



U. S. Dept. of HUD

- Multifamily Housing
- Single-family Housing
- Public Housing
- Community Planning & Development
- Fair Housing/Equal Opportunity

Office of Housing

- Multifamily programs
- Single-family programs





Multifamily programs

- Subsidized housing
- Available in every county
- Go to: 'Renting' at HUD web site
- <http://www.hud.gov/renting/index.cfm>

Subsidized housing (con't)

- 3 types:
 - 1) Privately owned subsidized housing
 - 2) Public Housing
 - 3) Housing Choice Voucher Program (Section 8)



Multifamily Grant Programs

- Section 202 – Elderly
- Section 811 – Disabled
- Service Coordinators



*Funding announced annually via
superNOFA

Single-family programs

- Hope for Homeowners
- Housing Counseling



Hope for Homeowners

- Created by Congress to help borrowers at risk of default/foreclosure
- Refinance into more affordable loans
- Began October 1, 2008
- 3 year program
- 30-year fixed rate loan



H4H (con't)

- Consult your lender or
- HUD-approved Housing Counselor
- Go to www.fha.gov
- For more information please see HUD news release of October 1, 2008

Housing Counseling

- For both new/First-time homeowners and
- Existing homeowners (Keeping your home)





HC (con't)

- \$50 million announced 10/3/08
- \$47 million to 21 national and regional orgs. & 376 state and local hcas.
- \$3 million to 2 national orgs. for training counselors

HC (con't)

Important benefits:

- Reverse mortgage counseling for seniors -
HECM
- Combat predatory lending





HC (con't)

Michigan funding:

1) National/Regional

Mission of Peace (Flint) \$867,244

2) Local and State

Eight different nonprofit organizations in
Freemont, Grand Rapids, Jackson, Lansing,
Pontiac & Traverse City. \$433,147



Public Housing

Ensures safe, decent and affordable housing, creates opportunities for residents' self-sufficiency and economic independence and assures the fiscal integrity of all program participants.

Public Housing

Is responsible for administering and managing a range of programs authorized and funded by Congress under the basic provisions of the U.S. Housing Act of 1937. The Act created the public and Indian housing program, which provides affordable housing to over 1.3 million households.

Public Housing

- Operating Fund
- Capital Fund
- Housing Choice Vouchers (Section 8)
- ROSS and Neighborhood Networks

Public Housing

The Public Housing Operating Fund provides operating subsidies to housing authorities (HAs) to assist in funding the operating and maintenance expenses of their own dwellings, in accordance with Section 9 of the U.S. Housing Act of 1937, as amended. The subsidies are required to help maintain services and provide minimum operating reserves.

Public Housing

The Capital Fund provides funds to housing authorities to modernize public housing developments.



Public Housing

Housing Choice Vouchers (Section 8) allow very low-income families to choose and lease or purchase safe, decent, and affordable privately-owned rental housing.



Public Housing

The ROSS program links services to public housing residents by providing grants for supportive services, resident empowerment activities and activities to assist residents in becoming economically self-sufficient.



HUD Entitlement/Formula Programs

Entitlement Grantees

- Entitlement Communities
 - ❖ Cities with at least 50,000 Population
 - ❖ Counties with at least 200,000 Population, excluding eligible cities
- States' Program
- Small Cities Program

HUD Entitlement/Formula Programs

Formula Grants:

- **CDBG** (Community Development Block Grant)
- **HOME** (HOME Investment Partnerships)
- **ESG** (Emergency Shelter Grant)
- **HOPWA** (Housing Opportunities for Persons with AIDS)

HOME Program

Affordable housing block grant that provides decent, affordable housing for low-income households

- Funds are allocated to States and local government “participating jurisdictions” (PJs)
 - ❖ PJs determine the activities that they will undertake

HOME Eligible Program Types

- Homeowner Rehabilitation
- Homebuyer Programs
- Rental Housing
- Tenant-Based Rental Assistance

HOME Eligible Activities

- Acquisition (of standard housing)
- Rehabilitation
- New Construction
- Tenant-Based Rental Assistance

Basic HOME Rules

- Project must:
 - ❖ Benefit low- or very low-income households
 - ❖ Remain affordable on a long-term basis
 - ❖ Be maintained in standard condition

Continuum of Care (CoC)

- **Continuum of Care** – A system of organizations and processes designed to bring the community together to plan and develop a strategy to end homelessness.
- **Goal**- To end chronic homelessness and move families and individuals to permanent housing and self-sufficiency

Continuum of Care Approach

- Community-driven process
- Community determines local needs; prioritize the projects that HUD should fund
- Successful Implementation requires involvement of diverse stakeholders:
 - ❖ Local/State Government
 - ❖ Non-profits
 - ❖ Hospitals, Schools, Businesses
 - ❖ Homeless & Formerly Homeless Persons

