

# PACIFIC CURRENTS

## Multifamily Housing News

U.S. Department of Housing & Urban Development — San Francisco Multifamily Hub

**Hawaii**

**Northern California**

**Nevada**

**Arizona**

Volume 7, Issue 7

December 2005

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## A Review of the Year's Goals & Accomplishments

Janet Browder, Hub Director, looks back at our successes!

## New Look To Pacific Currents!

We've given the masthead of Pacific Currents a new look!

## Disaster Preparedness Are You Ready?

We've devoted a major portion of this issue of "*Pacific Currents*" to disaster preparedness. Disasters befall us all, but we can be prepared for them.

Inside we have provided information and other recommendations from various Federal and State agencies and sources. We're highlighting an expansive Disaster Preparedness Planning presentation by the Regional Property Manager of American Baptist Homes of the West at the Association of Housing Management Agents – Northern California (AHMA-NCN) annual conference. You'll want to read it.

Look for our article focusing on a dedicated HUD employee who has unselfishly assisted the American Red Cross for a number of years.

And finally, our four-page pull-out offers several emergency checklists which were derived from the presentation cited above, the American Red Cross website and other sources.

**4 PAGE PULLOUT!**

**DISASTER CHECKLISTS!**

Property Managers  
Residents & the Elderly

#### Where To Find Our Previous Pacific Current Issues

The San Francisco HUB publishes Pacific Currents quarterly. While we try to furnish our 4,000+ subscribers with a print copy, sometimes we are only able to post the newsletter on our website due to insufficient printing funds. Look for our latest issue here:

<http://www.hud.gov/local/ca/working/localpo/mfhsgnews.cfm>

**Holiday Greetings and New Year Prosperity from all of us in the San Francisco Multifamily Hub!**

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The Multifamily Hub News is distributed to Hub clients as well as other interested parties. Comments may be directed to Christine Day at (415) 489-6610 or Christine\_J.\_Day@ HUD.GOV

**Subscriptions:** The San Francisco Multifamily HUB, USDHUD "Pacific Currents" newsletter is published on a quarterly basis and distributed free of charge to registered subscribers.

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Contributed by Jeri Henson

### Hub Lines . . .

Be kind, for everyone you meet is fighting a hard battle.

~ Philo

Goodwill is the mightiest practical force in the universe.

~ Charles F. Dole

Generosity gives assistance rather than advice.

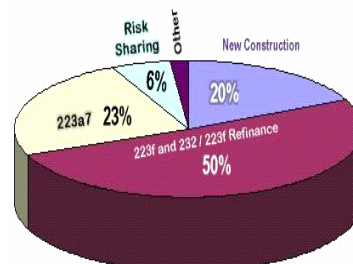
~ Vauvenargues

## ANOTHER GOOD YEAR . . . FY' 05

While it has been said before in previous "year end" accomplishments, we are pleased to report that the San Francisco Multifamily Hub accomplished, beyond our expectations, record numbers for Insured Endorsements in Fiscal Year 2005, October 1, 2004 – September 30, 2005. Much appreciation and thanks go to the HUD staff and our industry partners for their efforts which enabled us to surpass the optimistic goals we set for ourselves, particularly the Insured Endorsements and the Initial Closings of 202/811 properties.

Rehabilitation and refinancing of insured properties generated a lot of activity for the Hub this past fiscal year, just as it did in 2004. The San Francisco Office endorsed a total of 36 projects, 33 projects in California with mortgage insurance of \$151,421,100; 2 projects in Nevada with \$25,902,200 in mortgage insurance; and 1 project in Hawaii totaling \$3,160,000. In Arizona, we endorsed 20 projects with mortgage insurance totaling \$143,917,800. The second largest endorsement activity was under Section 232 where activity equaled 50% of our business.

The graphic below shows the percentage of business by section of the act that we endorsed in FY'05. In total, the San Francisco Hub insured 56 projects with mortgages that totaled \$324,401,100.



The 202/811 development aged pipeline continued its downward trend. We were extremely pleased to initially close seventeen projects with a total Capital Advance of \$55,293,500. It continues to be extremely important to close the Section 202/811 properties within the 18 month period from initial fund reservation.

FY'06 is expected to be as busy as FY'05. As of November 30, 2005, only two months into the new fiscal year, the Hub has endorsed 18 projects towards our goal of 47 projects. This activity represents a lot of hard work started in FY'05 in the summer months, that is now coming to fruition early on in the fiscal year. We are pleased with this accomplishment.

Asset Management continued to focus on maintaining the physical quality as well as the financial compliance requirements of the existing portfolio. FY'05 saw the full implementation of the Project Based Contract Administrator for Northern California which was launched on October 1, 2004. Now the entire Hub has contracts in place for the monitoring of the Section 8 properties.

We have continued our increased focus this past fiscal year on customer service by establishing regular Asset Management Industry meetings in Sacramento and Honolulu along with the

Continued on page 8

## Disaster Preparedness

So many natural disasters have occurred this year that we thought it was appropriate to devote a portion of Pacific Currents to disaster preparedness issues.

The Department of Homeland Security recommends three key steps that you can take to be prepared in case of an emergency. Those three steps include:

### 1. Assembling an Emergency Kit.

In the pull-out section to this newsletter we've provided lists for family emergency and property emergency supply lists. Your emergency kits should include everything you will need to survive for at least a three day period, the estimated amount of time you may need to remain in your home until the emergency has passed or relief workers are able to reach you.

### 2. Make a Family Communication Plan.

Your family may not be together when an emergency occurs. Make sure everyone has emergency contact numbers and know how to get in touch with one another.

It is a good idea to have an out-of-state contact that everyone can call.

Keep a list of emergency numbers near the phone and programmed in your cell phone. In your home, select a "safe-room" where everyone can gather. The best choice for this "safe-room" is an interior ground floor room with few windows and doors.

### 3. Learn more about readiness.

If your family knows what to expect, they will be calmer during and after the emergency. For example, know your emergency broadcast networks.

Local agencies will broadcast information as soon as possible after the emergency and will notify you about what you should do next. Local broadcasts will also provide updates.

Take a first aid or CPR class.

Determine what accommodations elderly family members or neighbors with special needs may have, and make arrangements for pets.

The American Red Cross website ([www.redcross.org](http://www.redcross.org)) also contains a wealth of information relating to all types of disasters - from blackouts to volcanoes. It lists what preparations should be made for each type of emergency and what to do during and after the emergency.

At the Association of Housing management Agents—Northern California (AHMA-NCN) conference on September 23rd, Jan Nunes, Regional Property Manager for American Baptist Homes of the West, delivered a presentation on Disaster Preparedness Planning. The information she presented is extremely relevant and we thought it was worth repeating here. Also refer to the Pull-out section for additional reference material.

