



# R4 Report

## FY 2012

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William's Landing - Renovated with NSP Funds

### Message from Regional Administrator Ed Jennings, Jr.



For the last few years, this Report has focused on the strategic goals and accomplishments of HUD's Southeast region. Collectively and individually we were able to demonstrate that HUD funds and more importantly local, city and, state leaders working collaboratively with our regional and state field office leadership is making a positive difference in the lives of those we mutually serve.

This year, the Region 4 FY 2012 Report highlights those specific achievements in support of HUD's regional mission and definitively demonstrates that we are collaboratively achieving success. These are extraordinarily difficult times, which makes these achievements that much more remarkable.

The achievements in the Report are in response to HUD's strategic goals in: foreclosure mitigation, addressing homelessness of families and veterans, sustainability and affordable/rental housing, and local activities that support those efforts.

I invite each of you to take the time to read this Report and learn more about what has been achieved in FY 2012.

Thank you,

*Ed Jennings, Jr.*

### *HUD DEPSEC Maurice Jones Addresses Annual Piece by Piece Foreclosure Response Initiative Event*

The Piece by Piece Foreclosure Response Initiative held its 2012 Annual Meeting with keynote speaker HUD Deputy Secretary Maurice Jones addressing over 200 attendees in the Carter Center in Atlanta, GA. The Piece by Piece Foreclosure Response Initiative is the result of an ongoing effort by HUD RA Ed Jennings, Jr. working with a leadership team that includes local community and business leaders.

The annual meeting is an ongoing effort to innovatively address the impediments and successes associated with homeownership preservation in the Atlanta regional area. An update on the HomeSafe Georgia program was also presented to build increased awareness of the state of Georgia's Hardest Hit Fund for qualified underemployed and unemployed homeowners.

Piece by Piece – Atlanta Regional Foreclosure Initiative is a bold, coordinated effort designed to spur strategic action from the many regional stakeholders who care passionately about protecting the long-term future of our neighborhoods and communities.



Maurice Jones, HUD Deputy Secretary, at Piece by Piece Foreclosure Response Initiative

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### *Secretary Donovan Reveals President Obama's Plan to Help Homeowners with Underwater Mortgages*

HUD Secretary Shaun Donovan presented President Obama's new plan to assist homeowners to an enthusiastic crowd at Triangle Family Services, a Raleigh, NC housing counseling agency. Secretary Donovan noted that numerous homeowners who are "underwater" are not able to take advantage of the historically low interest rates and refinance their homes. To address this issue, the President is proposing that the FHA create a program where the federal government would assume the risk of new mortgages, allowing more homeowners to refinance. This program could impact approximately 200,000 "underwater" homeowners in North Carolina. Adriane Punter, a homeowner who had been unemployed since 2009, shared her own story of the assistance and guidance received from Triangle Family Services in her efforts to find a job and refinance her home at a lower interest rate.

Secretary Donovan also addressed the President's desire to reduce closing costs for homeowners who are refinancing and the inclusion of this option in the proposed plan. The administration estimated that the average family would save about \$3,000 a year under the proposed plan.

The Secretary noted that to be eligible for assistance under the President's plan, a homeowner must not have missed more than one mortgage payment during the past 12 months and the loan amount would have to meet the mortgage limits set by the FHA for a respective county.



Shaun Donovan, HUD Secretary; Nancy McFarlane, Raleigh Mayor; Anne Lutz, Triangle Director; and Adrienne Putner, homeowner.

### *Families in the Heart of the Mississippi Delta have a New Place to Call Home*



Williams Landing (formerly Delta Apartments) located in the heart of the Mississippi Delta in Greenwood was insured by FHA in February of 1973. Unfortunately by the end of the 1990s, the property was deteriorating and no funding was provided by the owners to improve its conditions and the quality of life of its tenants. After several failed foreclosure sales attempts, the property sat idle for an extended period. Finally, in 2011, TESCO Management Company purchased the property. The Mississippi Development Authority determined that the ownership met the criteria to receive HUD's NSP-3 funds, and \$4,900,000 was awarded for renovation in April 2011. Renovation of the property was completed on May 2012.

