving such well-deserved honors including: the YWCA Racial Justice Award in 2009; the Peacing Together Award for serving victims of violent crime in 2009; the William Sylvia Organizing Award from the Pennsylvania Labor History Society 2009; the Linda A. Dickerson Award (Homeless Children’s Education Fund Champions For Children) in 2008; the Frieda Shapira Medal (Forbes Funds) in 2005; the AHEC Service Award (Health Education) in 2005; the William Copeland Fund Honor (Forbes Funds) in 2002; the Appreciation Award (C.A.S.H. Club) in 2002; the Community Hero Award (Cerebral Palsy Association) in 2000; and the Excellence in Management Award (Executive Service Corps) in 2000.

For his tireless efforts to serve his community where he is most needed, ACTION-Housing is proud to announce Fr. Regis Ryan the Award of Excellence winner for 2010.