Jan proposed that all Multifamily properties develop an Emergency Procedures Manual and keep it someplace handy. The manual containing all the information you might need in case of an emergency (so you don't have to search for it in several locations) should be organized in a way that anyone can utilize and understand it. The manual should include:

- ✓ First contact information (your emergency response team).
- ✓ Emergency contact numbers, contractor info, and other information. There can be casualties and/or damage to buildings resulting from the emergency, so up-to-date information about any medical needs of your residents and who to contact on their behalf is important.
- ✓ A fact sheet on the property, that can be provided to the media to tide them over until you have a chance to answer their questions
- ✓ Maps showing evacuation routes, emergency shut-off locations, safety features, building systems, hazardous materials locations, security systems, etc.
- ✓ Emergency drills and supplies
- ✓ Site-specific information: locations for emergency equipment, utility shut-offs, off-limit areas, escape routes, etc. This section will be a training tool used for training your response team. It is not information you would refer to during an emergency, but to become familiar with your property, what questions/information you need to be familiar with to prepare for an emergency.
- ✓ Emergency procedure plan
- ✓ Types of emergencies - these will vary from bomb threats to power failures. The Red Cross website contains a very comprehensive list of emergencies. Yours might also include situations unique to property management such as a death in a unit, medical emergencies, etc.
- ✓ Documentation - this might include logs of emergency response team meetings, emergency drills, supply lists, etc.

## Disaster Preparedness *(Continued)*

Whether or not you create an emergency manual, crucial information needs to be collected and available in case of emergency. Some of this information includes: contact numbers for emergency services and contractors; emergency response team staff; and a resident roster including any special needs of residents and pets.

Maps are an important part of any emergency response procedure. Various maps are recommended: floor plans for each floor that show apartment numbers, emergency exits, stairways, fire extinguishers, floor captains, residents with special needs, and units with pets; a maintenance map showing location of utilities, hazardous materials, etc.; floor plans indicating the evacuation route for each floor; as-built blue prints. Instructions for shutting off utilities should also be included as well as a list of the property's safety features, their locations and operating instructions.

Maps are a good visual and if posted can help emergency services personnel when staff are not present. Maps should show the location of: utility shutoffs, gas valves, gas lines, main electrical source, sprinkler stand pipes, water main valves, water lines, sewer lines, elevator rooms, hazardous materials (including cleaning supplies and chemicals), high value items, restricted areas. It is suggested that the update of a property's maps be included on the Preventative Maintenance plan to assure that any changes to the property are updated on a regular basis.

Establishing an emergency response team is also crucial. The team will take immediate action in case of an emergency and can be comprised of staff and residents. There should be a clear chain of command to handle communication and direct other members of the team.

In addition to the emergency response team, there is also a support team. This team consists of community contacts such as the fire or police departments, contractors, utility companies, insurance agents, government or charitable organizations such as the Red Cross. These agencies will be called as needed by the primary team members.

Your emergency response team should become familiar with the property, where the shut-offs, fire extinguishers, fire call boxes, hazardous materials, etc., are at the property. They should also be involved in emergency drills. Include your local fire department in any such drills to obtain their feedback on how to conduct the drill, and any improvements that need to be made. Identify a meeting

place approved by the fire department; identify residents that require assistance during evacuation, and a means of tracking residents.

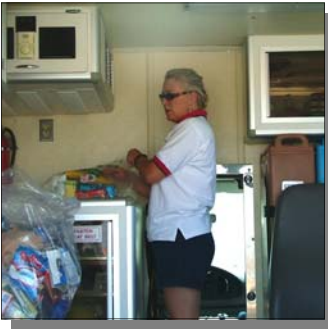
The drill will demonstrate several important aspects about your team and residents. Do the roles of team members work? Does everyone understand his or her role? How do the residents respond to an emergency? Do any residents have special needs that were not identified on the Tenant Roster? Did the pre-established meeting area work? Did you receive any feedback from the fire or police departments?

Drills should probably be conducted at least once a year. Check with your local fire department to see what they recommend. Many local fire departments like to be included in the drills. ABHOW properties they have a "Drill and Grill." The fire department comes for the drill and stays for a barbeque afterwards. Everyone loves it!

Once the immediate emergency is over, what should be done next? Here are some questions that will help you address the next steps:

- ⇒ What needs to be accomplished to return the building to normal operations? Each emergency will have its own unique set of circumstances to deal with. Work through any anticipated emergencies.
- ⇒ Who should be contacted about the emergency? You'll probably need to contact your home office and/or supervisor, owners and/or board members, insurance companies, families of residents, etc.
- ⇒ If there has been a fire, flood, or earthquake, is the building safe to enter?
- ⇒ Do you need to contact a restoration contractor or security company?
- ⇒ Do you have staff that can secure the building until someone is called?
- ⇒ Do you have a plan for residents to retrieve personal items, medication, money, etc., from their units?
- ⇒ What needs to be documented? You'll need to document the damage by taking pictures if possible. If not, write it down immediately, while it is still fresh. Details will be important especially to insurance companies. If it is suspected that the emergency was created by arson or other criminal activity, be sure any contractors brought in to repair the damage, don't toss possible evidence. Document employee's time/overtime. Keep track of any materials or supplies purchased specifically for this purpose. Track any materials or supplies taken from another building. Track vendor's invoices as they relate to the emergency.

## Brenda Payette-Zeh, HUD Employee - Red Cross Volunteer



*Brenda in Red Cross trailer.*

Ms. Brenda Payette-Zeh is a Project Manager in our Las Vegas office and has volunteered with the American Red Cross for many years. Her daily commitment to helping those in need shows when she places her personal comforts aside to endure 18-hour days, substandard living conditions and minimal privacy, all for the sole purpose of providing a meal or a snack or a safe and warm place to stay to someone she never met but someone in need.

In 2001, Brenda spent her Thanksgiving Holiday away from her family and friends to volunteer in New York City. For almost 18 days she volunteered as a Mass Care Tech to provide comfort to workers at the Respect Center located at ground zero. She organized the closing of the Respect Center by inventorying and preparing supplies to be sent to the local warehouse in NYC.

She was called to Montgomery, Alabama, in 2004 to assist in the aftermath of Hurricane Ivan. For fourteen days she was responsible for the procurement and distribution of supplies to meet the “basic fundamental needs” for those affected. She oversaw the logistic functions as well as supervising three additional persons.

Closer to home, Brenda assisted in the disaster relief operations in Southern Nevada’s January 2005 winter storm and flooding. The three rivers in Southern Utah, Southern Nevada and Northern Arizona over- flowed their banks causing extensive flooding and destroying homes in these communities. Brenda traveled daily, after her normal workday, to bring comfort and care to those families in need.

She has also responded to the victims of Hurricane Katrina by representing Southern Nevada American Red Cross by processing financial contributions in the local chapter office or over the telephone. She also volunteered at the service center set up in Nevada to provide financial assistance and temporary housing to the clients.

Throughout the years she is routinely on call as a Mass Care Chair and/or Disaster Action Team (DAT) Captain for her local Southern Nevada American Red Cross Chapter. As the Mass Care Chair she is responsible for setting up shelters or mass care feeding. This involves mobile feeding by way of Emergency Response Vehicles (ERVs) for the local chapter. As DAT Captain, she oversees an assigned team to provide assistance within the community for families that have become displaced due to house or apartment fires. Her calls have taken her to apartment communities where, not only is she recognized as a Red Cross volunteer, but also as a HUD Multifamily employee.

### Spring / Summer Industry Meeting - Sacramento, California

On June 2nd, the Sacramento Field Office hosted their spring/summer Multifamily Industry Meeting. The Industry Meetings offer an opportunity for HUD clients - property owners, management agents and residents - to meet HUD staff and receive updates on recent multifamily directives or receive information on upcoming events and procedures. At the June 2nd meeting, participants were briefed on the October 13, 2005, requirement for electronic submissions for ALL HUD 2530 forms. Guest speakers provided information on the City of Sacramento’s new Ordinance for Section 8 Contract terminations;

community services planning council resources; HUD OIG updates & current Fact Sheet; and the Neighborhood Networks program at the Filipino Plaza in Stockton.

