



R4 Report

FY 2011

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Gulf Coast Recovery Project—Bay Pines Apartment Typical Unit
Jackson, Mississippi

Message from Regional Administrator Ed Jennings, Jr.



Fiscal Year 2011 was characterized by enormous economic challenges and noteworthy achievements on behalf of the over 65 million people we serve in our region. HUD’s mission to build sustainable and affordable housing free of discrimination personally touches and improves the lives of those we serve. It is a mission that provides them hope and strengthens our resolve to be a part of something much larger than ourselves.

The message of those achievements is often overlooked due to the enormity of the housing challenges before us. It is important that we reflect and ponder on what has been achieved so as to recognize those achievements and, more importantly, better inform those that are in need of those services. From Miami to Kentucky, back to Puerto Rico and Alabama, and throughout the Southeast, this report is replete with stories of how working with our partners results in helping those we serve and their communities.

Examples of our Region IV Regional Priority Accomplishments:

- Helped over 210,000 FHA Homeowners obtain assistance
- Completed over 60,969 Green retrofits
- Over 72,000 Fully Utilized housing vouchers and public housing units
- HUD-assisted Housing Units 3,452 through Community Development Programs

While there remains much more work to be done in the year ahead, it is gratifying to recognize that we have positive momentum going forward as we continue to collaboratively work with our partners and those we serve. The future does indeed look brighter.

Thank you,

RP1 Reducing Foreclosures

Miami, FL—Know It. Avoid It. Report It.

This was the theme for the HUD consumer awareness campaign launched in South Florida in April 2011. The goal of the campaign was to inform homeowners who are facing foreclosure to not fall victim to loan modification scammers and to report suspicious activity. The campaign kicked off at Miami City Hall with participation from RA Ed Jennings, Miami Director Armando Fana, Miami Mayor Tomas Regalado and other distinguished guests.

Outreach efforts included announcements in media outlets such as radio, television, newspapers, billboards and bus stop signs. The campaign solicits the support of homeowners in shutting down scammers whose tactics include giving false impressions of affiliation with the government, charging illegal up-front fees and executing fraudulent lease-back, financing, and repurchase



Regional Administrator Ed Jennings (left center) and Miami Director Armando Fana (far right) join City of Miami Mayor Tomas Regalado (right center) and other representatives of state and federal agencies to promote the anti-scam campaign in Miami

schemes.

Although the effectiveness of the campaign is hard to gauge, recent reports indicate that the number of loan modification scams being reported through state and local authorities has increased, and recent arrests have been made as a result of consumer complaints and law enforcement investigations.

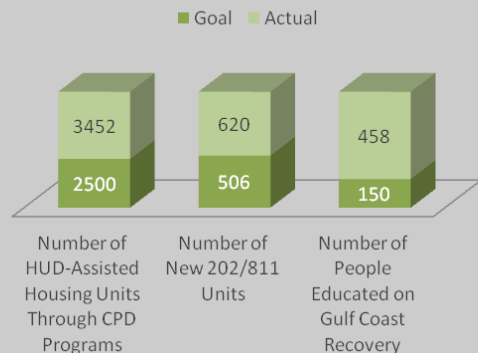
Columbia, SC— Partnering with Local Agencies to Reduce Foreclosures

South Carolina Field Office partnered with two major initiatives that provided direct counseling and mortgage assistance to more than 8,000 clients: First is the partnership with the Medical University of South Carolina's Community Leadership Institute. This organization conducts three community training sessions each year in South Carolina to address housing needs, jobs, economic development and health assistance. In FY 2011, Columbia Director Larry Knightner spoke at each of these sessions and provided information to more than 600 participants about HUD's rental assistance programs, mortgage insurance programs, HUD Housing Counseling Programs and other related HUD functions that assist those facing foreclosure.

The second partnership that the Columbia Field Office actively engaged in was with the South Carolina State Housing Finance and Development Authority. This Authority administers the South Carolina HELP Prevention Program and manages 295 million dollars

provided by the U.S. Treasury to assist families in states that are designated as "Hardest Hit States". The Columbia Office is helping carry the message across the state via foreclosure meetings, conferences, religious organizations, Chamber of Commerce meetings and other means to help families avoid foreclosure.

