Park DuValle HOPE VI Public Housing Revitalization

Homeless Assistance Funding Check Presented to Kentucky Housing Advocates

St. Francis Community Development Project in Louisville

Louisville Field Office

Neighborhood Network Center at a Multifamily HUD-assisted Property

National Fair Housing Month Celebration

Reaching out to Kentucky communities to:

Increase homeownership, support community development, and increase access to affordable housing that is free from discrimination.

HUD's National Call to Action to reduce regulatory barriers to affordable housing

FREQUENTLY ASKED QUESTIONS

ABOUT

hud

hud LOUISVILLE FIELD OFFICE

Frequently Asked Questions

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U.S. DEPARTMENT OF
HOUSING AND URBAN DEVELOPMENT
hud LOUISVILLE FIELD OFFICE

EQUAL HOUSING OPPORTUNITY

Frequently Asked Questions

What is the Department of Housing and Urban Development?

Created as part of President Lyndon B. Johnson's War on Poverty, the Department of Housing and Urban Development (HUD) was established as a Cabinet Department by the Department of Housing and Urban Development Act (42 U.S.C. 3532-3537), effective November 9, 1965. It consolidated a number of other older federal agencies. HUD is the Federal agency responsible for national policy and programs that address America's housing needs, which improve and develop the Nation's communities, and enforce fair housing laws. HUD's business is helping create a decent home and suitable living environment for all Americans, and it has given America's communities a strong national voice at the Cabinet level. HUD plays a major role in supporting homeownership by underwriting homeownership for lower- and moderate-income families through its mortgage insurance programs.

What is HUD's mission?

HUD's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination. The Louisville Field Office promotes the HUD mission throughout the Commonwealth of Kentucky.

What are HUD's major programs?

The primary programs administered by HUD include:

- Mortgage and loan insurance through the Federal Housing Administration (FHA);
- Community Development Block Grants (CDBG) to help communities with economic development, job opportunities and housing rehabilitation;
- HOME Investment Partnership Act block grants to develop and support affordable housing for low-income residents;
- Rental assistance in the form of Section 8 certificates or vouchers for low-income households;
- Public or subsidized housing for low-income individuals and families;
- Homeless assistance provided through local communities and faith-based and other nonprofit organizations; and
- Fair housing public education and enforcement.

What does HUD do?

HUD has a record of accomplishments that spans more than 30 years. Thousands of communities and tens of millions of Americans have benefited from HUD's housing and community development programs.

For instance:

Since 1934, the **Federal Housing Administration (FHA)** has insured over 30 million single family home mortgages. In FY 2002, an estimated 1.1 million additional families will use FHA mortgage insurance to become new homeowners.

HUD continues to play a major role in providing shelter for **America's most vulnerable populations**: the working poor, minorities, people with disabilities, people with AIDS, the elderly, the homeless.

More than 7 million families have lived in locally-managed, HUD supported **public housing**. HUD helps provide decent, safe and affordable housing to more than 4.3 million low-income families through its public housing, rental subsidy and voucher programs.

Ginnie Mae, a wholly-owned federal corporation within HUD, pioneered the Mortgage Backed Security. These government-backed securities lower market interest rates and create homeownership incentives, and enabled Ginnie Mae to add more than $1.5 trillion to the supply of America's affordable mortgage funds.

What is the Community Development Block Grant program?

HUD's **Community Development Block Grant(CDBG)** program was created in 1974 to assist states and communities, combining a variety of old, narrow, categorical programs; it is one of the oldest of all federal block grant programs. It is administered by our Office of Community Planning and Development (CPD).

CDBG funds are awarded on a formula basis, and may be used for a wide range of activities. Funds must be spent to meet one of three broad national goals: Aid low- and moderate-income persons; prevent or eliminate slum or blight conditions, or meet an urgent need that threatens health or safety. At least 70 percent of the funds must be used for activities that benefit low- and moderate-income persons. Actual uses of the funds are determined by state and local jurisdictions through the comprehensive strategic planning process developed by CPD. Communities and states are accountable to HUD for how funds are spent.

The CDBG formula allocates 70 percent of its funds, after set-asides, to "entitlement" communities (larger cities with populations over 50,000, central cities and urban counties) and 30 percent to states which are distributed to smaller communities. CDBG funds are used to renovate housing; construct or improve public facilities, such as water, sewer, streets and neighborhood centers; purchase real property; and assist private businesses in economic development activities.

In Kentucky, the entitlement communities that receive CDBG funds directly from HUD are:

Ashland	606-327-2005
Bowling Green	270-393-3023
Covington	859-292-2188
Elizabethtown	270-765-6121
Henderson	270-831-1277
Hopkinsville	270-887-4285
Louisville Metro	502-574-3107
Lexington-Fayette County	859-258-3070
Owensboro	270-687-8658

If your local community does not receive CDBG funds directly from HUD, then it is possible that it receives funding from the state through the Governor's Department for Local Government (DLG). Contact your city or county government office to determine if there is funding available or you may contact DLG at 1-800-346-5606.