Participant feedback on the meeting was very positive noting “well done” and “informative” comments. Everyone especially enjoyed hearing from the HUD OIG staff; most indicated they are interested in hearing about other departments of HUD, as well. Sacramento staff is looking forward to their next industry meeting and sharing information.




# Jefferson Street



**J**efferson Street Senior Housing site was originally the location of a California Department of Forestry and Fire Protection (CDF) Station. The complex included barracks, a gas and oil house, office/garage and kitchen/mess hall. These buildings were constructed between 1941 and 1966. When CDF decided to move to a newer and larger site, the City of Napa purchased the site to land bank for future use. The Housing Authority of the City of Napa purchased the site from the City and sold it to Napa Valley Community Housing (NVCH) with the condition that low-income senior housing be built on the site. NVCH partnered with Christian Church Homes of Northern California (CCH) to create Jefferson Street Senior Housing.

The property features a unique grove of old redwood trees originally used for training of the CDF staff. The building boasts an exercise room, library, computer room, community room and numerous alcoves decorated with artwork and beautifully crafted furniture. The main sitting area on the third floor has exquisite views of the courtyard and surrounding hills.



**Project/Location:**  
3400 Jefferson Street  
Napa, CA 94558

**Description:**  
77 Revenue Units  
1 Manager's Unit  
3 Story Building

**Project Size:**  
1.95 acre site  
84,946 Square Feet

**Unit Size:**  
5 floor plans ranging from  
540 to 651 square feet

**Status:**  
Construction completed 7/8/04

**Sponsors:**  
Napa Valley Community  
Housing and Christian Church  
Homes of Northern California

**Architect:**  
Hardison Komatsu  
Ivelich & Tucker

**Contractor:**  
Sunseri Construction, Inc.

**Funding Source:**  
HUD Section 202 Capital  
Advance:  
\$7,937,800

Napa County  
\$1,144,290


California Dept. of Housing &  
Community Development  
\$1,000,000

City of Napa  
\$544,574

Bank of the West's Affordable  
Housing Program  
\$350,000

Napa Housing Authority  
\$300,000

Napa Valley Vintner's  
Association  
\$110,000



EQUAL HOUSING  
OPPORTUNITY

## Winchester Senior Housing, Elko, Nevada

**Project/Location:**

South end of Winchest Drive  
Elko, NV 89801

**Description:**

10 Units for Senior Hours  
1 Unit for On-Site Manager

**Project Size:**

9,216 sq. ft.

**Unit Size:**

10 - one-bedrooms (576 sq. ft)  
1 - one bedroom (576 sq. ft)

**Status:**

Construction completed  
June 2005

**Sponsor:**

Vitality Center Housing  
Elko, Nevada

**Lender:**

**Architect:**

JD Long & Associates  
Elko, Nevada

**Contractor:**

Benchmark Constructions, Inc.  
Nampa, Idaho

**Funding Source:**

HUD Section 811 Capital  
Advance: \$ 1,103,000

State Low Income Housing

Trust Fund (LIHTF):

\$ 375,036

\$ 1,054 Non-HUD Cost

\$ 373,982 HUD Cost



**W**

inchester Senior Housing is situated in a new suburban area on the west side of Elko Nevada. The units are designed for senior citizens age 62 and over with qualifying income of up to roughly \$25,000 a year and for the disabled. It contains a community room that offers cable TV with DVD/VCR combination and a computer. One of the tenants is a computer wizard and has offered to teach anyone who wishes to learn how to use the programs on the computer. The complex also has a laundry center and the units are animal friendly for residents who want a companion pet.

The locality offers many diverse employment and training opportunities. The Northeastern Nevada Regional Hospital and the Elko Clinic are a quarter mile from the apartments. There's also a Health Service Center less than two blocks away from the complex. It offers 24 hour Live-In-Aids assistance to those needing it. Transportation is provided by KT services at no cost to the tenants; it's equipped with a wheelchair lift. There is also transportation provided to the shopping districts on a "on-call" basis at a nominal cost.



EQUAL HOUSING  
OPPORTUNITY

Continued from page 2

existing meetings held in San Francisco and Phoenix. We will continue these regular meetings during this new fiscal year. The 6<sup>th</sup> Annual Multi-State Lenders conference was again held in Las Vegas and the 7<sup>th</sup> is now in the planning stage. Our *Pacific Currents* newsletter in its 6<sup>th</sup> year of publication continues to provide a valuable service to our clients. You may have noticed our “new look” with this issue as we feel we have outgrown our previous “model” and continue to look for ways to improve this publication. This year we launched the “on-line” subscription feature, which you can find at <http://www.hud.gov/subscribe/index.cfm>.

We wish we could advise, as we did last year, that we were able to add new staff to our “Hub family”; however, that was not the case this past fiscal year. We continue to do the best we can with limited, but dedicated, resources. We anticipate growing numbers of retirements in the next few years.

Again, we thank our industry partners for their hard work in making our fiscal year a “success” and we look forward to their on-going support as we continue to provide excellent affordable housing in our Hub – No. California, Arizona, Nevada and Hawaii.

Sincerely,

*Janet L. Browder*

Janet L. Browder  
Director, San Francisco Multifamily Hub

## Preparation of Utility Analyses

Many properties have struggled with preparing utility analyses to be submitted with rent increase requests because tenants have failed to retain copies of utility bills. PG&E has an "Authorization to Receive Customer Information or Act on a Customer's Behalf" form that can be utilized by management in obtaining this information. This form is to be completed by the resident (with management's assistance if necessary) and mailed or faxed to PG&E. PG&E will then provide a breakdown of utility usage for that resident.

Copies of this form can be obtained on PG&E's website at: [http://www.pge.com/customer\\_service/english\\_brochures/](http://www.pge.com/customer_service/english_brochures/)

## HUD's Under 60 Protocol

As part of the Department's mission to ensure that residents reside in decent, safe and sanitary housing, HUD initiated a protocol whereby properties receiving REAC scores of less than 60 would be referred for potential enforcement action. HUD meets with the owner to discuss the ramifications of failing physicals, issues a Notice of Violation and/or Notice of Default offering an opportunity for the owner to cure the default, and HUD conducts a reinspection no sooner than 60 days from the first inspection. If the property fails the second inspection, HUD will take the necessary actions to permanently cure the problems of the project. HUD will work with the owner to review options available including prepaying the mortgage and making the necessary repairs, to selling the property, changing management, or refinancing. HUD's first priority is to work with the owner to make the needed repairs, however, if the owner fails to make the repairs, HUD may abate Section 8 subsidy, foreclose, accelerate the mortgage and subsequently sell the mortgage note.

Since the inception of this protocol, 37,757 inspections have been conducted and released to owners of 26,000 properties. Currently, of the 2,586 properties that received a first score of under 60, 1,334 received a second score of over 60. REAC inspections will now be more timely and the backlog of 2nd Under 60 inspections will soon be eliminated. Properties that have Under 60 scores on the 1st inspection will now be inspected very close to the 60-day inspection date noted in the Notices of Default/Violation. This means that Owners will have a shorter period of time to prepare for the second inspection.