Region IV Regional Priority Accomplishments



Memphis, TN—Home for the Holidays: An Event to Help Families Avoid Foreclosure

In December 2010 over 140 homeowners came to appointments with a half dozen servicing lenders to work out problem mortgages. This event was organized by the Memphis Alumnae Chapter of Delta Sigma Theta Sorority, Inc., Shelby County Trustee and State Representative G.A. Hardaway, with assistance from out-stationed Atlanta Homeownership Center, local FPM staff and several HUD-Approved Housing Counseling Agencies. The goal was to enable borrowers facing foreclosure to talk with their lenders. Wells Fargo, GMAC, Bank of America, SunTrust, Chase, Citibank and Magna Bank actively participated. In spite of cold and wet weather, an excellent turnout kept bankers and counselors busy from 9 AM until closing at 5 PM. Since December 2010, the event has been repeated successfully three times.



Wells Fargo representatives counseling customers

RP2 Gulf Coast Recovery

Jackson, MS—Formation of Bay Waveland Housing Authority Helps Katrina Victims

The Bay Pines Apartments lost 100 units as result of Hurricane Katrina. In the aftermath of the hurricane, the Bay Waveland Housing Authority (BWHA) was formed by a consolidation of the Bay St. Louis Housing Authority (BHA) with the Waveland Housing Authority (WHA). PIH Holly Bellino, Hub Director and Public Housing Revitalization Specialists John Spears, and William Radau provided support in the restoring the BWHA communities. CDBG funds in the amount of \$21,708,747 along with tax credit equity purchased by American Express Inc., insurance proceeds, and loans were also used. This project helped families who were displaced by Hurricane Katrina return to their homes.

The restoration of Bay Pines Apartments of St. Louis, MS was completed on June 30, 2011 and contains 66 Public Housing Units and 34 Project-Based Tax Credit Units. These units are fortified and hurricane resistant, with walls and foundation constructed of energy efficient insulated concrete forms, and other energy-efficiency features.



William Radau, Jackson Public Housing Revitalization Specialist with Karen Ladner, Executive Director of Bay Waveland Housing Authority.

Birmingham, AL—FPM Helps Clear a Path After the Storm

In April 2011, a series of violent storms hit the state of Alabama with such force that in their aftermath 41 of 67 counties in the State received federal disaster declarations. In communities such as Tuscaloosa, Hackleburg, Smithfield, Pleasant Grove and countless others, stunned residents emerged from the storm to see unimaginable devastation. Within days of the tragedy, the Birmingham Director, Cindy Yarbrough, helped form a state-wide task force to address the long and short-term housing needs created by the devastation of the storm. As co-chair of the task force, Ms. Yarbrough has attended weekly task force meetings and has been a key player in directing HUD resources to assist in the rebuilding effort. Under her leadership the Birmingham Field Office took steps to ensure that every affected resident of HUD subsidized housing was offered replacement housing. In addition Ms.

Yarbrough's has played an active role in working with the Birmingham Housing Task Force to develop long-term strategies for the replacement of housing damaged by these storms. The Birmingham Field Office continues to be involved in developing strategies for long-term housing replacement and will do so until the need is met.



San Juan, PR—Staying Ahead the Path of Disaster

On a yearly basis the San Juan Field Office organizes a Seminar on Disaster Relief: The Federal Response to inform individuals from the government and private sectors of the options available to them in the event of a natural disaster—namely floods, earthquakes and hurricanes, the most common phenomena to hit the island. FPM takes the lead in this event and invites speakers from other federal agencies: FEMA, USDA Rural Development and Farm Service Agency, SBA, NWS, NOAA and local government agencies to present their available programs and resources. In this year's event we were honored to host Tony Hebert, Regional Disaster Coordinator, as a guest speaker.

The turnout for this event is usually in the 200s, which translates into thousands of citizens receiving information and services that are invaluable in the aftermath of a disaster.



San Juan Staff at the Seminar on Disaster Relief held in the Braulio Castillo Theater in Bayamon

RP3 Building Sustainable Housing & Communities

Jackson, MS—Revitalization of the Mississippi Industrial College Homes

Back in November of 2010, the HUD Mississippi Office and external partners, units of government and private sector worked together to preserve 100 units from Mississippi Industrial College Homes Property for eligible families in need of low-income housing in Holly Springs, MS. The partnership demonstrated creativity



and resourcefulness in assisting HUD customers that resulted in a positive impact. After failed foreclosure sale attempts and a lack of interested buyers, MF Asset Management staff member, George Hartzog, explored the idea of a negotiated sale to a local governmental entity. Frank Mason and Donna Keshel of the CPD Division advised the MF staff of available NSP1 Funds through the Mississippi Development Authority (MDA). MDA determined that the purchaser was eligible to receive the funds because the property was located in an area of greatest need and approved a grant request to the City of Holly Springs for \$5,940,000. Holly Springs in turn identified a qualified entity, Wishcamper, which expressed an interest in acquiring ownership and rehabbing the property. Completion of this project is projected for November 2011.

