



HAPPY NEW YEAR!

**from the
HUD Tampa Field Office**

Serving 12 counties in West Central Florida-
Citrus / DeSoto / Hardee / Hernando / Highlands / Hillsborough / Manatee
Pasco / Polk / Pinellas / Sarasota / Sumter

2008 Message from Karen Jackson Sims, Field Office Director

On behalf of the entire staff of the HUD Tampa Field Office, I wish each of you a **HAPPY NEW YEAR!** As we look back on 2007, tremendous progress was made as we collectively worked to ensure decent, safe and quality housing opportunities. Together, we have made much progress, yet there is still much work to be done. I encourage you, our housing partners, to continue your dialogue and joint customer service activities to reach as many persons as possible. We must continue to think outside of the box to initiate programs that will help keep our homeowners free from foreclosure, our renters in affordable and safe housing and our homeless within the care of our homeless providers.

Towards this end, HUD has begun to initiate programs to assist. FHASecure, our initiative to reduce the rate of foreclosure, has recently been launched. The Tampa Field Office will host a one day event for existing homeowners facing foreclosure and those considering ownership for the first time on January 19th, 2008. Our partners, including lenders, realtors, title companies and government agencies, will join us at Jefferson High School, 4401 West Cypress Street, Tampa, Florida 33607. We encourage you to assist us in "getting the word out" to ensure that those in need of assistance will be made aware of this opportunity.

In addition, HUD Tampa is already planning a variety of other community-based interventions to assist our customers with stabilization of their housing situations. Among these events will be grant writing training; targeted faith-based and non profit technical assistance training sessions; new partnership development; disaster and hurricane preparation training; community-wide adoption of the Preserve America and Affordable Community initiatives; and many other Presidential and HUD Secretarial Initiatives dedicated to building strong, healthy communities.

As 2008 begins, we look forward to continuing our partnership with you. Join us in our endeavors of 2008 as the HUD Tampa Office provides assistance to achieve our shared goals of: increasing the rate of minority homeownership; housing the homeless; preventing foreclosures; expanding the availability of affordable housing; decreasing housing discrimination; and making our local communities more vibrant and diversified. Thank you for your ongoing commitment to make the Tampa Bay area, a place everyone can call home.

Karen



***YOU WORKED HARD FOR HOMEOWNERSHIP
Let FHASecure Make Your Work Payoff!***

The Federal Housing Administration has helped millions of Americans secure their dream of homeownership since 1934. Now we want to keep those dreams alive. We provide mortgage insurance on loans made by FHA approved lenders throughout the United States and its territories. FHA insures mortgages on single family, multifamily, manufactured homes and healthcare facilities. It is the largest government backed mortgage insurer.

WHAT IS *FHASecure*?

FHASecure is a refinancing option that gives credit-worthy homeowners, who were making timely mortgage payments before their loans reset but are now in default, a *second chance* with a FHA insured loan product.

WHO IS ELIGIBLE?

To qualify for *FHASecure*, and include the delinquent loan payments, homeowners wishing to refinance must meet the following requirements:

1. Have a non-FHA insured ARM that has reset;
2. Sufficient income to make the mortgage payment; and
3. A history of on-time mortgage payments before the loan reset.

Homeowners who are current on their conventional mortgages must have sufficient income to make the mortgage payment. By refinancing into a FHA insured mortgage, you can expect to pay lower monthly mortgage payments. *FHASecure* can improve the quality of life for many communities by helping to reduce the number of mortgage defaults and bringing greater stability to local housing markets.

HOW TO APPLY

Search online for your nearest [FHA approved lender](#), or for more information call 1-800-CALL-FHA (1-800-225-5342).



HUD TAMPA OFFERS MAJOR HOMEOWNERSHIP CLINIC!

In response to local homeownership needs, and the high rate of foreclosures in Florida, a free, HUD-sponsored, [Homeownership Clinic](#) will be conducted on ***Saturday, January 19, 2008***, from 9:00 a.m. to 2:00 p.m., at Jefferson International Studies High School, located at 4401 West Cypress Street, ***Tampa, Florida, 33607***. While walk-ins will be welcome, families and persons who are interested in attending this Homeownership Clinic should call to register for this event at 1-800-CALL-FHA (or 1-800-225-5342) and select option #9.