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## Suggested Property Emergency Supply List

Preparing a plan of action and having needed and important items ready in advance of an emergency situation is crucial to every property manager. Below is a suggested list of 25 categories of items a building manager or landlord should have tucked away but ready for use, if needed, in a natural disaster or other calamity:

1. Flashlights with extra batteries
2. Radio, battery operated with extra batteries
3. Two-way radios, cellular phones
4. Clipboard with paper & pens
5. Plastic hard hats, rubber boots, safety goggles and gloves, reflective rain gear
6. Coil of 1/2" rope
7. Emergency caution tape, plastic, duct and masking tapes
8. Staple gun and plastic sheeting for window replacement
9. An axe, brooms and shovels for removing glass & debris
10. Tools (toolkit) with screwdriver, pliers and hammer, adjustable wrench for turning off gas
11. Chains, locks, and crowbar
12. Sheets of Plywood and 2 X 4 planks
13. Cots, stretcher, blankets
14. Collapsible wheelchairs
15. Plastic bags and garbage cans to be used as toilets
16. Bull horn, megaphone, air horn canister
17. Fire extinguishers
18. Gas powered emergency generators, auxiliary pump with hoses, additional fuel for both
19. Garden hose for siphoning and fire fighting
20. Barricades, flares
21. Ordinary ladders, portable fire escape
22. Manual can opener, candles, matches, portable stove or barbeque with additional fuel
23. Supply of food and water for 72 hours for Emergency Response Team (2-5 gallons of water per person)
24. Plastic knives, forks and spoons, paper plates and cups, paper towels, heavy duty aluminum foil
25. First aid kit which contains bandages, gauze, hydrogen peroxide, dressings, elastic bandages, cotton balls & swabs, aspirin & non-aspirin pain pills, thermometers, thermal blankets, sling, syrup of ipecac, chemical cold pack, betadine, scissors & tweezers, alcohol or disinfectant, blood borne pathogens kit.



## Suggested Resident Emergency Supply List

Some emergencies could result in a community being without service for up to 3-5 days. In order to be prepared, it is very important that residents maintain a stock of emergency supplies as well. A list derived from information from Jan Nunes of ABHOW, the California Governor's Office of Emergency Services, and the American Red Cross websites is provided below. This list may be modified to meet the needs of your clientele.

1. Water purification kit and 2-5 gallons of drinking water in plastic containers
2. Radio, battery operated with extra batteries. Compass.
3. Flashlight with extra batteries, or a plug-in type flashlight.
4. Non-perishable food supply for 3-5 days. Packages of dried fruit or other snack foods.
5. Can opener (hand operated), utility knife, aluminum foil, knife and razor blades.
6. Prescription medicines (2 week supply on hand) - Non-prescription drugs (aspirin, antacid, laxative).
7. First Aid kit and First Aid handbook. Map of the area for locating shelters.
8. Blankets and/or sleeping bags and tube tent.
9. Fire extinguisher (A-B-C type). Paper and wooden matches in waterproof container. Disposable lighter.
10. List of phone numbers (family, out-of-town contacts, doctors) - paper, pens, stamps.
11. Whistle and/or air horn (pressurized can), megaphone (battery or hand operated).
12. Extra: glasses, contact lenses & supplies, house and car keys.
13. Heavy shoes and change of clothing. Thermal underwear, hat, gloves
14. Important family documents in waterproof container.
15. Large plastic trash bags, tarps and rain ponchos.
16. Plastic bucket with tight lid and disinfectant, household bleach.
17. Pet food (canned and dry), water, leash or carrier .
18. Cash or traveler's checks and change.
19. Toilet paper, feminine hygiene supplies.
20. Toothpaste, toothbrushes, denture needs,
21. Plastic storage containers.
22. Signal flares.
23. Sewing needles and spools of thread
24. Hand wipes (germicidal), latex gloves, scissors, tweezers.
25. Baby supplies - formula, diapers, powder, medications



Thermal Underwear

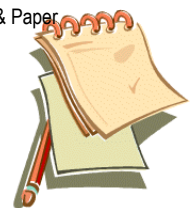


Sleeping Bag

Extra Rolls of Toilet Paper



Pen & Paper



Tent

Tooth Paste & Brushes



Needles & Threads



Extra Medicines



Rain Poncho



Extra Keys



Extra Batteries



Tweezers



Pet Supplies



Fire Extinguisher



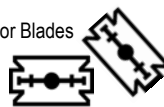
Extra Glasses



Bar Soap



Razor Blades



## Disaster Preparedness for the Elderly

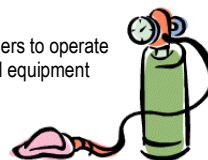
Many older adults are unprepared for an emergency and can be especially vulnerable in disasters. The California Governor's Office of Emergency Services as well as a group of seniors who experienced a disaster developed the following tips. Older adults should keep a resident emergency kit at home and at the ready to carry in case of an evacuation is very important. An emergency kit can also be quite helpful and valuable if emergency officials direct people to stay in their homes (shelter in place).

1. Eliminate hazards. Make it as easy as possible to quickly get under a sturdy table or desk for protection.
2. Anchor special equipment such as telephones and life support equipment. Fasten tanks to the wall.
3. Keep a list of all needed medications, allergies, and special medical equipment.
4. Keep an extra pair of eyeglasses with your emergency kit.
5. Keep walking aids near you at all times and have extra walking aids in different rooms of your home.
6. Put a security light in each room.
7. Make sure you have a whistle or pressurized air horn to signal for help.
8. Always keep extra batteries for radios and hearing aids with your emergency kit.
9. Keep your emergency kit up-to-date and keep it easily located.
10. Find two people you trust who will check on you after an emergency. Give them a spare key.
11. Keep a list handy of your doctor's telephone number.
12. Keep a small amount of 'emergency money' in your purse or wallet.
13. A pet dog or cat can be a great help in an emergency and a wonderful companion.
14. Important family documents in waterproof container.
15. Plan and practice the best escape routes from your home or apartment.
16. Plan for transportation in the need of evacuation.
17. Keep a list of important phone numbers near your telephone. Obtain a cell phone if you can.
18. Keep in touch with family members and share your emergency information.
19. Teach those who may assist you on how to operate any special medical equipment.
20. Share your emergency information with your landlord or building manager.



Keep medicines at the ready.

Teach others to operate medical equipment



Pets offer comfort and assistance in time of need



Important family papers in waterproof containers



Keep medical numbers Handy



Medical equipment training

*Properties should also have a plan in place to deal with minor emergencies such as a broken water pipe, heating system failure, or inoperable elevator. Although these are maintenance issues, residents are often adversely affected. Properties should have a plan to temporarily house residents off-site, if necessary, until repairs are made.*

## During and After a Disaster

1. During an earthquake or explosion, if you are in bed or sitting down, do not get up. Just cover your head with either your arms or a pillow.
2. If you are standing, duck and cover or sit down. You could be thrown to the floor if you are standing.
3. During a fire, make sure you are ready to Stop, Drop and Roll to protect yourself.
4. Practice emergency exit drills in the house regularly.
5. Plan for transportation if you need to evacuate to a Red Cross shelter.
6. Find the safe places in your home for each type of emergency.
7. Have a plan to signal the need for help.
8. Post emergency phone numbers near the phone.
9. Prepare to be self-sufficient for at least three days.
10. Turn on your portable radio for instructions and news reports. For your own safety, cooperate fully with public safety officials and instructions.
11. Prepare for aftershocks after an earthquake.
12. If you evacuate, leave a message at your home telling family members and others where you can be found.
13. Label any equipment, such as wheelchairs, walkers, that you would need.