Today, the property consists of 16 buildings with 12 one-bedroom units, 40 two-bedroom units, 40 three-bedroom units, and 8 four-bedroom units. One hundred families enjoy totally renovated apartments in what is now called Williams Landing. Free internet access has been provided around the clubhouse and newly renovated laundry room. All 100 units are occupied by families whose incomes do not exceed 50% of the area median income.

### *Empowering People in Jacksonville through Collaboration and Integrated Planning*

In 2010, EPA named Jacksonville Health Zone 1 as their Environmental Justice (EJ) Showcase Community Pilot—a multi-year partnership comprising federal, state, and local government and community partners. One of ten sites nationally, this was their only designated area in the Southeast/Region IV and produced the foundation on which long-term, community-driven solutions are being implemented. Health Zone 1 economic, health statistics, and demographic realities more resemble those of a third-world developing nation than of the vibrant U.S. metropolitan area of Jacksonville, FL, where over half of the residents are in poverty and all live in distressed neighborhoods. The area is also home to 40% of the jurisdiction's public and assisted multifamily housing communities.

One of EPA's EJ Showcase effort is the Jacksonville Integrated Planning Project (JIPP). Its data collection, communication, and partnership coordination capacity resulted in a Community Action Plan (CAP) that strategically targeted public health and environmental improvements. Further, it distilled the community's goal of increasing access to health care and integrated community quality of life concerns into a single community-based improvement plan which established the framework for a community coalition.

Another result of the pilot project is the Local Initiatives Support Corporation—Jacksonville Empowering People, Inspiring Change (EPIC). Based on resident input and vision, EPIC is focused on five targeted and integrated community-driven goals of: (1) Expanding investment in housing and other real estate, (2) Increasing family income and wealth, (3) Stimulating economic development, (4) Improving access to quality education, (5) Supporting healthy environments and lifestyles. In April 2012, an MOU was approved outlining the vision, goals, protocols, and structure of the community coalition. Months later JIPP/EPIC merged to achieve the near-term projects of a mobile health clinic and urban agriculture, and the broader goals of cleaning up the environment, increasing access to health care, recreation, and affordable, healthy, and safe food.



Northpoint Town Center  
This \$3.5 million building will rise up from an abandoned piece of property and will host 5,300 leased square feet of office and retail space.



**Mixed-Financing Provides New Homes for 36 Families in Beautiful McGowan Commons**

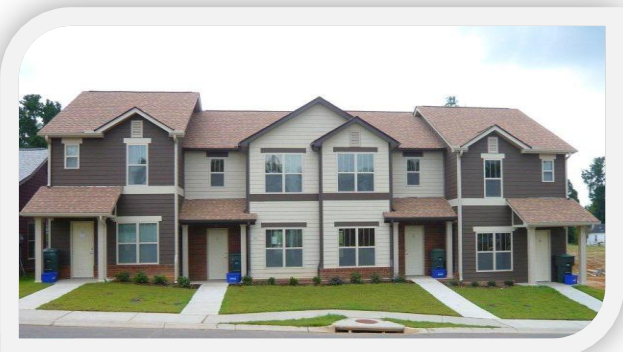
In October 2012 the Housing Authority of Florence (HAF) opened McGowan Commons, a 36-unit family apartment community. It all started in 2009 with a vision, led by the HAF’s Executive Director, Cynthia W. Williams, to dramatically improve a section of the City of Florence, SC. McGowan Commons is a project of Palmetto Housing Corporation (PHC), a subsidiary of HAF.

In 2010 the primary source of funding was secured to fund the \$4.5 million project, when the project received an allocation through the Low Income Housing Tax Credit (LIHTC) Program. While the LIHTC equity investment is providing over \$3.6 million for McGowan Commons, the balance of the funding is provided by the City of Florence and a private lender. A crucial source of operating funding for McGowan Commons is being provided for 8 of the 36 units through HUD’s Project-Based Voucher Program. The Columbia Public Housing Program Center provided guidance to HAF regarding the PBV program and helped HAF staff complete the required Subsidy Layering Review. Through the efforts of many partners, 36 families will soon enjoy beautiful and affordable homes.