Greensboro, NC—North Carolina Communities Launch Sustainability Programs

In FY 2011, HUD announced a total of \$3.2 million to support the development of sustainable communities in North Carolina. Two North Carolina organizations, the Land-of-Sky Regional Council (LOSRC) in Asheville and the Piedmont Authority for Regional Transportation (PART) in Greensboro were each awarded a \$1.6 million Sustainable Communities Regional Planning grant to integrate land use, transportation, affordable housing, social equity, economic development and environmental stewardship.

LOSRC will create a regional plan to address growth issues in the five-county area and launch an unprecedented community outreach campaign to include input from unrepresented populations. The council will spearhead the activities to integrate and identify gaps in existing plans to align them with the Livability Principles.

The Piedmont Authority for Regional Transportation (PART) will execute approximately 80 Comprehensive Plans in the 12-county area of Piedmont, North Carolina. The cities of Greensboro, High Point, Burlington/Graham and Winston-Salem, along with four Metropolitan Planning Organizations and other entities are combining resources to address critical needs, including severe farmland loss, housing affordability, workforce reduction and brown-fields issues.

After HUD, DOT and EPA partnered as the Sustainable Communities Partnership, the State of North Carolina established a Sustainable Communities Task Force in 2010. This Task Force was formed to incentivize healthy and equitable development without compromising natural systems and the needs of future North Carolinians. Composed of 13 State agency representatives and seven



appointments, the Task Force has worked to define a framework for interagency coordination and collaboration across the State. In 2011, the Sustainable Communities Task Force awarded nine planning grants, ranging from \$12,900 to \$40,000, that will be used to integrate land use, transportation and housing through public engagement, needs assessments and regional planning.



Land-Of-Sky Regional Council Executive Director Joe McKinney, Congressman Heath Shuler, and former HUD Greensboro Director Christian Stearns participate in award ceremony.

RP4 Increasing Affordable Rental Housing

Knoxville, TN—Chattanooga Lends Private Rental Property Owners a Helping Hand

The City of Chattanooga has established a rehabilitation program to assist private rental property owners with renovation costs on selected rental properties. In return, the property owner must agree to an affordability period lasting five years. Property owners accepted into the program receive a forgivable loan (in essence, a grant) once renovation work and rent-up documentation is complete. Forgivable loans are available for up to 50% of the cost of eligible improvements, but no more than \$8,000 for a one bedroom unit, \$10,000 for a two bedroom unit, or \$12,000 for a three bedroom unit. Eligible improvements include energy conservation improvements, roofs, siding, electrical improvements, plumbing, heating, kitchen remodeling, bathroom remodeling and more.



Memphis, TN—Lyon's Ridge - New, Affordable, Green Elderly Units Financed with ARRA Programs

The Memphis Housing Authority (MHA) opened the new Lyons Ridge 102-unit Senior Apartment Complex on July 2011. These units were a project of the Memphis Land Bank, a private non-profit subsidiary of the MHA. The \$12.2 million project was made possible by funds and securities provided by \$7.9 million ARRA funds in debt secured through the Tennessee Housing Development Agency's Treasury 1602 funds and another \$4.2 million in an ARRA Competitive grant to the MHA. Memphis PIH HUB employees, led by PIH Director Marcia Pierce, were instrumental in this mixed-finance project that leveraged the Recovery funds almost two-to-one.

The South Memphis development is a three-story building that was built to National Association of Home Builders National Green Building Standards, which promote energy and water efficiency. Renters will enjoy a walking track and the security of a gate.



Tampa, FL—Moses White Estates: Smart Design, Amenities, Green and More

Moses White Estates, an 8-acre public housing development owned and operated by the City of Tampa Housing Authority (HACT), was completed with ARRA and RHF grants which created/sustained 212 new jobs with \$627,922 of S3 and \$1,805,663 MBE commitments in the process.