## Tips for Preparing Children

### *Infants and Toddlers*

Special emphasis should be placed on making their environment as safe as possible.

1. Cribs and tall unsecured bookcases and shelves that could slide or topple should be placed away from windows.
2. A minimum of a 72-hour supply of extra water, formula, bottles, food, juices, clothing, disposable diapers, baby wipes and prescribed medications should be stored where it is more likely to be accessible after an emergency. Also keep an extra diaper bag with these items in your car.
3. Store strollers, wagons, blankets, and cribs with appropriate wheels to evacuate infants, if necessary.
4. Install bumper pads in cribs or bassinets to protect babies during the shaking of an earthquake or explosion.
5. Install latches on all cupboards (not just those young children can reach) so that nothing can fall on your baby during an earthquake or explosion.

### *Preschool and School-age Children*

About age three, children can begin to understand what earthquakes, as well as fires and floods, are and how to get ready for them. Take the time to explain what causes these types of emergencies in terms they'll understand. Include your children in family discussions and planning for emergency safety. Conduct drills and review safety procedures every six months.

1. Show children the safest places to be in each room when an earthquake hits or explosion occurs. Also show them all possible exits from each room.
2. Use sturdy tables to teach children to Duck, Cover & Hold during an earthquake or explosion.
3. Make sure that children are ready to protect themselves with Stop, Drop & Roll during a fire. Also make sure that you practice emergency exit drills in the house (EDITH) regularly.
4. Teach children what to do wherever they are during an emergency (at school, in a tall building, outdoors).
5. Make sure children's emergency cards at school are up-to-date.
6. Although children should not turn off any utility valves, it's important that they know what gas smells like. Advise children to tell an adult if they smell gas after an emergency.

*Additional information can be found at the following websites:*

American Red Cross - <http://www.redcross.org>  
Governor's Office of Emergency Services - <http://www.oes.ca.gov>  
Centers for Disease Control and Prevention - <http://www.bt.cdc.gov>  
U. S. Department of Homeland Security - <http://www.dhs.gov>

## NEIGHBORHOOD NETWORKS

### Hui Noho Aloha Computer Learning Center

Halawa View Apartments, owned by Hui Noho Aloha and managed by Pacific Realty Group, recently completed and opened a Neighborhood Network Computer Learning Center (CLC). This 121 Unit, Section 236 project, servicing 441 residents, had its CLC Grand Opening on September 1, 2005. The Halawa View Apartments CLC is equipped with 10 Dell computer units running Windows XP and their allied equipment (flat screens and printer).

Hui Noho Aloha had envisioned over a year ago a Halawa View Apartments CLC that would be converted from an apartment on the first floor. This CLC was designed to offer computer training and related courses to help residents compete in the job market and to reduce welfare dependency. Halawa View Apartments CLC is on its way to achieving those goals. On September 27, 2005 the CLC graduated nine project participants in an Introduction and Familiarization Course for Computers. Current plans are to offer computer



*Participants in the graduation ceremony at Halawa View Apartments*

courses in basic adult education, literacy and GED courses, senior services, job skills and Internet access for recreation.

In the future, the CLC hopes to provide training on managing personal finances, bank credit cards, and learning the benefits and security skills needed for online personal finance activity. Staffing at present consists of a full-time instructor and 2 to 5 volunteers with various outside banking, medical and employment service providers.

### Grand Opening - Clark Homes Network Center

We are pleased to announce the Grand Opening of the Clark Homes Neighborhood Network Center on June 21, 2005. Clark Homes is an 80 unit family property located in Flagstaff, Arizona. Representatives of the Flagstaff Housing Corporation and Flagstaff Housing Authority, who provide management Services and support to the Neighborhood Networks Center, were honored at the event which featured a special BBQ for the residents.

Kurt Aldinger, the Manager of Clark Homes, knew nothing about Neighborhood Networks until he requested a release from the residual receipts account to purchase some computer equipment. Mr. Aldinger was encouraged to submit a proposal for a Neighborhood Networks Center and from these tentative beginnings sprung a small but mighty Neighborhood Networks Center. This Center actually opened less than two years ago, when the Manager decided the Center would be run by the residents and would grow under the direction of the residents. That recipe seemed to work just fine. Quietly, and behind the scenes, the Center has turned out some remarkable accomplishments.

- ✓ Jamee Hayes, was selected from hundreds of applicants from three states to receive a Dan Grady Memorial Scholarship sponsored by AHMA.
- ✓ Chynna Howard and Monique Moore were recognized as Native American Scholars and were both honored in a ceremony for their 4.0 grade point averages.
- ✓ Alex Parra, a former resident who helped with the initial setup, attends College America where he majors in Computer Science. Alex volunteered to help with future tech support at the center.
- ✓ Alice and Alvin Howard and Steven Bright achieved the ultimate goal. They recently purchased their own homes.

Clark Homes Neighborhood Network Center boasts many high school graduates and three GED graduates. Residents have donated their time to acquaint other residents with basic computer skills. With the assistance of the Mr. Aldinger, two residents with home businesses have learned to use Excel to keep their books for the home businesses. Students use the computers to get their assignments from the local community college, and children complete their homework assignments at the Center.

## News from HUD Headquarters

### TRACS News

TRACS has historically allowed any tenant certification that is not more than 15 months old. The formula for calculating percent compliance with the TRACS automation rule has been using a 13 month window instead. TRACS will soon change the formula to use a 15-month window. This will mean that more tenant certifications will be considered as active and that fewer vouchers will have payments withheld for failing the TRACS compliance standard.

The TRACS certification query on Secure Systems will also be enhanced to flag those certifications that are considered to be active and used in the above calculation.

For those of you who do not have access to TRACS systems in Secure System, this is one more reason why you should encourage our partners to sign up.

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### Notification to HUD of Erroneous Social Security Errors

Several industry stakeholders have appealed to HUD to provide help in reducing the number of Social Security Error messages received from TASS. Elking Tarver at HUD has volunteered to assist owners/agents in their efforts to correct Social Security errors for the following MAT errors:

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### Owner Adopted Residency Preferences

In the past couple of years there have been numerous newspaper articles about college students living in HUD-assisted housing basically rent free because HUD excludes the full amount of student financial assistance from income for rent calculation purposes, thereby preventing access to such housing by eligible low-income families. This situation has occurred because many owners and agents were not aware that they are allowed to establish owner-adopted residency preferences.

