



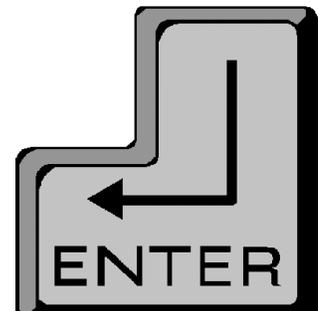
Tampa Field Office Newsletter
DECEMBER, 2005

HAPPY HOLIDAYS !

HUD: WORKING WITH YOU TO CHANGE THE FACE OF TAMPA BAY

In this issue...

- ➔ *Message from the Tampa Field Office Director*
- ➔ *HUD Secretary Jackson Announces HOPWA National Competitive Funding Awards in Tampa*
- ➔ *U.S. Treasury's CDFI Broadcast Rescheduled to January*
- ➔ *Disaster Recovery Center Assists 754 Victims of 2005 Hurricanes*
- ➔ *Homeland Security Says "Resolve to be Ready" in 2006*
- ➔ *FHA Adopts Revised Appraisal Forms and Protocols*
- ➔ *Electronic Registration for Upcoming HUD Grants*
- ➔ *Are You on Our Newsletter Mailing Lists?*



MESSAGE FROM THE TAMPA FIELD OFFICE DIRECTOR

As we enter the New Year, your local HUD office continues working with you, our partners, to “change the face of Tampa Bay”. In this edition, you will find: useful reports on recent events; information about HUD’s FHA mortgage product; details about the US Treasury’s January funding broadcast; HUD’s response to hurricane victims who have relocated to our area; tips from Homeland Security to enhance safety in 2006; and links to registering for HUD’s upcoming grant applications.

This year, after hearing from you during our Partner’s Planning Meeting, we have developed our 2006 work plan with a focus on three major service needs: (1) ongoing local rebuilding efforts from damage caused by the 2004 hurricanes, (2) the need for HUD and its partners to develop more affordable housing options in our increasingly expensive real estate market, and (3) working to achieve a higher rate of minority homeownership. Although there will be many other activities and services provided to you, our consumers, these three priorities will dominate our staff efforts to address these vital local needs. Again this year, we pledge to do our best in working with you to resolve our local housing issues. Together, we can change the face of Tampa Bay!

We wish everyone a Happy Holiday Season and great success in the New Year!

Karen Jackson Sims, AICP
Field Director, Tampa Office

HUD ANNOUNCES \$18.7 MILLION TO SUPPORT HOUSING AND SERVICE PROGRAMS FOR PERSONS AND FAMILIES WITH HIV/AIDS

Tampa program awarded \$1.3 million—among 16 model programs nationwide



L-R: Tampa Mayor Iorio; Senator Martinez; GCJS CEO Michael Bernstein; Secretary Jackson; GCJS Board Member; St. Petersburg Councilman Williams; GCJS Board Member

Hundreds of persons with HIV/AIDS who are either homeless or at extreme risk of living on the streets will find a new home because of \$18.7 million in funding awarded by the Department of Housing and Urban Development. HUD Secretary Alphonso Jackson made the announcement in Tampa on the eve of World AIDS Day and said Gulf Coast Family Jewish Services of Tampa will receive more than \$1.3 million to help families to find the housing and services they need to stay healthy.

The funding, announced on November 30, 2005 is part of HUD's *Housing Opportunities for Persons with AIDS (HOPWA) Program*. Housing assistance and related services funded by HOPWA are a vital part of the comprehensive system of care for those living with HIV/AIDS. A stable home environment is critical for low-income persons managing complex drug therapies and potential side effects from their treatments. Last August, HUD had already awarded \$18.8 million to help 19 local projects find permanent housing solutions for those living with HIV/AIDS.

“In keeping with the theme of this year’s World AIDS Day, HUD is ‘Keeping the Promise’ to work with exceptional local programs like Gulf Coast Family Jewish Services that serve the most vulnerable among us,” said Secretary Jackson. “These local projects provide real housing solutions for those who might otherwise be calling the streets their home.”