**Villages at River's Edge a Reality Thanks to \$10 Million in ARRA Funds**

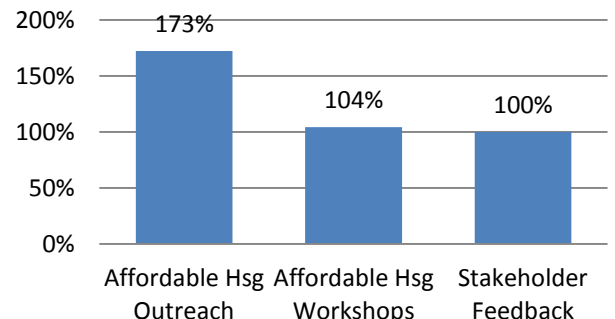
As a result of receiving a \$10 million American Recovery and Reinvestment Act Capital Fund Competitive Grant for Green New Construction in September 2009, the Columbia Housing Authority has acquired 2.71 acres in scattered lots on the 28-acre River’s Edge site for the purpose of developing 60 public housing units. In the 1950s, 120 privately owned low-income housing units, called Roosevelt Village, were constructed on the site located in Columbia, SC. The units had long been neglected, obsolete, and crime ridden so that by 2005, the complex was less than 50% occupied and had become a dangerously unsafe place to live. In 2006 a South Carolina limited liability company acquired the property and with the help of the Columbia Housing Authority (CHA), relocated the remaining families to safe, affordable housing and demolished the existing units. The City of Columbia envisioned a mixed development would allow some of the original residents to return to the community, and approached the CHA to engage as a partner in the development to insure a mix of affordable units.

Within the 60 public housing unit complex there will be one- and two-story houses ranging from 1,000 to nearly 1,400 square feet. Amenities in the dwelling units will include Energy Star appliances, ranges, refrigerators, garbage disposals, dishwashers, and water heaters. Green features in the apartments will include low-e windows, low-flow water fixtures, insulation, and floor coverings.



Villages at River's Edge

**Completion of APG 5a Regional Measure - Rental Housing**



## Tampa Crossroad's Eco Oaks Apartments: Assisting Homeless Female Veterans in an Energy Efficient Environment

Eco-Oaks Apartments is an 18 unit affordable housing project which includes the renovation of an existing, vacant bank building into residential units and construction of additional new multi-family residential units. This project is a LEEDS Certified development complete with sustainable energy conservation features that are intended to provide long term, affordable housing for female veterans and their children. Over \$3.7 million in NSP funds was expended and 105 jobs were created throughout the course of this development.

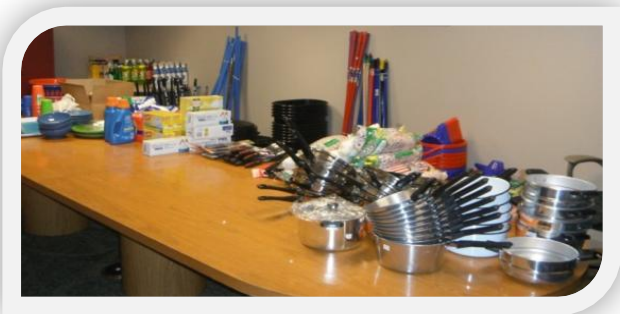
In addition to having already received a Platinum L.E.E.D.S. certification from the U.S. Green Building Council, on May 11, 2012 Tampa Crossroads received an award from the Hillsborough County-City Planning Commission as an "Outstanding Contribution to the Community" for sustainable, affordable housing construction.



