



U.S. Department of Housing and Urban Development NEWS FROM REGION V AUGUST 2012

From the Regional Administrator

It's summer in the Midwest, a time we usually think about vacations, beaches, picnics and fun. This year we have also been thinking about droughts, wildfires and destructive storms. Mother Nature has hit some areas of this country hard. And although Region V has not had to worry about wildfires, we've had several damaging storms; the most recent hit Minnesota. Last month, President Obama issued a disaster declaration for 13 counties and three Indian Reservations in [Minnesota](#) which allowed HUD to offer foreclosure relief and other assistance to certain families living in these areas. Since this isn't the first state in our region to be offered Disaster Assistance, nor is it likely to be the last, I think it is important to understand exactly what this means. I want to make sure every eligible family and community can take advantage of what HUD has to offer. When HUD offers disaster assistance, it is:



- **Offering the State and other entitlement communities the ability to reallocate existing federal resources toward disaster relief**– HUD's Community Development Block Grant (CDBG) and HOME programs give the state and communities the flexibility to redirect millions of dollars to address critical needs, including housing and services for disaster victims. HUD is currently contacting State and local officials to explore streamlining the Department's CDBG and HOME programs in order to expedite the repair and replacement of damaged housing;
- **Granting immediate foreclosure relief**– HUD grants a 90-day moratorium on foreclosures and forbearance on foreclosures of Federal Housing Administration (FHA)-insured home mortgages; (if approved by FEMA)
- **Making mortgage insurance available**– HUD's Section 203(h) program provides FHA insurance to disaster victims who have lost their homes and are facing the daunting task of rebuilding or buying another home. Borrowers from participating FHA-approved lenders are eligible for 100 percent financing, including closing costs; (if approved by FEMA)
- **Making insurance available for both mortgages and home rehabilitation**– HUD's Section 203(k) loan program enables those who have lost their homes to finance the purchase or refinance of a house along with its repair through a single mortgage. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single-

family home; and

Offering Section 108 loan guarantee assistance– HUD will offer state and local governments federally guaranteed loans for housing rehabilitation, economic development and repair of public infrastructure.

Information on housing providers and HUD programs -The Department will share information with FEMA and the State on housing providers that may have available units in the impacted counties. This includes Public Housing Agencies and Multi-Family owners. The Department will also connect FEMA and the State to subject matter experts to provide information on HUD programs and providers.

Read about these and other HUD programs designed to assist disaster victims.

While we are talking about emergencies -- September is “National Preparedness Month”, so now is the time to check out this [FEMA preparedness site](#) to help you prepare, plan and stay informed for emergencies for your family and community. As always, we hope for the best but stay prepared for the contingencies that may come our way.

Gary, Chicago and Milwaukee Regional Cooperation: Early in his administration, President Obama directed federal agencies to work together more closely and build on one another’s investments and policies for greater results than any single agency could on its own, which has led to the [Partnership for Sustainable Communities](#), [TIGER grants](#) and collaborative efforts within the White House. And Region V is enthusiastically putting this approach to work effectively tackling the challenges in Northwest Indiana. This chapter in Federal Partnerships started when I convened the initial Northwest Indiana (NWI) Alignment meeting on January 31, 2012 to a standing room only crowd consisting of regional administrators and staff from no fewer than eight federal departments, Gary’s new Mayor Karen Freeman-Wilson, her cabinet members, Northwest Indiana Regional Development Authority (RDA), Northwestern Indiana Regional Planning Commission, and members of the Metropolitan Planning Council (MPC). In recent years, momentum has been building across state lines and municipalities within the region for coordinated reinvestment and planning. The meeting at HUD was to align government agencies and join our community and region partners in a combined effort to support this national model for regional economic revitalization. We are focused on leveraging the power of multiple federal agencies along with community and region partners in a synergistic place-based revitalization strategy for Northwest Indiana to identify available resources and innovative strategies to support the development of sustainable solutions. Last week I had the opportunity to join with MPC at a luncheon to discuss the Milwaukee, Chicago and Gary regional approach, where progress, growth and sustainability don’t stop at state lines. This is such an exciting glimpse into the future of a country ready to collaborate not only to survive but to strengthen and grow together. [To learn more, watch MPC video here.](#)