Under the Section 108 Loan Guarantee component of the CDBG program, communities can obtain financing for economic development, housing rehabilitation and large-scale physical development projects. A grantee must pledge their current and future CDBG funds as security for the loan guarantee, and also will be required to identify additional security, as necessary.

What is the Neighborhood Stabilization Program?

Authorized under Title III of the Housing and Economic Recovery Act of 2008, HUD's new Neighborhood Stabilization Program (NSP) provides grants to every state and certain local communities to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. Plans are submitted to HUD for approval prior to the distribution of funding.

In Kentucky, the state has been allocated a total of $37.4 million for the NSP initiative to distribute throughout the state based upon a formula method, and Louisville Metro has been allocated $6.9 million. The Department for Local Government (DLG) administers the state allocation and the contact is Lynn Littrell who can be reached at 1-800-346-5606 or 502-573-2382. For the Louisville allocation, Jenna Dunlap is the contact and you may reach her at 574-2322.

What are HUD-approved Housing Counseling Agencies?

HUD also sponsors **Housing Counseling Agencies** to assist tenants and homeowners in financial management and various housing-related matters. The counselors at these agencies can provide advice on buying a home, renting, defaults, foreclosures, credit issues, fair housing issues, and reverse mortgages. They provide one-on-one counseling and can help individuals determine the best type of housing choices available considering each ones circumstances. Many HUD-approved Housing Counseling Agencies offer homebuying classes as well. You can find a listing of HUD-approved Housing Counseling Agencies on our website at **www.hud.gov**.

To locate the **HUD-approved Housing Counseling Agency** nearest you, please call 1-800-569-4287.

How does Public Housing work?

Public housing programs provide direct payments to **Public Housing Agencies (PHAs)** and **Indian Housing Authorities (IHAs)** to develop and operate housing for low-income families. Local public housing agencies (PHAs) are created by state law and administered by local governments. HUD provides financial assistance to about 3,350 Public and Indian housing authorities that provide public housing and services to 1.3 million households. Our **Office of Public and Indian Housing (PIH)** administers HUD's public housing programs.

What is "assisted" housing?

HUD "assists" low-income households with rental subsidies in the private sector, primarily through Section 8 certificates and vouchers, through our Office of Public and Indian Housing. Families seeking assistance apply through their **local public housing agency**.

Under the voucher program, tenants have greater freedom of choice to select housing where they want to live within a standard rent range.

Under the Section 8 certificate program, rent subsidies are used to pay owners the difference between what tenants can pay and contract rents.

Public and Indian Housing (PIH) also provides funds for the rental voucher, certificate and Moderate Rehabilitation programs that are managed by local public housing agencies (PHAs) created by state law and administered by local governments.

Overall, more than 3 million households will receive Section 8 rental assistance this year.

HUD's HOPE VI program is being used to tear down dilapidated public housing developments...how does that work?

The HOPE VI (Homeownership and Opportunity for People Everywhere) program, also administered by our Office of Public and Indian Housing, provides funds to transform the nation's most distressed public housing into communities of hope.

Since the inception of the HOPE VI program in 1993, there have been a total of 149 revitalization grants awarded, totaling $4.05 billion, to integrate public housing into surrounding communities and provide residents the skills to contribute to their communities.

In Kentucky, there have been three Public Housing Authorities that have received HOPE VI grants: Louisville Metro Housing Authority, Lexington Housing Authority, and the Newport Housing Authority.

HOPE VI funding along with other public and private funding transformed former Cotter and Lang distressed public housing in Louisville, Kentucky, into the award-winning Park DuValle mixed-income community.

HOPE VI funds are used to replace current buildings with lower-density units. Based on the principles of architectural reconfiguration, integration of services and resident contributions, the funds go to replacing and rehabilitating neighborhood homes, providing job training and encouraging neighboring businesses to hire public housing residents. They also are used for joint ventures on private multifamily housing financing for Section 8 rentals, wiring selected units for computers and Internet communications, and developing mixed-income housing with rental and homeownership choices in public housing neighborhoods.

Through the HOPE VI program HUD stresses involving public housing residents in the leadership and management of their developments. It also links public housing to work and stresses self-sufficiency, including graduation to conventional rental housing and homeownership.

How do the Homeless get help from HUD?

HUD provides funds to state and local governments and to nonprofit organizations to assist homeless individuals and families. The funds are used to help the homeless move from the streets, to temporary shelter, to supportive housing (with services, if necessary), and ultimately back to the mainstream of American life.