Senator Mel Martinez, who joined Secretary Jackson in making the announcement, said, “We are facing a housing crisis in Florida. Direct funding programs are a critical component in creating quality, affordable housing for people who need it most. As former secretary of HUD, I know firsthand the benefits of public/private partnerships. Teaming public/private dollars leverages scarce resources; it creates a better environment for progress by vesting a local interest in a federal program so that we are not only creating homes - we are building communities.”

HUD has awarded \$1,339,000 to Gulf Coast Family Jewish Services, Inc., in the Tampa Area. Gulf Coast is a nonprofit organization that will offer tenant-based rental housing assistance in Pinellas, Hillsborough, Pasco, and Hernando counties. The program will specifically target ex-offenders, chronically homeless individuals and those who are at imminent risk of homelessness who are living with HIV/AIDS. This is a coordinated effort through the Tampa Bay AIDS Network to provide tenant based rental assistance to 75 households that will result in permanent housing while providing these clients with greater access to primary care, case management, and other supportive services designed to help them stabilize their independence in the community. In addition, the program will assist 25 households with short-term mortgage, rent, and utility assistance.

Ninety percent of HOPWA funds are distributed by formula to cities and states based on the number of AIDS cases reported to the Centers for Disease Control and Prevention. HUD's formula grants are managed by 121 local and state jurisdictions, which coordinate AIDS housing efforts with other HUD and community resources. This year, HUD is making available a total of \$282 million in HOPWA funds to help communities provide housing for this special needs population.

State	Community	Recipient	Amount
California	Los Angeles	The Salvation Army, A California Corp.	\$ 281,326
	Modesto	Stanislaus Community Assistance Project	1,244,488
	Oakland	East Oakland Community Project	1,287,500
Colorado	Denver	Colorado Health Network	730,643
Delaware	Wilmington	Connections Community Support Programs, Inc.	1,339,000
Florida	Tampa	Gulf Coast Jewish Services, Inc	1,339,000
Illinois	Joliet	Cornerstone Services	1,192,264
Kentucky	Rural Kentucky	Kentucky Housing Corporation	1,027,915
Maryland	Baltimore	City of Baltimore Health Department	1,300,974
	Baltimore	AIDS Interfaith Residential Services, Inc.	1,018,355
Montana	Statewide MT, ND & SD	State of Montana, Dept. of Public Health and Human Services	1,429,307
North Carolina	Charlotte	Regional HIV/AIDS Consortium	1,190,276
New Hampshire	Nashua	City of Nashua, Div. Of Public Health and Community Services	1,360,232
New York	New York City	United Bronx Parents, Inc.	1,338,999
Texas	San Antonio	Alamo Area Resource Center	1,209,281
West Virginia	Statewide	State of West Virginia, Office of Economic Opportunities	1,430,000
		Total	\$ 18,719,560

***COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND (CDFI)
BROADCAST RESCHEDULED***

The new date of the broadcast is Tuesday, January 17, 2006 from 1:00 to 4:00 p.m. Eastern Time. It may be viewed at the HUD Tampa Field Office. It will also be made available as a HUD webcast. To access it by internet, go to www.HUD.Gov



[Programs](#) [Site Map](#) [Contact Us](#)

The Community Development Financial Institutions Fund (the Fund) was created for the purpose of promoting economic revitalization and community development through investment in and assistance to community development financial institutions (CDFIs). The Fund was established under the Reigle Community Development and Regulatory Improvement Act of 1994, as a bipartisan initiative.