Rental Alignment: You may remember back in the December Newsletter, I discussed another good example of the President’s vision of federal agencies working together – the pilot programs under the [Rental Policy Working Group \(RPWG\)](#). I have been working closely on two of these alignment initiatives: streamlining physical property inspections and subsidy layering reviews. Because multifamily housing projects that receive federal funds are subject to physical inspection as a condition of assistance, using more than one federal funding stream on a property

can result in multiple similar inspections. Ten states participated in pilot programs to streamline physical inspections of properties and subsidy layering reviews. As part of the physical inspection pilot, state-level teams in Michigan, Minnesota, Ohio, Oregon, Washington, and Wisconsin are merging all required physical inspections into a single inspection protocol with a defined frequency at each multifamily property. This pilot program will save money in government costs and even more in potential private sector costs — due to fewer inspections, reduced staff time and travel costs, and increased attention to regular duties. The second pilot initiative addresses subsidy layering reviews to eliminate redundancy and wasted resources in affordable rental housing initiatives. HUD, USDA, and Treasury currently handle their required reviews differently. The initiative will standardize and coordinate subsidy approval criteria and data-sharing efforts. State-level teams in Michigan, Nevada, North Carolina, Ohio, Pennsylvania, South Carolina, and Wisconsin have implemented pilots to align subsidy layering reviews. These efforts are expected to generate governmental savings through fewer reviews and consistent, better-informed decisions, whereas private-sector benefits include improved completion time and a reduced risk of closing delays. The results of this work will become the basis for a standardized format that can be applied in other states. Last week I participated in a White House domestic Policy Council Conference on the pilots and the information we've gained from the recent surveys tells me they are working – the federal agencies and the state HFAs are forming a beneficial partnership that works. The survey provides helpful insights into the opportunities for success and improvement as we move forward. HFAs indicate that the pilots are valuable in both direct (cost savings) and indirect (increased collaboration) ways, but they feel a comprehensive Memorandum of Understanding would improve the process of approval and implementation. The team will conduct a complete evaluation of outcomes at the end of 2012, at the conclusion of the pilots. We expect to use these results in an expansion of the pilots in 2013, continuing to strive for a comprehensive solution to duplicative and burdensome administrative overlap in the areas of physical inspection and subsidy layering review to support and sustain affordable housing efforts.

I enjoy my visits around the region where I get to hear what you, our partners have to say; most recently, I've been to Fort Wayne, Cincinnati, Cleveland and Green Bay. Coming up I'll be speaking at the Illinois NAHRO Annual Meeting in Springfield on August 16th; the Michigan Economic Development Association Conference in Grand Rapids on September 6th and the Midwest Affordable Housing Summit in Chicago on September 24th (www.summit.mahma.com). It is a thrill for me to meet you and learn about the great work you are doing.

SUSTAINABILITY: HUD Partners with DOT, EPA and others on First-Ever Regional Symposium for Sustainable Community Grantees.

Region V Federal Partners hosted a grantee gathering of more than 100 local and regional community planning and development professionals at a two-day Regional Symposium on June 5-6, 2012.

HUD's Regional Administrator, Antonio R. Riley, opened the symposium by stating that, "The President, our Secretaries, and we, the Regional Administrators, want to make sure that the individual members of the Federal Partnership for Sustainable Communities – HUD, DOT and EPA—work together so that energy efficient housing and transportation are not mutually exclusive, but part and parcel of environmentally-smart planning, design and development. And