The development has 69 first-rate units distributed among 17 buildings with a 3000SF Club House Management Office that also serves Seminole Apartments – an adjacent 100 unit public housing development. The Club House provides high-quality computer training with all units wired with broadband modems for high-speed Internet connection—part of "AccessALL Tampa", a Broadband Technology Opportunities Program (BTOP) grant from the Department of Commerce.

As HACT's first LEED-GOLD project, Moses White Estates was substantially completed on June 24, 2011. Its sustainable, energy-efficient LEED elements include quality management for durability, HVAC System of HERS index 72, non-HCFC refrigerants,

erosion control, lot density of 8.6 units per acre, drought-tolerant turf/plants, high albedo, 100% permeable lot, Energy Star Appliances and more.



RP5 Increasing Opportunities for HUD-Assisted Families

Columbia, SC—Working Toward Affordable and Sustainable Housing Free from Discrimination

The HUD Columbia Field Office has worked together across program areas to provide both affordable and sustainable rental and homeownership units that are free from discrimination. More than 4,000 clients have been educated through the Palmetto Forum, Carolinas Council, Southeastern Affordable Housing Forum and the Medical University Community Leadership Institutes in issues about housing, fair housing, faith-based initiatives, energy conservation, homeownership and rental policies and procedures that help make their lives a part of an inclusive and discrimination-free environment.

A particularly noteworthy accomplishment regarding a discrimination case that was handled by the South Carolina Field Office is a case involving a homeless shelter that was denied an opportunity to relocate in a residential community. There was public outcry from the residents in the community and city officials. The City agreed with the residents that the homeless shelter should not be located in their community. The city denied approval of the home-

less shelter's request to relocate in the desired residential community even though there were no official zoning codes established to preclude the relocation. After investigation by the Fair Housing Team in the Columbia Field Office, the case was conciliated in the amount of \$145,336.00 dollars in favor of the homeless shelter.



Columbia, SC Fair Housing & Equal Opportunity Staff Members



Greensboro, SC—Youth in Asheville Build Life Skills and More Thanks to Green Opportunities

As a result of a \$3.9 million grant to the Asheville Housing Authority (AHA), the City of Asheville and the AHA will partner to renovate the W.C. Reid Center, a former school building in one of the poorest areas in Asheville. The City of Asheville and the AHA are supporting quality of life and economic development initiatives, including job training for green construction activities. The renovated center will be the home of Green Opportunities (GO), a non-profit organization whose mission is to educate local youth about green collar employment opportunities, community resources and green microenterprises. Other tenants in the renovated center will include instructors from Asheville-Buncombe Technical Community College who will serve as tutors for youth enrolled in Green Opportunities.

GO has successfully implemented a green construction training program that includes conducting energy retrofits for low-income families in Asheville. The GO training team targets an audience of disconnected youth and young adults who are not in school and are unemployed. The majority of the youth are African American, live in public housing and do not have a high school diploma. The GO Training Programs have been a success, boasting a training completion rate of 88% and a paid apprenticeship rate of 68%.

The GO training curriculum is based upon core topics that include life skills training (such as effective communication), community and environmental services projects, apprenticeships, practical, hands-on courses at local community colleges and a

mentoring program. The program is designed to provide GO team members with the broad-based skills required for launching successful green careers. By end of the training, the youth have completed projects such as constructing affordable, energy-efficient housing with Habitat for Humanity, installing a living roof at a local high school, weatherizing homes for senior citizens in the area, installing a cistern at a local garden and building a solar hot water system.



GO Team members prepare to weatherize a home in Asheville.

RP6 Employee Satisfaction

Jacksonville, FL—All Employee “Listening Sessions”

In support of Regional Priority 6: Enhancing Employee Satisfaction, Jacksonville Director Elaine Spencer held two Listening Sessions with non-supervisory employees to engender the spirit of collaboration and improve morale. It also enabled the newly-appointed North Florida Director to assess the office environment, and culture to consider new ways of improving staff productivity.

The discussion sessions were attended by roughly half of the staff. Employees enjoyed the opportunity to speak openly and candidly in the process, and constructive and interesting observations were shared. A general report of the feedback was captured in order to identify and define various office-wide priorities, including cross-program training needs and opportunities.

The feedback from these sessions—only non-supervisory staff were invited to comment—revealed the need for cross-program trainings to create an understanding of other divisions and the creation of opportunities for staff to spend some time in other divisions to rejuvenate morale and allow awareness of other job positions and grade advancement opportunities. Another element that was identified was that there is no coordinated new employee program structure in the Jacksonville Office.