Eco-Oaks Apartments



Flyers and poster donated by the HUD Veteran's Affinity Group



## 15 Homeless Veterans in Puerto Rico Receive Housing Ready Kits

The San Juan Field Office, PR, in coordination with the Department of Veterans Affairs (VA) and HUD Veterans Affinity Group, launched the "Housing Ready Kits Campaign" in support of our homeless veterans who received a HUD-VASH voucher and are in the process of moving into their apartments. The campaign volunteers collected essential household items for the kitchen, bedroom, bathroom, and cleaning supplies. These housing kits increase the probability that a veteran will retain the VASH voucher as they already have a head start in their new apartment, in addition to the services and housing items provided by the VA. "Everyone can join the fight to end Veteran homelessness and make sure all Veterans have access to the resources and support they've earned. Everyone who works with Veterans has a role in ensuring their success" said Mr. Daniel Aponte, Puerto Rico VA Homeless Program Coordinator.

### *Rehabilitation of Historic Russell Elementary School Building*

Russell Elementary School was once the centerpiece of its neighborhood in Lexington, KY. However, in 2003 dwindling enrollment and the need for costly repairs shut down the place where children once came to begin their education. Not so now. Russell School Apartments is now a mixed-used, energy-efficient property that serves the young and old through 27 very low-income senior housing apartments and a child development center.

The \$6.5 million project used a unique financial package that included HUD Housing for the Elderly (Section 202) funds, Historic and Low-Income Housing Tax Credits, and HUD HOME funds to transform the dilapidated old school into the wonderful community resource it is now.

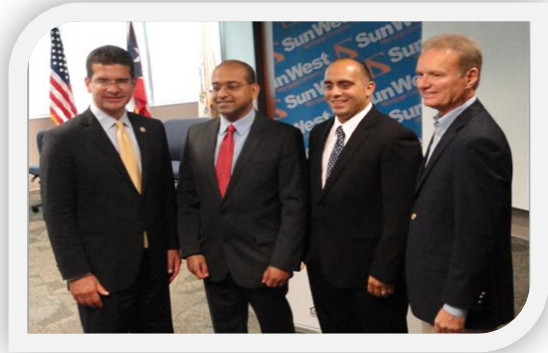


Russell School Apartments

The 1954 historic building was redesigned to maintain as many of the original architectural features as possible, including the windows, hardwood flooring, lockers, and murals that were painted decades ago. Additionally, 13 energy-efficient improvements were incorporated into the rehabilitation of the building. The award winning project was recognized by the Lexington Historic Society with its annual Adaptive Use Award. Former teachers, community leaders, and citizens were amazed during the grand opening ceremony and they reminisced about their fond memories of the school.

### *Power Saver Loan Brings Energy Savings to Puerto Rico*

In June 2012 the SJFO hosted a Power Saver Loan Press Conference for local media to learn about this pilot product. The Power Saver Loan allows homeowners to borrow up to \$25,000 to make home improvements or purchase equipment that result in energy savings. Bayamon Mayor Ramon L. Rivera announced that as an added benefit to the constituents of his municipality, homeowners who obtained this loan would receive an additional \$800 towards loan closing costs. Resident Commissioner Pierluisi urged homeowners to seek further orientation regarding energy efficiency and to take advantage of this unique tool to create greener homes.



Left to right: Pedro Pierluisi, Resident Commissioner; Pavan Agarwal, Sunwest President; Luis R. Padilla, Sunwest Vice President; Hon. Ramon Rivera, Mayor of Bayamon

### *Dedication of Green Retrofit at Serenity Towers*

Florida Multifamily and FPM staff participated in a dedication ceremony at Serenity Towers on the St. Johns in Sanford, FL, to commemorate the green retrofit of the 156-unit property by Elevation Financial Group. Chris King and Michael King, Elevation's CEO and vice president, presented the HUD team with a plaque.

Greening of the 40-year old elderly high-rise resulted from Jacksonville MF and Orlando FPM working with Elevation in acquiring the property. In just over 12 months, Elevation installed new elevators, chillers, flooring, fire sprinkler systems, common area furniture, landscaping, roof, all 526 of the property's windows, and new kitchen and bathroom cabinetry and countertops in every unit.