to this end, HUD's Office of Sustainable Housing and Communities has awarded more than \$27 million for Regional Planning and more than \$15.8 million for Community Challenge initiatives, a total of nearly \$43 million to the Midwest Region for sustainable communities over the last two years." Federal Transit Agency's Regional Administrator, Marisol Simon and EPA's Deputy Regional Administrator, Bharat Mathur, also welcomed grantees. All three regional administrators spoke highly of the interagency collaboration and emphasized the importance of on-the-ground results to demonstrate the value of the Partnership's efforts. Attendees heard from key agency officials and participated in workshops on a variety of grantee-selected topics including community engagement, vacant land reuse, environmental justice, performance measures, foundation connections, university involvement, workforce development and economic development. One highlight for grantees was the small-group discussion session with federal agencies that was similar to "speed dating". Federal agency staff were stationed at tables in a large room and grantees alternated for three 20-minute sessions at the tables of their choice to learn about different programs followed by an opportunity to ask questions and generate dialog. Chicago Metropolitan Agency for Planning (CMAP), a 2010 Regional Planning Grantee, hosted the second day of the symposium. The symposium closed with HUD's Deputy Director for the Office of Sustainable Housing and Communities, Mariia Zimmerman, and EPA's Director of the Office of Sustainable Communities, John Frece, discussing strategies for moving projects from planning to action in the year ahead.

COC GUIDANCE: HUD posted the interim [Continuum of Care Rules and Guidance](#) on their website. This interim rule focuses on regulatory implementation of the new CoC program, including guidance on the CoC planning process. To assist CoC programs in successful implementation of the consolidated program, HUD has provided resources on these changes.

SAVE THE DATE: Annual Peer to Peer Homeless Provider Conference in Springfield September 11 & 12, 2012: The Chicago Office of Community Planning and Development will hold its Annual Peer to Peer Homeless Provider Conference in Springfield, Illinois this year. This conference will provide you with the opportunity to share your homeless experiences, problems, issues and concerns with your peers and HUD. You will have the opportunity to ask questions, learn about best practices related to homeless services, and form new relationships. The final agenda is forthcoming and will include: HMIS, HUD/ VASH, Preparing for HUD Monitoring, Chronic Homelessness, Accessing Mainstream Resources, Fair Housing and approaches to helping formerly Incarcerated individuals.

Date: September 11 & 12, 2012

Location: Hilton Springfield, 700 East Adams Street, Springfield, Illinois (217-789-1530)

Hotel Cost: \$70/Single or \$85/Double (*must mention the HUD Homeless Provider Peer to Peer Conference and book before 20 August to get discounted rate*)

Parking: \$8/Day

Registration: [Register here](#). The conference is free. Contact Darrel Bugajsky at 312-913-8716 or at Darrel.Bugajsky@hud.gov for further information.

SMOKE-FREE HOUSING TOOLKITS FOR OWNERS/MANAGEMENT AGENTS AND RESIDENTS: These Toolkits are provided by HUD in partnership with the American Academy of Pediatrics, the American Lung Association, and the U.S. Department of Health and Human Services. They are a compilation of existing educational, "how-to" and resource brochures,

pamphlets and other information designed to assist owners/management agents and residents of public and assisted multi-family housing who want safer and healthier homes. Find out more here: [Smoke free housing toolkit](#):

TENANT RESOURCE NETWORK: In an effort to help low-income tenants receiving Section 8 project-based rental assistance and to preserve affordable housing, the Department of HUD awarded nearly \$5 million to 15 nonprofit organizations through HUD's new *Tenant Resource Network* in June. Four organizations to receive awards are in Region V, they are: The Metropolitan Tenants Organization in Illinois; United Community Housing Coalition in Michigan; Home Line in Minnesota and Coalition on Homeless and Housing in Ohio. The purpose of TRN is to make grants to qualified nonprofit organizations to assist, inform, educate and engage tenants living in certain Section 8-assisted properties at risk of losing affordability protections or project-based rental assistance. Read more here: [Tenant Resource Network](#).