On October 20, 2005, Brian D. Montgomery, the Assistant Secretary for Housing-Federal Housing Commissioner, issued a letter to all owners and management agents to clarify these preferences. Owners/agents were given the authority to establish preferences with the passage of the Qualify Housing and Work Responsibility Act of 1998. Any preferences adopted must be incorporated into the written Tenant Selection Plan and must be in accordance

- SS001 SSA unable to verify SS/SSI income; SSN not on file
- SS002 SSA unable to verify SS/SSI income; birth date different
- SS003 SSA unable to verify SS/SSI income; member name is not in SSA database
- SS004 SSA unable to verify SS/SSI income; Individual is a public figure
- SS010 SSA verified SS/SSI income. SSA has different birth date for the person
- SS011 SSA verified SS/SSI income. SSA has a different SSN for the person
- SS013 SSA verified SS/SSI income; has different birth date for S.S. Claim

Prior to contacting Mr. Tarver, you should double check the information submitted to ensure that it was entered correctly. If the errors appear to be with the Social Security Administration (TASS), you will need to complete a Social Security Errors Cleanup form. One form should be completed per person/household. Fax a copy of the form directly to Elking Tarver whose fax number is included on the form. Only those errors listed above should be reported. You can obtain a copy of the Social Security Errors Cleanup Form from the TRACS/ Documents web site at <http://www.hud.gov/offices/hsg/mfh/trx/trxdocs.cfm>.

with the project's Affirmative Fair Housing Marketing Plan (AFHMP), which has been approved by HUD. Owner preferences must also comply with fair housing and civil rights statutes.

Types of preferences you may adopt include:

- ▶ Residency preference - before implementing this preference, it must be approved by HUD through modification of the AFHMP.
- ▶ Working families
- ▶ Persons with disabilities
- ▶ Victims of domestic violence

Regulations at 24 CFR 5.655 and HUD Handbook 4350.3 REV-1 provide further discussion on establishing and implementing owner-adopted preferences.

## News from HUD Headquarters

### Quality Control in HUD Housing Assistance (from HUD USER News)

The Quality Control Project at the U.S. Department of Housing and Urban Development (HUD) began in 1996 with a study designed to measure - and curtail - the extent of error in rent calculations and eligibility determinations in most of HUD's assisted housing programs. Two additional studies, in 2001 and 2003, continued the effort to increase the administrative accuracy of Public Housing Agencies and owner-administrators of assisted housing.

Tenants who are eligible for HUD's various assisted housing programs generally apply 30 percent of their income to rent, and HUD pays the remainder. HUD can end up paying too little or too much rental subsidy for several reasons. Applicants supply information about household characteristics, income, assets, and expenses that must be recertified annually by existing tenants. The information provided by tenants might be incorrect and not subjected to proper verification, the applicant or tenant might not be interviewed properly, or mistakes can occur in calculations and/or billing.

For the Quality Control Project, an error is "any rent calculation or eligibility determination that differs from what would have occurred if..." all HUD requirements were followed. The 2003 study sampled 600 housing projects in the U.S. and Puerto Rico, and gathered responses from 3,601 randomly selected households. A quality control rent was calculated for each household, using all of HUD's requirements, then compared to the actual rent paid by the tenant. Any difference greater than \$5.00 between the actual rent and the quality control rent was considered an error.

The 2003 study found that 60 percent of all households were paying the correct amount of rent. Twenty-three percent were paying less than the correct rent amount and 18 percent were paying too much. In terms of dollars, this amounts to \$377 million in over-subsidization for the year.

Nonetheless, this represents a 36.7 percent improvement in accuracy when compared to results of the 2000 study. This can be seen as "a significant reduction in erroneous payments attributed to program administrator income and rent determinations between 2000 and 2003," according to ORC Macro, an evaluator since the inception of the Quality Control Program.

The report contains additional details about the sources and frequency of particular types of errors,

describes progress made between 2000 and 2003, and offers a number of recommendations aimed at further error reduction. The full report, "Quality Control for Rental Assistance Subsidies Determinations for FY 2003," is available as a free download at <http://www.huduser.org/publications/pubasst/qualcontrol03.html>. You can also read more about the Quality Control Project at <http://www.huduser.org/publications/pubasst/qualcntrlproj.html>.

### Household Mold and Moisture Prevention (from HUD USER News)

"Controlling and Preventing Household Mold and Moisture Problems: Lessons Learned and Strategies for Disseminating Best Practices" is a report prepared for Congress that describes current residential mold and moisture research sponsored by HUD. Various offices within the Department address a wide range of mold and moisture issues.

These activities include demonstrations and evaluations of interventions aimed at mold and moisture problems. Highlights of results from two such projects in urban areas, completed under grants to Cuyahoga County, OH and the Illinois Department of Public Health, are given in this report. Research activity also includes technical studies of new and improved technologies for identifying damp areas in buildings, measuring the overall wetness of indoor spaces, quantifying loads of fungal spores in dust and air, and determining normal concentrations of fungi in homes that seem to be problem-free. A housing inspection manual with related software and training materials designed for environmental health specialists and code inspectors was developed, as well as a culturally-specific asthma training program for the Native American community. Guidebooks have been written for designers, builders, and remodelers on resistance to moisture intrusion, performance of construction materials when subjected to flooding, and moisture problems and control in manufactured homes, especially in hot, humid climates. This report also identifies the factors that make Native American housing more susceptible to mold and moisture problems, for which guides and training programs on mold prevention and detection have been developed, specifically for Native American audiences.

The document also discusses a variety of lessons learned through all of this activity. It is available online and can be downloaded for free at <http://www.hud.gov/offices/lead/report040105.pdf>

## Other News From Around The Hub

### FY 2005 Endorsements

Multifamily's website now contains FY 2005 initial endorsement counts. The counts cover Basic FHA and Risk sharing loans.

The site holds answers to these and other questions:

- Which Hub endorsed the most Basic FHA loans in FY 05?
- Which endorsed the most new construction/sub rehab apartment loans?
- Which was tops in 232 health care production?
- What is the activity mix (construction, refi, 241a improvements, operating loss loans) of our health care endorsements?
- What is the facility mix (apts. Nursing, assisted living, coops, mobile home parks) of our Basic FHA endorsements?
- What programs used Low Income Housing Tax Credits?
- How many states had Basic FHA endorsements in FY 05?

You can print pre-set reports or download the database underlying the reports and do your own analysis. This information can be obtained at <http://www.hud.gov/offices/hsg/mfh/mfdata.cfm>

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### Neighborhood Networks Essay Winners

HUD's Neighborhood Networks Office recently sponsored the First Neighborhood Networks Week Essay Contest. More than 90 entries were received from individuals aged 6 to 65.

Congratulations to the following individuals from Kukui Towers in Honolulu who received first, second, or third place and honorable mention.

Age Category 6-12:

*Bryant Lei*

Age Category 13-17:

*Jun Li Zhong  
Ramon Tran Tang*

We look forward to more entries and more winners from more of our neighborhood network centers next year!



### INDUSTRY MEETING

THE NEXT HUD PROPERTY MANAGEMENT  
INDUSTRY MEETING WILL BE HELD ON  
THURSDAY, JANUARY 19TH, 2006  
10:AM TO 12:PM  
600 HARRISON STREET, 3RD FLOOR, SAN FRANCISCO



### CAHI's First Year Anniversary

*Submitted by LeeAnn Farner, CAHI*

California Affordable Housing Initiatives, Inc. (CAHI) has been conducting Performance-Based Contract Administration (PBCA) for a full year as we officially started on October 1, 2004. During the past year, we have established a baseline for 99.6% of the 526 properties assigned to CAHI. Our staff has conducted over 450 Management and Occupancy Reviews (MORs) with an average processing time of 21.5 days. Almost 200 rent adjustments have been approved in an average 11.7 days and we have processed about 150 contract renewals. 5,000+ vouchers have been reconciled and currently 80% of monthly vouchers have a \$0 balance. This means that when a voucher is submitted by a property, the payment is exactly what the property requested. CAHI has also followed up on over 20 life-threatening and 25 non-life-threatening health and safety issues.