As a result of the Listening Sessions, our quarterly All Employee Meetings will include cross-program training with general descriptive presentations by program areas. The first of these occurred in July 2011, with our Hospital Division presentation. Our office has gained a number of new employees, which has created a need to equip them with broad knowledge of HUD Programs and to encourage sharing of information among employees.

The Listening Sessions were an important first step in our strategy to have a well-trained, responsive staff and management team. Of the many take-aways from the sessions is that employees want to see supervisory staff that values employees, enhances employee skills and provides encouragement.



Jacksonville Staff in Listening Session

Atlanta, GA—Region IV 2011 Employee Recognition Ceremony

The 2011 Region IV Employee Recognition Ceremony was conducted August 25th, 2011, in the Rialto Theater, Atlanta, Georgia to recognize the exemplary service and dedication of region employees. HUD Southeast Regional Administrator, Ed Jennings, Jr., provided inspiring remarks to over 300 employees and presented service pins and awards to those with 10-45 years of federal service. Expanding on the regional motto of “One Region - One HUD,” select employees from throughout the region’s eight states and Puerto Rico were recognized at the award ceremony for their achievements based on the Regional Priorities. Judging was provided by the region’s partners and finalist and winners



San Juan Director Efrain Maldonado accepts the Office of the Year Award. Left: Deputy Regional Administrator Karen Jackson-Sims. Right: Regional Administrator Ed Jennings

were selected after a very competitive process.

Also recognized were tornado disaster recovery volunteers who had been deployed, labor management awardees, customer service awardees, unsung heroes—livability principles; in summary, awardees that promoted equitable affordable housing, enhanced economic competitiveness, supported existing communities, coordinated policies and leveraged investment and valued communities and neighborhoods. Jennings also recognized regional union successes in customer service, the Atlanta summer intern’s excellent service and the outstanding office of the year, the San Juan Field Office.

The nominees and awardees for this year’s Region IV Employee Recognition ceremony represent the very best and brightest on our team. The future looks promising as we go forward as “One Region – One HUD” to make a difference in the lives of those in need.

RP7 HUD Partner Satisfaction

Tampa, FL—Tampa FPM Assist in the Implementation of the Pasco County Lacomoochee-Trilby Strategic Master Plan

In response to the need for a more coordinated approach to the implementation of the Pasco County Lacomoochee-Trilby Strategic Master Plan (Master Plan), HUD FPM staff organized an inter-agency work session on January 14, 2011. Participants included: HUD FPM, PIH, CPD staff, Withlacoochee River Electric Cooperative President and managers, Pasco County Community Development Director and staff, USDA Area Director, and two community representatives. The group reviewed the Master Plan, HUD/EPA Signature Community designation, recent and upcoming funding opportunities and consideration of a Consolidated Plan Amendment to redirect Tommytown Section 108 Guaranteed Loan funds. The session ended with the following goals:

- local commitments of funding and staffing;
- clarification of CDBG borrowing authority and amendment process;
- increased involvement of Habitat for Humanity of East/Central Pasco County;
- closer agreement on the size and cost of building a community center; and
- local ownership of the Steering Committee.

On August 23, 2011, Senator Bill Nelson (D-FL) led a tour of

achievements in the area. The day included the dedication of two Habitat for Humanity homes, a bus tour of Stanley Park improvements, a visit to Lacomoochee Elementary School, strategic updates by federal agencies and a federal partner work session. The year's accomplishments were presented, including: newly created Lacomoochee/Trilby/Trilacomoochee Area Steering Committee, award of EPA \$1M Brownfield grant, HUD provision of \$156,400 for purchase of 18 neighborhood lots, HUD funding of \$925,000 for building homes, \$300,000 of HUD CBDG grants earmarked by County for community center (plus \$350,000 raised privately) and submission of a HUD Section 108 loan amendment to reallocate \$3M in savings to the Lacomoochee area for infrastructure costs.



Habitat Home

Orlando, FL—Orlando Shines in the Satisfaction Spotlight

One of the most important measures of an organization is the degree to which its partners are satisfied, based on competence, responsiveness, commitment, reliability and trustworthiness. Orlando HUD concentrated its efforts in 2010 on increased partner satisfaction and improving HUD's positive reputation.