Chris King, Elevation CEO; Buz Ausley, Orlando FOD; Bob Osterman and Nikki Spitzer, Jacksonville Multifamily; Michael

### *Birmingham Field Office Presents Cross Program Training*

During FY12 the Birmingham Field Office initiated a comprehensive cross-program training schedule. These in-house trainings were held on a monthly basis and were prepared and presented by Field Office Staff in each program area who provided insights on their areas of responsibility and information that staff members outside their program areas could use to provide better customer service. As a result of this increase in knowledge and the structure in which it was provided, the Birmingham Office will be much more effective in working with communities across program lines. One of the realities of reduced funding at HUD is that both HUD staff and our grantees are going to have to learn to cross program and agency lines for service delivery.

The Field Office also presented the opportunity for employees to participate in a bus tour with stakeholders of Jefferson County to look at HUD funded projects throughout the County. They were accompanied on this tour by senior County Officials, including four of five County Commissioners and the County Manager.



Birmingham Field Office staff, led by FOD Michael German, join Jefferson County Commissioners and other County leaders on a tour of HUD funded activities in Jefferson County.

### *Community Garden takes Root in Chattanooga to Help Kenyan Refugees*

The idea for a community garden sprouted with Neema Resettlement Outreach Ministry, an organization working with a group of 108 refugees from Kenya. They are mostly still residing in Chattanooga's College Hill Courts public housing project and have been victims of harassment and crime. The Community Garden will serve as an extension of the Ministry's Literacy Program by serving as an outdoor classroom, using signage to reinforce English words for foods, tools, and anything garden related; establish friendships and bridge the divide between themselves and their fellow gardeners. It will also serve as a hub of information and exchange of ideas, and encourage self-sufficiency and provide nutritious food for families who live in the heart of the food desert in Chattanooga.



Father Peter Kanvi of Neema Resettlement Outreach Ministry, Ed Ellis, Knoxville Field Officer, and a potential volunteer with the newly planted gardens in the background.

### *Bridge to Independence Program Improving the Lives of Disabled Residents*

The Jackson Field Office of Public Housing in Mississippi congratulates the Clarksdale Housing Authority for their achievement in providing permanent housing to disabled residents living in surrounding nursing homes. The Bridge to Independence (B2I) is a new program funded by the Federal Center for Medicare and Medicaid to help states decrease their reliance on long-term care institutions. Mr. Timothy Plummer, PIH Revitalization Specialist, facilitated cooperation between the B2I Project Managers and Housing Partners. The B2I Housing Consultant, John Randazzo, and Project Director, Molly Parker, held a live meeting conference with Mississippi Public Housing Authorities and provided best practices to introduce PHAs to the program. As of today, Mississippi has housed 2 residents through the Bridge to Independence funding.



Jackson Field Office Staff in Live Meeting Conference

### *Smoke Free Housing Seminar for Miami MF Partners*

In a joint effort between HUD, the American Lung Association in Florida (ALAF), Broward Regional Health Planning Council (BRHPC), and the Transforming Our Community's Health (TOUCH) Initiative, the "A Breath of Fresh Air" Smoke Free Housing Seminar educated, enlightened, and encouraged over 50 Broward property owners, managers, realtors, and residents on the benefits of adopting smoke free policies in multi-unit housing structures. The smoke-free housing seminar that took place on July 16, 2012 in Dania Beach, FL provided an opportunity for participants to learn more about adopting smoke free policies in multi-family housing and a chance to interact directly with those who have succeeded in their efforts. The seminar featured a local legal expert, a panel of housing professionals who have already implemented smoke-free policies in their Florida properties, and a representative from



Miami FOD, Armando Fana, addresses participants in the Smoke Free Housing Seminar

University's Area Health Education Center (AHEC). HUD Miami Field Office staff, the PHAs of Fort Myers and Sarasota and the Director of Field Operations for Elderly Housing Development Opportunities Inc (EHDOC) participated in the housing panel. HUD's participation in the seminar and partnership with organizers assisted in promoting and encouraging a smoke free housing environment within HUD funded housing projects.