The Fund achieves its purpose by promoting access to capital and local economic growth in the following ways: 1) through its CDFI Program by directly investing in, supporting and training CDFIs that provide loans, investments, financial services and technical assistance to underserved populations and communities; 2) through its New Markets Tax Credit (NMTC) Program by providing an allocation of tax credits to community development entities (CDEs) which enable them to attract investment from the private-sector and reinvest these amounts in low-income communities; 3) through its Bank Enterprise Award (BEA) Program by providing an incentive to banks to invest in their communities and in other CDFIs; and 4) through its Native Initiatives, by taking action to provide financial assistance, technical assistance, and training to Native CDFIs and other Native entities proposing to become or create Native CDFIs.

Since its creation, the Fund has made \$729 million in awards to community development organizations and financial institutions, and providing allocations on New Markets Tax Credits, which will attract private-sector investments totaling \$8 billion. Additional program information is available at <http://www.cdfifund.gov/overview/index.asp>

HUD AND AGENCY PARTNERS OPERATE DISASTER RECOVERY CENTER

No one will forget the August 28, 2005 landfall of Hurricane Katrina or the September 25, 2005 landfall of Hurricane Rita. The disastrous results for Gulf Coast residents were felt throughout the Southeast. In fact, many families fled to the Tampa Bay area for refuge and housing. Initially, various agencies responded to this need on an individual basis. As the flow continued, HUD recognized the need for the creation of a unique response to this unprecedented relocation of fellow citizens.



Recognizing the need to continue assisting displaced families, HUD's Tampa Field Office, the American Red Cross, Hillsborough County government and public and private partners located resources and established a one-stop center to provide information on housing resources, jobs, schools, food stamps, medical assistance and registering with the Federal Emergency Management Agency.

<http://www.hud.gov/>

<http://www.espanol.hud.gov/>

On October 10, 2005, Hillsborough County Administrator Pat Bean, with HUD Field Office Director Karen Jackson Sims, and Tampa Bay Red Cross Emergency Services Director John Mitchell, held a press conference announcing the opening of the Tampa Bay Area Disaster Recover Center.



L-R: Mr. Mitchell, Ms. Sims, Administrator Bean

Located at the County's Housing and Code Enforcement Building, the center was in an excellent location and will remain as a semi-permanent fixture should it ever be needed after future disasters. During its month of operation, over **754** family members were assisted through this coordinated effort by staff from all participating agencies. HUD and other housing partners continue to assist families who have chosen to remain in our area to find permanent housing.

“RESOLVE TO BE READY IN 2006”
Homeland Security Urges Americans to
Make Emergency Preparedness Their New Year's Resolution

WASHINGTON, D.C. – On December 31, 2005 nearly half of all adults in this country will make at least one New Year's resolution. Today, as part of its successful *Ready* campaign, the U.S. Department of Homeland Security encouraged Americans to make a resolution that is both important and easy to keep, preparing for emergencies.

“As 2006 approaches, we continue to look for innovative ways to empower families and businesses to prepare for emergencies,” said Homeland Security Secretary Michael Chertoff. “In this time when Americans are making resolutions to better their lives, the message of preparedness is truly fitting. Making an emergency plan for their home or business is just one of the simple steps individuals can take to help ensure that they are as prepared as possible if an emergency occurs.”

In a recent national survey conducted by The Ad Council, 80 percent of Americans agreed that taking some simple steps to prepare could help protect themselves and their families in the event of an emergency. However, only 58 percent had made an emergency supply kit, developed a family emergency plan or learned more about potential threats, the three steps recommended by the *Ready* campaign. A survey of small businesses found more than 90 percent recognized the importance of business emergency preparedness. But, less than 40 percent said their company had an emergency plan in place.

By visiting www.ready.gov, individuals and businesses can learn how to prepare their families and workplaces for emergencies including natural disasters and potential terrorist attacks. Materials, including family communication plan templates and sample business continuity plans, are available on the website providing Americans with the resources needed to make New Year's resolutions that will bring piece of mind.