During our second year, CAHI hopes to build on the relationships with owners/agents and HUD that were established during the first year. We will continue to work with owners/agents to be in compliance with HUD rules and regulations and improve MOR ratings. We look forward to working with each property to continue to ensure that the right subsidy goes to the right person and all residents have a nice place to call home. Please feel free to contact CAHI staff at any time.

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### Early Registration with Grants.gov

The Federal Register on December 9, 2005, published a notice encouraging prospective applicants for HUD funding to register early for the FY 2006 funding cycle. Registering now, may eliminate some of the issues faced in FY 2005 of not meeting registration requirements in time to meet grant application deadlines.

HUD anticipates that it will post its funding opportunities in early 2006. Prospective applicants for FY 2006 HUD grants are encouraged to register at <http://www.grants.gov>.

A copy of the Federal Register can be obtained at [www.hudclips.org](http://www.hudclips.org).



## Other News From Around The Hub

### *MOR Response*

*Submitted by LeeAnn Farner, CAHI*

The staff of California Affordable Housing Initiatives, Inc. (CAHI) will perform a Management and Occupancy Review (MOR) at each property annually. The MOR is more than just CAHI staff coming to a property to complete a checklist. There is a lot of work that is done before, during and after the site visit. CAHI will confirm the date of the on-site visit at least 30 days in advance and let the owner / agents know what information needs to be made available for review.

After the on-site review, which may take one or two days depending on the size of the property and information to be reviewed, the Local Contract Specialist (LCS) will go back to the CAHI office to complete the MOR report. Within 30 days of the site-visit, the LCS will send the owner / agent the MOR report which may include a list of specific corrective actions that need to be addressed and an overall rating. If a property receives a rating of Below Average or Unsatisfactory, the property can appeal.

If a response is required, the owner / agent must submit one within 30 days. If additional time is needed to address all corrective actions, the owner / agent must submit a letter requesting an extension for the items that need additional time. Be sure to include any items that the property has been able to address so that the LCS is aware that progress is being made. Once the owner / agent respond to all of the findings, the LCS will close the MOR and send the property a close out letter. The LCS will continue to follow up with the property every 30 days or so until all findings have been addressed satisfactorily.

If an owner / agent does not respond to the MOR report, the LCS will follow up to ensure that it was received and the owner / agent's plan for addressing any findings. If there is still no response after several attempts by the LCS, the property will be referred to HUD as non-compliant. This may result in the property being flagged and other consequences including not receiving a voucher payment.

### *Region IX's Energy Strategy*

HUD has developed an Energy Action Plan to support National Energy Policy and to recognize that greater energy efficiency helps reduce the likelihood of energy shortages, emissions, and the volatility of energy prices. HUD's Energy Action Plan focuses on achieving measurable results in reducing energy consumption and presents 23 actions promoting energy efficiency and conservation for Fiscal Years 2006 and 2007.

Some of the 23 actions included in the plan are targeted at reducing energy consumption in public housing and HUD-assisted multifamily properties. The following actions are planned:

- ☞ PHA & MFH Energy Workshops - HUD staff will conduct outreach and training activities with Public Housing Authorities and multifamily property owners and asset managers. These events will provide information on Energy Star, energy efficiency programs and financing strategies, low-cost/no cost techniques for reducing energy consumption, and HUD's Energy plan. The training will increase knowledge about the benefits of energy efficiency and practical methods for reducing energy consumption and costs.
- ☞ Energy Assessments and Audits - HUD's support will be provided to HUD-assisted properties seeking energy assessments to make energy efficiency improvements. Assistance will include information on energy assessment and auditing protocols, and, to the extent available, energy auditing services and resources provided by utility companies and publicly funded energy programs.
- ☞ Energy Efficient Property Management Training - HUD staff will provide outreach to Public Housing Authorities and HUD-Assisted properties on energy efficiency training programs for property operation and maintenance staff. In FY 2006, HUD's Energy Task Force did not schedule formal training on energy efficient property management practices in our Region. However, this Region will explore energy training opportunities provided by Investor-Owned Utilities and energy service providers appropriate for property operations and maintenance staffs.
- ☞ Energy Investment and Re-capitalization - HUD staff will provide technical assistance to properties capitalizing energy efficiency improvements. The source of this assistance will vary. HUD will attempt to develop alliances with technical assistance providers to assist multifamily owners/asset managers in implementing cost effective energy improvements in conjunction with project refinancing.

**WESTERN LENDERS CONFERENCE**

**APRIL 24TH THROUGH 26TH, 2006**

**LAS VEGAS, NEVADA**

## Q & A's Regarding Fair Housing Issues

Recently an AHMA Roundtable was held in Southern California and the following questions were asked. Although we have recently provided a six-part series of articles concerning Fair Housing issues, we thought these questions and answers provided by Chuck Hauptman, Director of HUD's Office of Fair Housing and Equal Opportunity in San Francisco, might be helpful.

**Q. *Why go to the expense to advertise when the waiting list is years long?***

**A.** HUD's new Multifamily Occupancy Handbook (4350.3 issued May 2003) now requires that "owners must review their Affirmative Fair Housing Marketing Plan every five years and update as needed to ensure compliance with 24 CFR 200.620 (HUD regulations stating the requirement for the AFHMP). The plan must be revised whenever a substantial change takes place or the local Consolidated Plan is updated" (paragraph 4-12.B). The Occupancy Handbook and HUD's AFHMP regulations do not specifically require "advertising" in the public media (as opposed to other methods to attract applicants), or specify how often marketing campaigns should be undertaken. However, they do require that an AFHMP "outline marketing strategies the owner must use, including special efforts to attract persons who are least likely to apply because of such factors as the racial and ethnic composition of the neighborhood in which the property is located. Marketing should also seek to reach potential applicants outside the immediate neighborhood if marketing only within the neighborhood would create a disparate impact against certain classes." The Handbook goes on to state that effective marketing uses the "media most likely to be used by the applicants (sought), including minority publications or other minority outlets that are available in the housing marketing area." Advertisements should contain the HUD-approved Equal Housing Opportunity logo, slogan, or a statement of equal housing opportunity.

Many people believe that there are, in fact, more effective means to attract minorities "least likely to apply" than by general circulation newspapers, television, or radio advertisements. Flyers to those organizations with strong ties or providing community services to targeted populations may be far more effective since they have established credible and dependable relationship with the minority community to be sought. However, flyers provided to such organizations may be more effectively distributed or posted when the housing owner/manager has also established a personal relationship with the community - or faith-based organization, and convinces them that encouraging

their clientele to make applications for housing will truly be effective in securing affordable, quality housing for their clients. Thus, while HUD doesn't prescribe any certain way to conduct outreach to these groups, the success of any outreach/marketing campaign is ultimately judged by its success: has the housing provider been effective in identifying in its AFHMP the minority groups least likely to apply, devising an effective marketing strategy to reach them, and successfully receiving their completed applications during open-waiting-list periods.