Tampa Bay area families can take advantage of a new government-backed refinancing resource offered by the U.S. Department of Housing and Urban Development's Federal Housing Administration (FHA). The new *FHASecure* product and other reliable home buying incentives will be presented at this clinic.

HUD Tampa's Homeownership Clinic is designed to help both prospective homeowners who want to make the right choice when they buy, and current homeowners concerned about losing their homes to foreclosure.

Attendees can choose from several seminars aimed at their specific financial situation. Homeowners currently delinquent on their mortgages can participate in a seminar on options for keeping their homes. A second seminar will focus on refinancing options for those not yet delinquent, but concerned about increased mortgage payments when their loans reset to higher interest rates. The third seminar is targeted to prospective homebuyers – those thinking about homeownership for the first time.

All three seminars will feature representatives of lending institutions, housing counseling agencies, and State and Federal housing officials. In addition, attendees will have the option of meeting one-on-one with a lender or a housing counselor to discuss their personal situation in more detail. Many of the Tampa Bay area's housing organizations, FHA and other lenders, and housing and community lending partners, will assist HUD with seminars and provision of one-on-one counseling. An exhibitor's hall will also be featured, where attendees can obtain information from HUD's partners in housing, lending and nonprofit services.



BUSH ADMINISTRATION ANNOUNCES RECORD \$1.5 BILLION TO SUPPORT HOMELESS PROGRAMS NATIONWIDE

*Nearly 6,000 housing and service programs to benefit from Continuum of Care grants
Tampa Bay Area Receives Largest Awards for the State of Florida - \$8,212,561.00*

A record number of local homeless programs across America received an unprecedented \$1.5 billion in Continuum of Care grants announced by the U.S. Department of Housing and Urban Development. This historic-level funding will offer transitional and permanent supportive housing to more than 168,000 homeless individuals and families. For a detailed local summary of the projects awarded funding, visit HUD's website at www.hud.gov.

Since 2001, HUD has awarded approximately \$10 billion in funding to local communities to support the housing and service needs of homeless individuals and families. The FY 2008 Budget seeks \$1.6 billion, another record federal investment. This increased funding request of the President represents a 55 percent increase over funding provided in 2001.

HUD's funding is provided in two ways:

- Continuum of Care grants provide permanent and transitional housing to homeless persons. In addition, Continuum grants fund important services including job training, health care, mental health counseling, substance abuse treatment and child care.
- Emergency Shelter Grants provide funds for the operation of local shelters and fund related social service and homeless prevention programs. HUD is awarding \$160 million in Emergency Shelter Grants that are allocated based on a formula to state and local governments to create, improve and operate emergency shelters for homeless persons.

In the Tampa Bay Area \$895,444.00 was awarded in Supportive Housing Programs through the Continuum of Care grants, \$7,588,329.00 in Supportive Housing Program Renewals through the Continuum of Care and \$538,788.00 in Shelter Plus Care Renewal.

The Goal to End Chronic Homelessness For six years, ending chronic homelessness has been one of President Bush's national goals. Research indicates that approximately 20 percent of all homeless persons experience long-term or chronic homelessness. These studies conclude that this hardest-to-serve population utilizes more than half of all emergency shelter resources designed to assist homeless individuals and families. By shifting the federal emphasis toward meeting the needs of the most vulnerable homeless persons, more resources become available for those who experience situational homelessness. To learn more about chronic homelessness, visit HUD's webpage at www.hud.gov/offices/cpd/homeless/chronic.cfm.



CDBG Environmental Review News

(reprinted from the Florida Department of Community Affairs' December Newsletter)

In August 2007, the U.S. Department of Housing & Urban Development conducted training on the "Environmental Review Process for States" in Atlanta. The training targeted HUD-funded programs, including CDBG, Emergency Shelter Grants, HOME and Housing Opportunities for Persons with AIDS, administered by state governments. The training covered the state's role in the review process and the process that subgrantees must use in order to satisfy federal requirements. A CD was provided to participants that contains all relevant rules, regulations, laws and forms. This important tool is advisable for anyone completing an environmental assessment for the Florida Small Cities CDBG program! HUD has modified several forms used for CDBG compliance, and has clarified a number of issues and all this information is included on the CD. All recipients of Florida Small Cities CDBG funds or Disaster Recovery funding must comply with the environmental review process. Local government staff, and consultants involved in the administration of CDBG funds, are encouraged to attend HUD environmental review training. Dates for the next training will be announced in early 2008. To receive a copy of the CD, please email Ms. Pat Harvey at: "pat.harvey@dca.state.fl.us" or call the CDBG Program at (850) 487-3644. All local governments may obtain one copy at no charge, but may reproduce the CD as necessary to ensure that all staff involved in CDBG administration have access to the information. By the end of the year, all local governments should be using the newer forms. To further assist local governments, we have updated our Guide to Compliance with Environmental Standards. This guide will be provided with the CD.