Central Florida's challenging economy and mortgage foreclosure situation provided numerous opportunities for partners to test our performance, and all feedback is positive. Mutual communication quality has improved, in part because we focus on fewer but more important issues.

HUD staff participated with both Senate and all six Congressional staffs in constituent services, job fairs and foreclosure prevention events. We engaged with city and county ARRA grantees to accomplish exceptional funding results, and participated in real estate and mortgage forums. FPM joined with every HUD program office in working with their clients, for example: meeting with mayors in Sanford and New Smyrna Beach (PIH); elderly housing preservation developers (MF); NSP grantees (CPD) and lenders (HOC).

A major contribution to HUD's reputation is the excellent responses provided by Marisol Agosto, the Orlando-based Florida Web mail manager, who manages an average of over 14 Web



Columbia Field Office Staff with former Dep. Sec. Ron Sims and RA Jennings

mail inquiries daily, which she answers in detail. Customer service Web mail inquiries to any of the four Florida Field Offices come directly to her work station, and HUD staff along with HUD customers are unanimous in their compliments on her customer service.

RP9 Utilize HUD Assistance To Improve Housing Stability through Supportive Housing for Vulnerable Populations

Nashville, TN—Variety of Housing Options and Transitional Services for Veterans and the Homeless

On September 2010, Room In The Inn opened the doors to its stunning new Campus for Human Development to provide hospitality, crisis support, shelter, education and long-term solutions for those experiencing homelessness in Metropolitan Nashville. The services are delivered



in partnership with 173 congregations and 5,000 volunteers who amplify the efforts of a dedicated professional staff led by Father Charles Strobel.

In addition to the Veterans' Drop-In Center located on the campus, a variety of specifically targeted services provide transitional housing for veterans and the chronically homeless, recuperative care for the medically fragile, and transitional housing for those awaiting alcohol and drug treatment programs. The grand opening also celebrated the addition of 38 furnished, affordable apartments for men who complete recovery programs.

A portion of Nashville's 2010 Continuum of Care award (\$132,370) was provided to the Campus' Odyssey Project. Odyssey helps chronically homeless individuals through a progression of basic steps that establish a stable and productive life including healing, education, life skills, recovery, job readiness and housing. Many of the 99 participants have already reconnected with family, obtained employment and moved into permanent housing.

Louisville, KY—Dash for VASH

During the last week of April 2011, staff from HUD's Kentucky Office traded in their work suits for jogging suits and running shoes to lead the inaugural cross-programmatic initiative dubbed Dash for VASH. The event engaged four HUD program divisions and the Department of Veterans Affairs (VA) in an effort to promote the VASH Voucher Program, a cooperative partnership that provides long-term case management, supportive services and permanent housing support for homeless veterans. HUD provides the housing vouchers and the VA provides case management to this vulnerable population.

During this event, the team distributed new promotional material to a number of community centers, church soup kitchens and shelters where homeless veterans are likely to visit. The out-

reach event successfully increased the awareness and engagement of community service partners who help the homeless, as evidenced by a 10 percent VASH voucher increase within less than 60 days of the event.

Louisville Staff



Knoxville, TN—Minvilla Manor Proves There is Never Too Much Assistance for Those in Need

Minvilla Manor is an historic rehabilitation of the former 5th Avenue Motel into 57 units of permanent supportive housing. Minvilla is owned and operated by the Volunteer Ministry Center (VMC), and supports the objectives of the Ten-Year Plan to End Chronic Homelessness. A ribbon cutting for the project was held in October, 2010, and the first 14 residents moved in on November, 2010.

In 2002, the City of Knoxville condemned the dilapidated Fifth Avenue Motel, which was attracting vagrants and crime. An historic overlay was placed on the building to prevent its demolition. Over the next three years, several developers considered market-



rate housing or commercial use projects for Minvilla, but could not make it work. The City offered almost half a million dollars in CDBG funds to the developer who could come forward with a viable proposal for rehabilitation. VMC presented a workable plan to use the CDBG funds along with \$400,000 raised from other sources.

In March 2006, amid controversy over costs and protests from those who felt that area was already saturated with homeless services, VMC used \$132,000 of the CDBG funds to purchase Minvilla and renovate the historic structure to provide permanent supportive housing. Today, the occupancy rate is down to only 14 percent. The Community, along with the Knoxville Police Department, now view Minvilla Manor as an asset to the community, with no crime related to the complex.

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