It's true that if a complex has an exceedingly long waiting list, conducting a new marketing campaign to attract new applications would not make sense. Liaison with HUD's Multifamily staff or contract administrator will help to determine when it is appropriate to begin a new marketing campaign based upon the length of the waiting list and expected wait for housing.

**Q. *Please provide the handbook citation that requires Owners/Agents to advertise.***

**A.** As noted above, HUD's regulations requiring an Affirmative Fair Housing Marketing Plan are codified at 24 CFR 200.620; and are further explained in the new HUD Multifamily Occupancy Handbook (HUD 4350.3, issued May 2003) in Chapter 4. Compliance procedures for AFHMP - stating HUD's responsibility to ensure that an effective AFHMP is in place and adhered to-are located at 24 CFR 108. Also as noted above, HUD's regulations and handbooks do not restrict marketing to conventional, media-based advertising. An effective marketing campaign may consist of flyers and contacts with community-or faith-based organizations, use of internet/websites, and other creative means devised to reach those groups least likely to apply.

**Q. *Would (less expensive) flyers to appropriate outreach agencies for the disabled or groups that would be less likely to apply be sufficient?***

**A.** HUD is primarily concerned with the effectiveness of the outreach/marketing campaign, not the specifics of how it is conducted. Flyers and direct contacts with community-based organizations may be even more effective in attracting minorities and disabled least likely to apply than conventional media-based advertising. Therefore, use of flyers if distributed through means that will be effective in attracting those least likely to apply would be sufficient. Conversely, if there are no community-of faith-based organizations, and simple posting of flyers in public spaces will not be likely to attract those least likely, then conventional forms of media-based advertising would be more appropriate.

## Development Corner

### Section 202/811 Initial Closings

Haight Street Senior Housing, Section 202, 40 units, San Francisco, California

### Initial/Final Endorsements

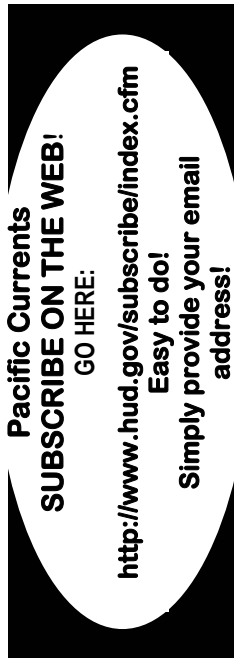
Somerset Village Apartments, Section 242(b), 72 units, Kingman, Arizona  
Phoenix Memorial Towers, Section 221d4, 153 units, Phoenix, Arizona  
Tanque Verde Casitas, Section 223(a)(7), 105 units, Tucson, Arizona  
The Retreat at West Point Apartments, Section 221d4, 142 units, Surprise, Arizona  
Retreat at Waterford Apartments, Section 221d4, 336 units, Avondale, Arizona  
Hearthstone of Mesa, Section 223f, 120 beds, Mesa, Arizona  
Hearthstone of Sun City, Section 223f, 120 beds, Sun City, Arizona  
Somersfield Place Roseville, Section 223(a)(7), 56 beds, Roseville, California  
Redwood Court, Section 542(c), 27 units, Redwood City, California  
Morse Court, Section 542(c), 35 units, Sunnyvale, California  
Noble Tower Apartments, Section 542(c), 195 units, Oakland, California  
Roman Villas Apartments, Section 221d4, 192 units, Las Vegas, Nevada  
Village at Gateway Pavilions, Section 221d4, 240 units, Avondale, Arizona  
Quail Run Apartments, Section 221d4, 156 units, Peoria, Arizona  
Westgate Health Care, Section 223(f), 64 beds, Madera, California  
Creekside II Apartments, Section 223(a)(7), 118 units, Napa, California  
Rumrill Gardens, Section 223(a)(7), 61 units, San Pablo, California  
Southlake Tower Apartments, Section 542©, 130 units, Oakland, California  
Spring Mountain Apartments, Section 221d4, 269 units, Las Vegas, Nevada

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## Issuances

- ▶ Notice 05-20, Disaster Recovery Guidance by Multifamily Housing After a Presidentially-Declared Disaster
- ▶ Notice 05-19, Guidelines for Continuation of Interest Reduction Payments after Refinancing: “Decoupling,” Under Section 236 (e)(2) and Refinancing of Insured Section 236(b) Projects into Non-Insured Section 236(b) Projects
- ▶ Notice H 05-18, Fiscal Year 2005 Policy for Capital Advance Authority Assignments, Instructions and Program Requirements for the Section 202 and Section 811 Capital Advance programs, Application Processing and Selection Instructions, and Processing Schedule
- ▶ Notice H 05-16, Fiscal Year 2005 Annual Operating Cost Standards - Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities Programs
- ▶ Notice H 05-15, Extension of Notice H 04-13, Guidelines for Calculating and Retaining Section 236 Excess Income
- ▶ Mortgagee Letter 2005-33, Underwriting and Servicing Policies to Assist Victims of Presidentially-Declared Major Disaster Areas
- ▶ Federal Register, December 1, 2005, Section 8 Housing Assistance Payments program—Contract Rent Annual Adjustment Factors, Fiscal Year 2006, Notice
- ▶ Federal Register, November 7, 2005, Low-Income Housing Credit Allocation and Certification; Revisions
- ▶ Federal Register, October 21, 2005, Notice of Certain Operating Cost Adjustment Factors for 2006
- ▶ Federal Register, October 3, 2005, Final Fair Market Rents for the Housing Choice Voucher Program and Moderate Rehabilitation Single Room Occupancy Program for Fiscal Year 2006; Notice
- ▶ Federal Register, September 13, 2005, Mixed-Finance Development for Supportive Housing for the Elderly or Persons with Disabilities and Other Changes to 24 CFR Part 891, Final Rule

U.S. Department of Housing and Urban Development  
Office of Multifamily Housing, 9AHM  
600 Harrison Street  
San Francisco, CA 94107-1387



## CALENDAR

### January, 2006

- 19 HUD Multifamily Industry Meeting, 600 Harrison Street, San Francisco
- 19 TRACS Industry Update, San Diego, CA  
Ross Business Development, rbdnow.com
- 25 - 27 Certified Occupancy Specialist, LA, CA,  
NCHM, 800-368-5625 or nchm.org

### February, 2006

- 7 - 8 CASHA 2006 Public Policy Conference,  
Sacramento, CA - aging.org
- 15 - 17 Certified Occupancy Specialist, Sacto, CA,  
NCHM - 800-368-5625 or nchm.org
- 22 - 24 Tax Credit Specialist, SF, CA - NCHM, 800-  
368-5625 or nchm.org

### March, 2006

- 8 - 10 Fair Housing Roundtable, NCHM, SF,  
800-368-5625 or nchm.org
- 15 - 17 Certified Occupancy Specialist, NCHM, San  
Diego, 800-368-56325 or nchm.org
- 15 - 17 Tax Credit Specialist, NCHM, Los Angeles,  
800-368-5625 or nchm.org

### April, 2006

- 5 - 7 Site-Based Budget Specialist, NCHM, SF  
800-368-5626 or nchm.org
- 11 Disaster Preparedness Training, Oakland,  
AHMA-NCNH
- 12 - 14 Certified Occupancy Specialist, NCHM,  
Oakland, 800-368-5625 or nchm.org