HUD ISSUES RENTAL ASSISTANCE DEMONSTRATION (RAD) FINAL RULE: HUD achieved a major milestone recently with the publication of the [Rental Assistance Demonstration \(RAD\) final rules](#) in the Federal Register—officially implementing the Obama Administration's groundbreaking strategy to preserve tens of thousands of units of public and assisted housing. Congratulations to the employees who have been working tirelessly on this project for the past three years. The Rental Assistance Demonstration ([RAD](#)) allows public housing agencies and owners of certain at-risk, federally-assisted properties to convert their current assistance to long-term contracts. Such contracts will better allow owners to leverage millions of dollars in debt and equity to address immediate capital needs and preserve these affordable housing units. Last week's publication updates initial rules published for public comment in March. Along with the publication of the final rules, HUD has published a [document](#) detailing its response to public comments. Last year, HUD released [Capital Needs in the Public Housing Program](#), a Congressionally-funded study of capital needs in public housing. The study found that the nation's 1.2 million public housing units need nearly \$26 billion to keep these homes in safe and decent condition for families, a figure well in excess of the roughly \$2 billion annually that the Congress appropriates for capital repairs. Beyond the public housing stock, the Moderate Rehabilitation (Mod Rehab), Rent Supplement (Rent Supp), and Rental Assistance Payment (RAP) programs either offer no option to renew and risk being lost from the affordable housing stock or cannot renew on terms that attract sufficient capital to preserve long-term affordability. In November 2011, Congress authorized HUD to implement RAD as a budget-neutral demonstration program with two components, allowing for the conversion of assistance for public housing, Mod Rehab, Rent Supp, and RAP properties to long-term contracts with stable funding. HUD estimates that the authority under RAD will enable owners to leverage financing to help reduce the severe backlog of capital repair needs. In the process, RAD will help create and support local construction jobs in communities across the country. HUD has set an August 7th deadline to apply for funds under the Project Rental Assistance Demonstration Project. More [here](#).

DASP: Qualified entities interested in purchasing pools of severely distressed loans formerly insured by the Federal Housing Administration (FHA) can now submit applications for the Distressed Asset Stabilization Program, an expansion of an FHA disposition program that sells pools of defaulted mortgages headed for foreclosure and provides the opportunity for the purchaser and borrower to avoid a costly foreclosure. According to loan pool information released recently, approximately 3,500 loans will be sold in four metropolitan areas that are among those hardest hit by the foreclosure crisis – **Chicago, IL**; Newark, NJ; Phoenix, AZ; and Tampa, FL – aligning with other neighborhood stabilization efforts to help those communities recover as quickly as possible. Applications are due by August 22, 2012. Read more [here](#)

FHA NEWS: FHA Loss Mitigation Series: Loss Mitigation webinars designed for FHA approved servicing lenders and housing counseling agencies – Wednesdays, 2:00 pm EST. Schedule from August 1 - September 12:

- **August 8** - Webinar II: HUD Loss Mitigation – Home Retention Options. Register [here](#).
- **August 15** - Webinar III: HUD Loss Mitigation Disposition Options – Pre-Foreclosure Sale & Deed in Lieu. Register [here](#).
- **August 22** - Webinar IV: SFDMS - Default Reporting. Register [here](#).
- **August 29** - Webinar V: HUD's Neighborhood Watch System – Servicer Tools. Register [here](#).
- **September 12** - Webinar VI: FHA Claims. Register [here](#).

If you missed a recent **FHA webinar**, please visit their [webinar archive](#) to view.

Visit the **National Homeownership Center** homepage at:

<http://www.hud.gov/offices/hsg/sfh/hsgsingle.cfm>. Servicing lenders can visit the National Servicing Center at: <http://www.hud.gov/offices/hsg/sfh/nsc/nschome.cfm>.

FHA has posted new Frequently Asked Questions (FAQs) on Streamline Refinance Transaction Indemnification. To view the new FAQs, click [here](#). For technical support on this or any other FHA issue, search the FHA online knowledge base at www.hud.gov/answers, or contact the FHA Resource Center at answers@hud.gov or toll-free from 8:00 a.m. - 8:00 p.m. ET at: (800) CALLFHA or (800) 225-5342. (TDD users call 877-TDD-2HUD or 877-833-2483).

FHA APPROVAL ONLINE: HUD has launched an online application for lenders who wish to become FHA-approved. All lenders seeking new FHA approval must submit their application package [online](#).