Continuum of Care

- Three competitive programs:
 - ❖ Supportive Housing Program (SHP)
 - ❖ Shelter Plus Care Program (S+C)
 - ❖ Section 8 Moderate Rehabilitation for Single-Room Occupancy Dwellings (Section 8 SRO)
- One formula program:
 - ❖ Emergency Shelter Program (ESG)
- Policy priorities:
 - ❖ Ending Chronic Homelessness
 - ❖ Performance
 - ❖ Housing Emphasis

NEIGHBORHOOD STABILIZATION PROGRAM

A Component of HUD's Community
Development
Block Grant (CDBG) Program

Neighborhood Stabilization

- Authorized by Housing and Economic Recovery Act of 2008 (HERA)
- Funding Level = \$3.92 Billion
- Grants to states and local governments
- HERA specifies formula distribution, eligible uses, targeting requirements
- HUD will use Notice approach to implementation

Neighborhood Stabilization

- HUD to establish formula by Sept. 29
- HUD approach equates release of allocations with distribution of funds
- Application is substantial amendment to existing annual CPD action plan
- Grantees to submit amendment not later than December 1, 2008

Neighborhood Stabilization

- HERA directs that funds be treated as CDBG funds except:
 - As modified by HERA;
 - HUD may specify alternatives to CDBG requirements solely to expedite use of funds;
 - HUD may not alter fair housing, nondiscrimination, labor relations and environment.

Neighborhood Stabilization

- Formula is based on number and percent by state and local government for:
 - Foreclosures
 - Subprime loans
 - Delinquencies
- Reallocation provision – Failure to apply, unacceptable application, or poor performance

Neighborhood Stabilization

- HERA imposes alternative low-mod benefit requirements
 - All funds must benefit individuals at or below 120% of area median income (AMI)
 - 25% of all funds must be used to benefit individuals at or below 50% of AMI
 - All funds must be used within 18 months of receipt (statutory deadline)

Neighborhood Stabilization

- Not all regular CDBG entitlements will receive NSP funds
- Unfunded entitlements to access NSP funds through states
- States may award NSP funds to entitlements receiving own NSP grant
- States authorized to directly implement activities

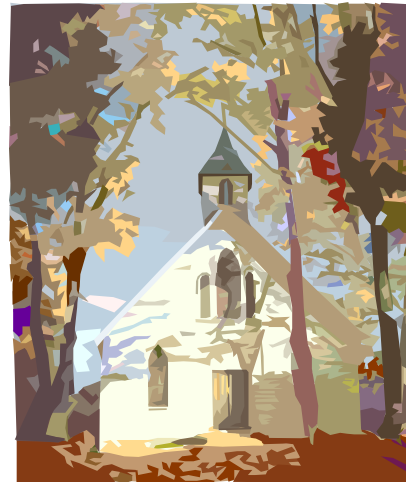
Neighborhood Stabilization

- Eligible uses – 5 specified by HERA
 - Financing mechanisms
 - Acquisition and rehabilitation
 - Land banking
 - Demolition
 - Redevelopment
- Will allow up to 10% for grantee administrative cost

Neighborhood Stabilization

- Homes acquired or redeveloped for use as primary residence must be sold at or below total cost of activities
- All properties to be purchased at discount to current market appraised value
- HERA establishes alternative program income requirements for grantees

- **HUD CENTER FOR FAITH-BASED AND COMMUNITY INITIATIVES**



HUD CFBCI Mission

“To cultivate support for Faith-Based and Community-based organizations (FBCOs) as they strengthen America’s communities.”

HUD CFBCI

- **11 Centers for Faith-Based and Community Initiatives. Besides the HUD Center**
- **others: Departments of Agriculture, Commerce, Education, Health and Human Services, Homeland Security, Justice, Labor, Veterans Affairs, the Agency for International Development, and the Small Business Administration**
- **Each Center is dedicated to helping faith- and community-based organizations serve their respective public missions.**

HUD CFBCI

There is no separate pot of money for the Faith-Based and Community Initiative. The key to the initiative is to provide ACCESS for faith-based and community groups to apply for federal grants or grants from entitlement communities.



HUD CFBCI Activities

- Expand our technical assistance program by conducting free *Grant Writing Training Sessions* around the country.
- Speak at conferences throughout the country.
- Enhance our website to include useful information for FBOs and CBOs that are interested in participating in HUD programs.

HUD CFBCI Activities

- Conduct research to study the ways of strengthening faith-based and community-based organization's capacity.
- Create pilot projects demonstrating the efficiency of FBOs and CBOs in assisting residents of public housing attain self-sufficiency and in encouraging and facilitating homeownership.
- Compile stories and data of successful projects and programs around the country.

HUD CFBCI Contact Information

U. S. Department of Housing and Urban Development
Center for Faith-Based and Community Initiatives

451 7th Street, SW,
Room 10184
Washington, DC 20410

- Phone: 202/708-2404 or 800/308-0395
- Fax: 202/708-1160
- Website: www.hud.gov/offices/fbci

Local Contacts

- Terri Sanchez, Grand Rapids
(616) 456-2100, x-2111
- Anthony Martin, Flint
(810) 766-5112, x-5084
- Ellen Chung, Detroit
(313) 226-7900, x-8058