HUDClips MOVING TO www.hud.gov

HUDClips, HUD's "forms and handbooks" website has been redesigned with a new look and feel! Content from the previous HUDClips site is now on the Department's official website. The redesign makes it easier to find forms, handbooks and notices. Check it out at: www.hud.gov/hudclips.



What's the Rush?: Why Timeliness Is So Important

(reprinted from the Florida Department of Community Affairs' December Newsletter)

To continue receiving consistent annual allocations of Community Development Block Grant (CDBG) dollars from the U.S Department of Housing and Urban Development (HUD), the Florida Small Cities CDBG Program must expeditiously distribute the dollars which have already been allocated into awarded projects to local government subgrantees. To this end the Department works diligently to motivate the local governments that it partners with, to keep projects on schedule with their Activity Work Plans, to draw funds down promptly and to make every effort to complete projects within the two year subgrant agreement period. Extensions of time to subgrant agreements are discouraged because they typically equate to a failure to draw down CDBG funds in a timely manner. On occasion CDBG projects can get off course a bit and need special assistance and attention by local government and Department CDBG staff. Gremlins such as unforeseen permitting challenges, over budget bids, a slowing economy, bad weather and poor water quality, can cause a project to stretch beyond time lines for accomplishment and completion. In most cases, with Department CDBG staff and the local government working together as a team, projects can regain their bearings and become successful stories. One such project was an economic development project for infrastructure to serve a business. The project, which had performed admirably in constructing the CDBG funded infrastructure within original time lines, had shown only minimal progress toward constructing the job creation facility. While parking areas and some onsite infrastructure had been completed, no vertical construction had begun by the end of the two-year subgrant agreement. The Participating Party (partnering business) had simply stopped working on its portion of the project. Concerned, Department CDBG staff scheduled an onsite meeting with the local government and the Participating Party. When they arrived at the site, a local government staff person, an enthusiastic Participating Party, and the building contractor met with Department CDBG staff members. A construction crew and equipment were present, digging the footer for the building. Permits were shown, photographs were taken, directions were given and assurances were made that with a second six-month extension to the subgrant agreement, the building would be completed and the jobs would be created. It seemed that the Department's personal visit had provided the necessary motivation to reengage the project. The following day, on their way to a nearby monitoring visit, Department CDBG staff drove by the site to see how construction was progressing and were surprised to see that not only was there no crew on site, but the trench for the footer had been covered up. Dismayed, Department CDBG staff finished monitoring other projects and returned to Tallahassee. A letter was drafted and mailed to the chief elected official, outlining the problems and possible repercussions. Concerned that the local government would have to pay back grant funds, the officials gave a new level of attention to the project. Within a few short weeks, photographs arrived substantiating that work on the building had actually begun. Monthly progress reports, including photographs of a now nearly complete building, continue to come in like clockwork. The business has begun interviewing applicants for the jobs required by the CDBG subgrant agreement and the progress of the project is currently in line with project time lines and looks to be closed by the current expiration date. This story illustrates that no matter how far off track a project has become, success is still possible with proper attention coupled with a cooperative investment of time, energy and expertise from all parties involved. The Florida Small Cities CDBG Program makes every effort to be good partners with the local governments that it serves. As a cornerstone of these partnerships, CDBG staff makes every effort to assure that CDBG funds are drawn down at a rate that will assure consistent allocations from HUD. Grantees might ask, What's the rush? The answer is, it's strictly to maintain a level of service and available grant funds for future projects for Florida's small cities and counties.



***APARTMENT MANAGERS: PLAN NOW FOR
BOTH THE 2008 HURRICANE SEASON AND OTHER DISASTERS!***

Did you know your local county health department can help you and your residents prepare plans for dealing with disasters? Although the biggest threat to the Tampa Bay area is hurricanes, many other natural and man-made hazards can threaten you or your organization. In Hillsborough County, the Public Health Preparedness staff can help you develop plans for preparation, evacuation, or sheltering. Contact Ryan Pedigo, Public Health Preparedness, [Hillsborough County Health Department](http://www.hillsboroughcounty.org/HealthDepartment), (813) 307-8015 x4401.