New Mortgagee Letters: 2012-10 – discusses FHA rescission of the new guidance on policies concerning Disputed Accounts and Collection Accounts discussed in Mortgagee Letter (ML) 2012-3, which was to become effective July 1, 2012. 2012-11- provides changes relating to title approval at conveyance. 2012-12 - clarifies that FHA policy does not exempt mortgagees from adhering to state and local laws relating to the protection and preservation of properties that were secured by an FHA insured mortgage. To read all FHA Mortgagee Letters, [click here](#).

PUBLIC HOUSING AUTHORITIES HONORED DAD: For the second consecutive year, hundreds of public housing authorities across the country hosted free events to celebrate Father's Day. Nearly 300 local agencies answered HUD's call to host Father's Day 2012, compared to approximately 200 agencies during last year's inaugural event. The purpose was to celebrate fatherhood, family and to support dads in staying connected with their children. [See which housing authorities hosted events in your area.](#) "For a second year, housing authorities were creative in an effort to connect fathers and their children," said HUD Secretary Shaun Donovan, himself a father of two. "Whether it's a Friday night dinner with dad or a Saturday basketball tournament, the events spoke to this year's theme, 'Reconnecting Families and Dads.'"

RURAL NEWS: Check out the [Housing Assistance Council](#) (HAC) website for their July Newsletter and latest news on rural affordable housing.

UNITED STATES INTERAGENCY COUNCIL ON HOMELESSNESS: Read newsletter on [Rural Homelessness](#).

MORTGAGE SERVICING SETTLEMENT: Here is up-to-date information about the settlement: www.NationalForeclosureSettlement.com; and [HUD: overview of Mortgage Servicing Settlement](#)

HUD AND TREASUREY RELEASE JULY HOUSING SCORECARD: – a comprehensive report on the nation's housing market. Data in the Housing Scorecard show continued signs of recovery as foreclosure starts and completions declined in June, though officials expect activity to increase in the coming months as firms lift delays in foreclosure processing. In addition, the inventory of houses for sale remained low; at current pace, it would take 6.6 months to sell the supply of existing homes on the market and 4.9 months to clear the new homes on the market. Experts consider a six month supply of homes to be a balanced market. Distressed sales remain a key factor, however, as the impact of serious delinquencies and underwater mortgages continue to temper market gains. The full report is available online at www.hud.gov/scorecard.

AKRON AWARDED \$3.8 LOAN GUARANTEE: HUD's Midwest Regional Administrator Antonio R. Riley announced recently that HUD is approving a \$3.8 million loan guarantee to the City of Akron to finance development of the Highland Square Grocery Store Project. The grocery store, which will be leased by locally owned grocery store chain Mustard Seed Market, will be part of a new retail district including stores and a library. "This part of Akron has been a food desert since 2002. A grocery store will provide fresh food at reasonable prices to benefit the health and quality of life for area residents while also creating approximately 57 jobs -- truly a win-win situation for Akron," said Riley. [Read more here.](#)

IN THE NEWS

HOUSING AUTHORITY SCHOLARSHIPS OFFER CHANCE FOR BETTER LIFE IN CHARLOTTE: Through the speeches, applause and camera flashes from proud parents, everyone packed inside the northeast Charlotte church seemed aware of one fact: Many didn't expect the nearly 100 scholarship winners to make it this far. The winners, almost entirely minorities, all grew up in affordable homes subsidized by the Charlotte Housing Authority. At best, the students had to overcome the hurdles associated with poverty. ...[read more here](#)

REUTERS (7/16): Many more homeowners using Obama refinance plan. The number of underwater homeowners refinancing through an Obama administration anti-foreclosure program has picked up sharply since its expansion late last year, according to figures a housing regulator released on Monday. More than 78,000 home loans were refinanced using the expanded Home Affordable Refinance Program, nicknamed HARP 2.0, during the first five months of 2012, more than for all of 2011, the Federal Housing Finance Agency said. [Read more here.](#)