The U.S. Department of Homeland Security promotes individual emergency preparedness through the Ready campaign and Citizen Corps. Ready is a national public service advertising campaign produced by the Advertising Council in partnership with Homeland Security. The Ready campaign is designed to educate and empower Americans to prepare for and respond to emergencies, including natural disasters and potential terrorist attacks. Individuals interested in more information about family and business preparedness can visit www.ready.gov or call 1-800-BE-READY to receive a "Get Ready Now" brochure. Citizen Corps, Homeland Security's grassroots effort, localizes preparedness messages and provides opportunities for citizens to get emergency response training; participate in community exercises; and volunteer to support local first responders. To learn more and to get involved, contact your nearest Citizen Corps Council by visiting www.CitizenCorps.gov.

ADOPTION OF REVISED APPRAISAL REPORT FORMS AND UPDATE TO FHA APPRAISAL PROTOCOL

The Federal Housing Administration (FHA) will be adopting four of the revised appraisal reporting forms recently released by Fannie Mae. For all appraisals of properties that are to be security for FHA-insured mortgages, and which are performed on or after January 1, 2006, the appraisal must be reported on one of the following Fannie Mae appraisal reporting forms as per property type:

1. Uniform Residential Appraisal Report ([Fannie Mae Form 1004](#)) for all 1 unit single family dwellings;
2. Manufactured Home Appraisal Report ([Fannie Mae Form 1004C](#)) for all manufactured homes;
3. Individual Condominium Unit Appraisal Report (Fannie Mae Form [1073](#)) for all individual condominium units; or
4. Small Residential Income Property Appraisal Report (Fannie Mae [Form 1025](#)) for all 2 to 4 unit single family dwellings. These forms are available online at: <http://www.efanniemae.com/index.jsp>. Upon implementation of the four revised Fannie Mae appraisal reporting forms, form [HUD-92564-VC](#), Notice to the Lender (Valuation Conditions/VC form), and form [HUD-92564-HS](#), Notice to The Homebuyer (Homebuyer Summary) will be retired and are not to be submitted as part of an appraisal valuation package. Upon elimination of these two forms, all valuation conditions, including repairs, alterations and/or required inspections, must be reported within the appropriate section of the applicable Fannie Mae appraisal reporting form.



Lender Insurance Program

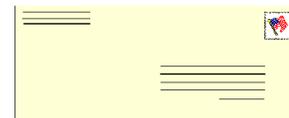
The Federal Housing Administration (FHA) is pleased to announce that the Lender Insurance (LI) program will be offered beginning on January 1, 2006. Lender Insurance (LI) enables high-performing FHA approved Direct Endorsement mortgagees with acceptable default and claim rates, under authority that will be delegated to them pursuant to section 256 of the National Housing Act (NHA), to endorse FHA mortgage loans without a pre-endorsement review conducted by FHA. Instead, a Lender Insurance (LI) approved mortgagee will perform its own pre-endorsement review and enter mortgage loan level data to FHA via the FHA Connection. The FHA Connection will perform an automated verification process to check the data for accuracy and completeness. The mortgagee then will be able to endorse the mortgage loan automatically.

ELECTRONIC REGISTRATION FOR UPCOMING HUD GRANTS

Attention all potential applicants of HUD funding in 2006! Please be sure to register for the electronic application submission process at <http://www.grants.gov> through January 31, 2006. For additional information see the Federal Register, 12/9/05, pp. 73332-42 or <http://www.hud.gov/offices/admin/grants/fundsavail.cfm> . You may also contact the HUD NOFA Information Center for additional information at 800-HUD-8929.

ARE YOU ON OUR MAILING LISTS?

The HUD Tampa Field Office makes available the following publications to help keep you aware of new housing information:



Tampa Field Office Newsletter

If you need general information about programs, funding, public announcements and local activities, send your request via email to william_j_kalbas@hud.gov or call 813.228.2026 x-2112 to provide your email or postal address.

Atlanta Homeownership Center Internet News

Those interested in single family housing news may visit the following Internet site <http://www.hud.gov/offices/hsg/sfh/talk/atfallnews.pdf> to register for receipt of this newsletter.

<http://www.hud.gov/>

<http://www.espanol.hud.gov/>