HUD TAMPA IMPLEMENTS ELECTRONIC MAILING LIST

As current partners and customers may know, HUD Tampa has relied upon its own mailing lists as collected during various events each year. Since we realize your email address may change over the course of time, we ask that each of you visit the following site to register for future mailings. This updated system will ensure the accuracy of our mailing groups as well as enable you to change your own address when the need arises. Thank you for taking a few moments to subscribe to the list as identified below:

www.hud.gov/subscribe/localmailinglist.cfm#fl

When you arrive at the specified page, simply scroll to the "Tampa Field Office News" at the bottom and click the link to subscribe. There, you will find additional information posted by HUD's offices throughout Florida (Jacksonville, Orlando and Miami).



SUNCOAST COMBINED FEDERAL CAMPAIGN BREAKS ALL TIME RECORD

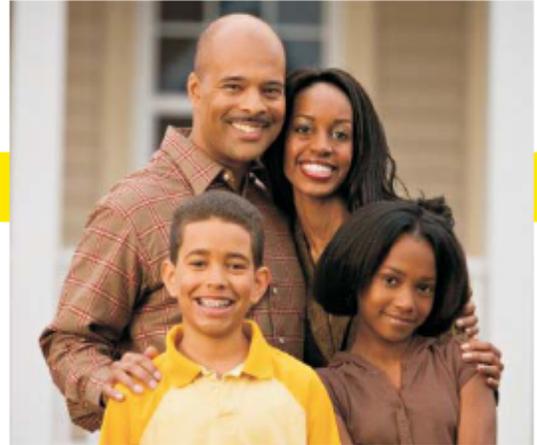
TAMPA FIELD OFFICE RECEIVES "DOUBLE GOLD" RECOGNITION

The Combined Federal Campaign (CFC) is ***the only authorized solicitation of Federal employees to donate to local charitable organizations.*** This annual process of obtaining employee pledges for the neediest in our community has been in practice for over 30 years. It includes civilian, military and post office employees who are asked for voluntary contributions through either direct donation or payroll deduction. It continues to be the largest and most successful workplace fundraising model in the world. This tradition of community commitment through the selfless efforts of Federal employees has its roots in the many charitable campaigns of the early 1960's.

We are proud to inform you that the 2007 Suncoast CFC (which includes DeSoto, Hardee, Hernando, Highlands, Hillsborough, Manatee, Pasco, Pinellas, Polk and Sarasota counties) reached a record-breaking \$2,219,000! Thanks to the generosity of HUD's Tampa Field Office employees, the Office has received a special "Double Gold" recognition award for 2007. Along with the generosity of other local charitable giving, we are helping meet the needs of families.

HOMEOWNERSHIP

opportunities and foreclosure prevention expo



PARTNERS:



Bank of America

Chase

Federal Reserve Bank of Atlanta

Fifth Third Bank

Florida Home Partnership

National City Mortgage

Pinnacle Financial

NeighborWorks

Sun Trust Mortgage

Veterans Administration

US Dept. of Housing & Urban
Development

USDA

Wells Fargo

Local realtors, builders, City and
County staff members, Housing
Counseling Agencies & many more!

ARE YOU INTERESTED IN HOMEOWNERSHIP?
ARE PREDATORY LENDERS CAUSING YOU TROUBLE?
ARE YOU FACING FORECLOSURE?
DO YOU WANT TO PREVENT FUTURE PROBLEMS?

If you answered yes to any of these questions, this expo is for you!
Housing professionals will be on hand to offer creative solutions and
suggestions to help with your mortgage related needs.



CLASSES PROVIDED HOURLY ON:

- Foreclosure Prevention (English and Spanish)
- Rehabilitation and Repair (English and Spanish)
- Options for 1st Time Buyers (English and Spanish)
- Options for Refinancing Your Property (English and Spanish)
- One-on-one counseling sessions and Vendors are available throughout the day! Door prizes also available hourly!

TO REGISTER: CALL 813-228-2026 EXTENSION 2114

Date: Saturday, January 19, 2008

Time: 9:00 a.m. – 2:00 p.m.

Location: Jefferson High School, 4401 West
Cypress Street, Tampa, Florida

FREE - OPEN TO THE PUBLIC - FREE