HOME OWNERSHIP: Buying Home Beats Renting After Just 3 Years in Much of US. ABC News (08/02/12) Farnham. Considering such factors as purchase price-to-rent ratio, tax considerations, utility costs, appreciation and maintenance, Zillow.com has determined that homeownership is more affordable than renting after just three years in most of the 7,500 U.S. cities analyzed. The financial benefits of owning outweigh those of renting even sooner in markets that saw drastic price declines during the recession -- such as Miami and Tampa, where the "breakeven horizon" is 1.6 years. In areas where home values held steady, the advantages of ownership may not be apparent until much later. <http://abcnews.go.com/Business/buying-home-beats-renting-years/story?id=16908969>

FOR INVESTORS, "HOME" IS NO LONGER A FOUR-LETTER WORD (WSJ): The real-estate sector, for the first time in years, is serving as a beacon of relative strength in an otherwise weak economy. Standard & Poor's on Tuesday reported that home prices in its S&P/Case-Shiller 20-city index rose 0.9% in May from the prior month, after adjusting for seasonal trends, and have risen 2.6% since bottoming in January. [Read more here.](#)

HEYMAN MEDAL FINALISTS AT HUD AND VA ARE GETTING VETERANS OFF THE STREETS: (Washington Post) Mark Johnston, fresh out of graduate school, took a job with the Department of Agriculture in 1983 on a hunger commission working out of the White House. On his way to work one morning, he saw a man sleeping on a grate just outside the White House compound, apparently homeless. "I went up to him and asked, 'What are you doing here?'" Johnston recalls. "There was a shelter that had just opened up, so he didn't need to be on the street." [Read more here.](#)

REGIONAL TRANSPORTATION AUTHORITY IN S.E. MICHIGAN: As cities like Detroit are still contending with lower tax bases resulting from economic recession, public transit agencies struggle to cover operating expenses and are forced to reduce operating times and make

cuts to vital bus and other transit services. U.S. Transportation Secretary Ray LaHood supports greater federal funding to help cover these public transit operating costs. Says LaHood to [The Huffington Post](#): “Over the long run, the best way to address many of the challenges facing the transit agencies in Detroit and the surrounding suburbs is for the Michigan legislature to implement a Regional Transportation Authority as soon as possible. If fully funded, an RTA will eventually bring the many struggling transit agencies serving greater-Detroit into one system that will be more efficient, more reliable, and be more responsive to the needs of the people throughout the region.” Detroit received \$25 million in funding from the Department of Transportation’s TIGER (Transportation Investment Generating Economic Recovery) program for a local Bus Rapid Transit (BRT) system that spurred the need for a regional transit authority. For more on TIGER and other Partnership for Sustainable Communities grants, read about the [TIGER grant announcement](#) or visit www.smartgrowthamerica.org/partnership.

Field Office Happenings

FIELD LEADERSHIP MEET WITH DEPUTY SECRETARY: HUD senior Field Leadership met with newly appointed Deputy Secretary Maurice Jones recently. The Deputy Secretary shared his vision of HUD, spoke of his core values and solicited ideas and feedback from the Field Office Directors who gathered from 82 offices around the country for a 3-day meeting and briefing with headquarters officials. All program assistant secretaries and other officials also updated the Directors on their plans and initiatives for Transforming the Way HUD Does Business in their respective programs and policies.

CINCINNATI NEWS: Theodore Tozer, President of Ginny Mae, Region V Administrator Antonio Riley, and Cincinnati Field Office Director James Cunningham met with a group of Ohio-based stakeholders at a refinancing roundtable held in Cincinnati, Ohio on June 15, 2012.



The group discussed the administration’s proposals which would allow homeowners with negative equity to take advantage of historically-low interest rates by refinancing their mortgages. The roundtable included local elected officials, staff of state and local housing agencies, housing counseling agency staff, and representatives from neighborhood groups.

FLINT FIELD OFFICE PARTICIPATES IN TWO DAY AUTO REPURPOSING EVENT: (by Tony Martin): This past May, Flint Field Office Director Lou Berra and one of his staff participated in a day-long discussion on auto-repurposing and took a bus tour to view former auto sites in the Buena Vista/Saginaw/Bay City community.

Day one began with a bus tour of six Brownfield sites in the three communities of Buena Vista, Saginaw and Bay City. The purpose of the tour was to help participants learn more about the places that these communities seek to turn back into productive properties.