### *HUD Secretary Donovan Announces \$25 Billion Multi-bank Settlement*

Secretary Shaun Donovan joined the Attorneys General of Arkansas and Tennessee, Dustin McDaniel and Robert Cooper respectively, in announcing the terms of the \$25 Billion multi-bank settlement between 49 State Attorneys General, the United States Justice Department, and Bank of America, JPMorgan Chase, Wells Fargo, Citigroup, and Ally Financial, the country's largest mortgage servicers, for mortgage loan servicing and foreclosure abuses. Both Arkansas and Tennessee plan to use the funds for consumer education, housing counseling, and other activities congruent with the intent of the settlement. Secretary Donovan recognized the critical role both AGs played in creating the settlement and praised them for resisting the temptation to, as many states have done, put the money in their general fund.



Arkansas AG, Tennessee AG Cooper and HUD Secretary Shaun Donovan in Memphis.

### *HUD Trains Refugee Resettlement Workers in Fair Housing Issues*

Myriam Mwizerwa, Resettlement Director for World Relief Nashville, approached HUD's Nashville FOD Keith Richardson for help with understanding guidance she had received as a result of conversations between HUD and the State Department. The issue was of utter importance and Myriam wanted to make sure that her agency was following all Fair Housing rules. Mr. Richardson extended an offer to Catholic Charities' Holly Johnson, State Refugee Coordinator, to conduct training for all refugee resettlement workers.

Michael Mason, Acting Director of Fair Housing and Equal Opportunity, came to a July gathering in Nashville of approximately forty front line workers from across the state to explain how the Fair Housing Act applies to the refugee population. He presented the ways in which refugees can file fair housing complaints if landlords refuse to rent to them because of race, religion, national origin or other protected class. Mason also issued a challenge to the refugees to educate themselves on their housing rights and promoted expanding their choices as they transitioned to selecting their own long-term housing.



### *First Ever Partners' Planning Meeting Changing the Landscape of Georgia*

Over three hundred partners throughout Georgia participated in HUD's first ever Partners' Planning Meeting at the Georgia International Convention Center just south of Atlanta in College Park, GA. *Changing Landscape: Partnering to Create Sustainable Communities* was the theme and focus of the meetings which consisted of major breakout sessions addressing such topics as: the State of Georgia's Housing Market, Moving from Dependency to Sustainability, and Collaboration is the Key. These roll-up-your-sleeves, small and effective working group sessions enhanced dialogue and culminated into the Community Collaboration Sessions.

"I don't need to tell you that these are challenging times and it requires leadership, vision, and a willingness to work together collaboratively to leverage resources in order to make a positive difference for those we serve," said HUD Region IV, RA Ed Jennings, Jr. "There is no doubt that change is upon us and it will require innovative leadership from all of us and you included to cooperatively 'win the future'."

The top recommendation was "the need for HUD to be more flexible in program implementation;" the group further stated that "if HUD were more flexible, then they would not disappoint HUD." The next highest rated recommendation was the need for more foreclosure prevention assistance as the state remains in the top ten in the nation. The first ever Georgia Partners' Planning meeting will not be the last. This new innovative and inclusive, from-the-ground-up methodology was well received and will be followed by annual meetings as it works to change the landscape to create sustainable communities throughout Georgia.



Partners breakout session working on major recommendations to create sustainable communities

### **Federal and State Collaboration is Working to Make Rental Housing Even More Affordable**

The US Department of Agriculture - Rural Development (USDA-RD), HUD, and North Carolina Housing Finance Agency (NCHFA) announced a partnership that will reduce regulatory burdens on affordable housing developers and owners. As a result of this partnership, state and federal agencies will be able to better serve low-income rental families. To expedite the construction of affordable housing, USDA-RD, HUD, and the NCHFA partnered to develop and approve an MOU that will align Subsidy Layering Review requirements and streamline the construction of affordable rental housing.

"NCHFA is pleased to be part of this important initiative," said A. Robert Kucab, Executive Director of the North Carolina Housing Finance Agency. "The united effort by our three agencies will enable each of us to leverage our resources more effectively to produce the housing that is so greatly needed in North Carolina for families and seniors of low income."



NC Housing Finance Director, Bob Kucab; HUD Southeast RA, Ed Jennings, Jr.; USDA NC Rural Development Director, Randy Gore

Developers of affordable housing projects that are funded by multiple federal agencies are required to be compliant with multiple subsidy-layering reviews and inspections. Therefore, there may be delays in property construction associated with the multiple compliance requirements. This MOU offers an administrative solution for harmonizing state and federal affordable rental housing program policies. It will increase communication between agencies, provide a "one-stop-shop" for development applicants, implement timelines to ensure expediency of reviews and simplify the application process to benefit developers, tenants, and local communities working to create and preserve affordable housing. "This initiative exemplifies how collaboration at the federal and state levels is working to eliminate burdensome requirements for our customers, and after everything is said and done, will work to better serve low-income rental families" said HUD Southeast Regional Administrator Ed Jennings, Jr.

### *Central Florida Job Fair offers Wealth of Information for 3,500 Individuals*

HUD staff provided materials and contact information to nearly 3,500 Floridians in the Central Florida Job Fair, along with information about government employment issues, USA Jobs, foreclosure prevention and counseling, Florida's Hardest Hit Fund, Anti-Scam awareness and reporting, homeless resources, low-income rental opportunities, public housing and Section 8 Housing Choice Vouchers, and Fair Housing Laws. The Orlando FOD and SF Senior Liaison responded to individual attendees and improved public understanding of the popular issues that affect residents and consumers, especially foreclosure prevention and counseling. Another important effect of HUD's participation is the positive public impression of HUD as an agency committed to the interests of the citizens in Central Florida communities.



Mike Daly, SF Senior Liaison, confers with Job Fair attendees

### *City of Atlanta and Obama Administration Officials Host Housing Refinancing Roundtable*

Recently the City of Atlanta, HUD, and the Department of Planning and Community Development hosted the Atlanta Housing Refinancing Roundtable at City Hall. The primary goals of the roundtable were to identify impediments and provide solutions to the White House Officials concerning homeownership preservation and also to learn more about the pending legislation related to helping all qualified underwater homeowners.

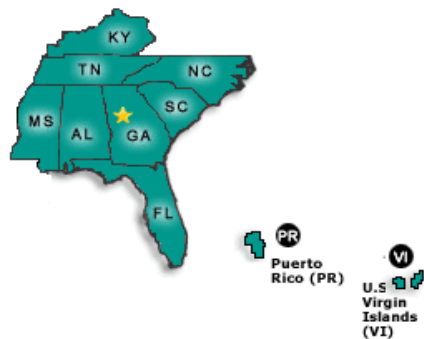
"As federal lawmakers consider expanding refinancing options to help homeowners avoid foreclosure, we have an opportunity to let Washington know what's working for City of Atlanta residents," said Mayor Kasim Reed. "Right now, many homeowners in Atlanta remain behind on their loans. Hosting this housing refinancing roundtable meeting with

White House officials is a step in the right direction towards helping borrowers save their homes under new federally mandated options."



HUD SE Regional Administrator, Ed Jennings; City of Atlanta Commissioner, James Shelby; and City of Atlanta Deputy Commissioner Department of Planning and Community Development

More than a dozen local area community leaders and housing professionals participated in the refinance roundtable meeting to share success stories and offer solutions to send to the Obama Administration. Housing refinance roundtable meetings are being hosted throughout the Southeast and the nation by city and or community leaders to address the issues facing homeownership preservation and to better understand the significance of the proposed legislative changes aimed at providing equal access to historical low interest rates for all qualified homeowners. In 2009, the Administration launched the Home Affordable Refinance Program. According to White House officials, nearly one million homeowners were able to refinance and save thousands of dollars under the program.