Day two involved a day-long roundtable discussion to strengthen partnership efforts to promote revitalization and job creation in the Great Lakes Bay Region. It was sponsored by EPA, in partnership with the Mayors Automotive Coalition. Steering committee cosponsors included the U.S. Department of Labor's Office of Recovery for Auto Communities and Workers, the Funders' Network for Smart Growth and Livable Communities and the RACER Trust.

Many federal and state partners attended the roundtable event and spoke about resources their organizations could bring to the table. HUD spoke about some of its resources including CPD and other funding opportunities. Because of the broad and wide participation – about 80 people attended - concerns were discussed and ideas shared on how to best address the cleanup and redevelopment of auto sector properties in the local community. As a result, participants left with a better understanding of what can be done to promote environmental cleanup, revitalization and planning for a sustainable future. The information and discussion shared should help bring practical strategies and revitalization results to these communities. This was the first of four roundtables held in Midwest automotive communities this summer. In addition to Michigan, other sessions were scheduled in Indiana and Illinois.



MILWAUKEE: RIVER WALK APARTMENTS. HUD granted approval to transfer a 70-unit Section 8 Housing Assistance Payments Contract from Washington Place Apartments to Riverwalk Apartments. Riverwalk Apartments is a beautiful development on the Fox River in Appleton, and provides a new home to 70 elderly and disabled households.

A Home for Everyone 2012: *Rebuilding the Dream* Conference was held in Green Bay, Wisconsin on July 18th and 19th. The conference was presented by the Wisconsin Collaborative for Affordable Housing. Workshops included: Introduction to FHA Multifamily Mortgage Insurance; Designing Housing for Disabilities; The Power of Nonprofits in Wisconsin; Attacking Homelessness Through Community; Helping Rehabilitation Dollars Go the Distance; and Creative Financing for Affordable Housing. Participating Regional and Milwaukee Field Office staff included: Acting Field Office Director Jim Chaplin who served as a plenary host and introduced Regional Administrator Antonio R. Riley who delivered remarks on the Department's commitment to ending homelessness. Milwaukee Field Office Counsel Judy Tucker, multifamily Production Supervisor, Stephen Schultz and Multifamily Project Management Supervisor, Michael Furnner were panelists for the Introduction to FHA Mortgage Insurance Workshop. Multifamily Project Manager Sandy Devlin and Multifamily Program Assistant Tammy Trunkel assisted with organizing and providing technical and administrative support for the conference.

JOINT FORECLOSURE EVENT HELD: Milwaukee and Minneapolis Field Offices teamed up to offer a foreclosure prevention event on Tuesday July 31, 2012. Originally offered in June,

it was rescheduled due to flooding in the Minnesota area. This free joint event, was open to the public, and took place at the Wisconsin Indianhead Technical College (WITC), located at 600 North 21st Street, Superior, Wisconsin 54880. Approximately 55 people attended the event. Housing industry professionals had an opportunity to receive free training (accredited for Minnesota Realtors) from their colleagues affiliated with; Wisconsin Housing and Economic Development Authority (WHEDA), Minnesota Housing, the Federal Housing Administration (FHA), the Veteran's Administration, USDA-Rural Development, Lutheran Social Services, One Roof, GreenPath and Community Action of Duluth. This foreclosure prevention event was offered in collaboration with Arrowhead Economic Opportunity Agency (AEOA), Bank of America, BMO-Harris Bank, Catholic Charities, Chase Bank, Community Action Duluth (CAD), Duluth Area Association of Realtors, Federal Housing Administration (FHA), GreenPath, Kootasca, Community Action, Duluth Area Association of Realtors (DAAR), Minneapolis Area Association of Realtors (MAAR), Local Initiative Support Corporation (LISC), Lutheran Social Services (LSS), Minnesota Housing Finance Agency, One Roof Community Housing, US Department of Rural Development, US Department of Veterans Affairs, US Bank, Wells Fargo Home Mortgage and Wisconsin Housing, Economic Development Authority (WHEDA) and Wisconsin Indianhead Technical College (WITC).

Sincerely,
Antonio R. Riley

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