# Field Office Directory

## Atlanta Regional Office

40 Marietta Street  
Five Points Plaza  
Atlanta, GA 30303-2806  
Regional Administrator: Ed Jennings, Jr.  
Deputy Regional Administrator: Karen Jackson-Sims  
Tel: (404) 331-5136/Fax: (404) 730-2392  
[www.hud.gov/georgia](http://www.hud.gov/georgia)

## Birmingham Field Office

950 22nd St North, Suite 900  
Birmingham, AL 35203-5302  
Director: Michael German  
Tel: (205) 731-2617/Fax: (205) 731-2593  
[www.hud.gov/alabama](http://www.hud.gov/alabama)

## Columbia Field Office

1835 Assembly Street, 13th Floor  
Columbia, SC 29201-2480  
Director: Larry Knightner  
Tel: (803) 765-5592/Fax: (803) 253-3043  
[www.hud.gov/southcarolina](http://www.hud.gov/southcarolina)

## Greensboro Field Office

1500 Pinecroft Road  
Asheville Building, Suite 401  
Greensboro, NC 27407-3838  
Acting Director: Curtis L. Davis  
Tel: (336) 547-4000/Fax: (336) 547-4138  
[www.hud.gov/northcarolina](http://www.hud.gov/northcarolina)

## Jackson Field Office

100 W. Capitol Street  
McCoy Federal Building, Room 910  
Jackson, MS 39269-1096  
Director: Jerrie G. Magruder  
Tel: (601) 965-4757/Fax: (601) 965-4773  
[www.hud.gov/mississippi](http://www.hud.gov/mississippi)

## Jacksonville Field Office

Charles E. Bennett Federal Building  
400 W. Bay Street, Suite 1015  
Jacksonville, FL 32202  
Acting Director: Paul Ausley  
Tel: (904) 232-2627/Fax: (904) 232-3759  
[www.hud.gov/florida](http://www.hud.gov/florida)

## Knoxville Field Office

710 Locust Street, SW, Suite 300  
Knoxville, TN 37902-2526  
Director: Ed Ellis  
Tel: (865) 545-4370/Fax: (865) 545-4569  
[www.hud.gov/tennessee](http://www.hud.gov/tennessee)

## Louisville Field Office

601 West Broadway  
Louisville, KY 40202  
Director: Krista Mills  
Tel: (502) 582-5251/Fax: (502) 582-6074  
[www.hud.gov/kentucky](http://www.hud.gov/kentucky)

## Memphis Field Office

200 Jefferson Avenue, Suite 300  
Memphis, TN 38103-2389  
Director: John Gemmill  
Tel: (901) 544-3367/Fax: (901) 544-3697  
[www.hud.gov/tennessee](http://www.hud.gov/tennessee)

## Miami Field Office

909 SE First Avenue  
Miami, FL 33131  
Director: Armando Fana  
Tel: (305) 536-5678/Fax: (305) 536-5765  
[www.hud.gov/florida](http://www.hud.gov/florida)

## Nashville Field Office

235 Cumberland Bend, Suite 200  
Nashville, TN 37228-1803  
Director: Keith Richardson  
Tel: (615) 736-5600/Fax: (615) 736-7848  
[www.hud.gov/tennessee](http://www.hud.gov/tennessee)

## Orlando Field Office

3751 Maguire Boulevard, Room 270  
Orlando, FL 32803-3032  
Director: Paul C. Ausley, Jr.  
Tel: (407) 648-6441/Fax: (407) 648-6310  
[www.hud.gov/florida](http://www.hud.gov/florida)

## San Juan Field Office

235 Federico Costa Street, Suite 200  
San Juan, PR 00918  
Director: Efrain Maldonado  
Tel: (787) 766-5400/Fax: (787) 766-5995  
[www.hud.gov/puertorico](http://www.hud.gov/puertorico)


## Tampa Field Office

500 Zack Street, Suite 402  
Tampa, FL 33602  
Acting Director: Karen Jackson-Sims  
Tel: (813) 228-2026/Fax: (813) 228-2431  
[www.hud.gov/florida](http://www.hud.gov/florida)

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