HUD's homeless efforts began on a national level with **the Stewart B. McKinney Homeless Assistance Act of 1987**, which provided the first direct HUD programs to help communities deal with homelessness. Our **Office of Community Planning and Development (CPD)** administers most of HUD's homeless assistance programs, including:

Continuum of Care – These three grants are awarded competitively to local programs to meet the needs of their homeless clients.

> **Shelter Plus Care** - HUD provides grants for rental assistance to homeless persons with chronic disabilities under the Shelter Plus Care program. Eligible recipients are state and local government units, public housing agencies and Indian tribes. To receive the funds each recipient must provide supportive services at least equal in value to the rental assistance. Supportive services would address mental illness, substance abuse and acquired immunodeficiency syndrome (AIDS) and related diseases.
>
> **Supportive Housing** - Supportive Housing grants go to state and local governments, and nonprofit organizations to provide short-term transitional housing and services to deinstitutionalized homeless individuals, families with children, individuals with mental disabilities and others. Recipients may receive funds for long-term housing projects for homeless persons with disabilities. HUD provides grants for acquisition, rehabilitation, new construction, which participants must match, and annual payments for operating costs and supportive services. Participants provide a percentage of the operating costs. HUD provides technical assistance.
>
> **Section 8 Moderate Rehabilitation (SRO)** - Public and Indian housing agencies and private nonprofit organizations compete for Section 8 Moderate Rehabilitation grants based on local needs and their ability to provide single-room occupancy (SRO) housing for homeless persons.

The Continua of Care in Kentucky include the Coalition for the Homeless in Louisville (502-589-0190), Central Kentucky Housing and Homeless Coalition in Lexington (859-227-5422), and KHC for the remainder of the state (1-800-633-8896).

Emergency Shelter Grants - Emergency Shelter Grants are distributed to states, entitlement cities and counties and territories on a formula basis, and to Indian tribes. The funds may be used to renovate, rehabilitate or convert buildings to be used as shelters for homeless persons. The funds also may be used to operate emergency shelters, provide essential services to homeless individuals and to prevent homelessness.

In Kentucky, there are three entitlement grantees: Louisville Metro Government, Lexington-Fayette Urban County Government, and the State of Kentucky through KHC.

Housing Opportunities for Persons with AIDS (HOPWA) - HOPWA provides housing assistance and supportive services to prevent homelessness of low-income persons with HIV/AIDS and their families, and to devise long-term comprehensive housing strategies for persons with AIDS and their families. Eligible activities include construction, acquisition, renovation and operation of facilities; rental assistance and short-term housing payments; supportive services; technical assistance, and other housing-related activities. Ninety percent of HOPWA funds are allocated on a formula basis to states and metropolitan areas that have the largest number of AIDS cases. Governments and nonprofit organizations also may compete for 10 percent of the funds to develop model programs.

What is the HOME program? How is it different from other HUD low-income housing programs?

The **HOME** Investment Partnerships program was created by the **1990 Cranston-Gonzalez National Affordable Housing Act**. It provides funds to participating jurisdictions to increase the supply and affordability of housing and homeownership for low-income families. It is administered by our Office of Community Planning and Development (CPD).

HOME funds are distributed on a formula basis similar to the Community Development Block Grant (CDBG) program, and are administered locally through community development departments or housing finance agencies through their strategic planning process. Participating jurisdictions (PJs) include states, large cities and urban counties, consortia, Indian tribes and territories. PJs must provide a 25 percent match for housing activities funded by HOME. Since the program began, it has awarded more than $10.7 billion in HUD funds, including $1.5 billion in FY 2000 and assisted more than 377,000 households.

In Kentucky, the participating jurisdictions that receive HOME funds directly from HUD are:

Covington	859-292-2188
Louisville Metro Housing	502-574-3107
Lexington-Fayette County	859-258-3070
Owensboro	270-687-8658

If your local community does not receive funds directly from HUD, then it is possible that it receives funding from the state through the Kentucky Housing Corporation (KHC). Contact your city or county government office to determine if there is funding available or you may contact KHC at 1-800-633-8896.

How do HUD's Fair Housing programs work?

Federal Fair Housing statutes **prohibit housing discrimination based on race, color, national origin, sex, religion, families with children, and disabilities**. HUD's programs to prevent housing discrimination through public education and enforcement are administered by our Assistant Secretary for **Fair Housing and Equal Opportunity (FHEO)**.

In addition to investigating and resolving housing discrimination complaints under the Fair Housing Laws, FHEO conducts compliance reviews of HUD funds recipients, ensures equal employment opportunity and affirmative action within HUD and ensures that HUD programs provide equal opportunity.

Under our **Fair Housing Assistance Program (FHAP)**, FHEO assists state and local governments in becoming certified -- having "substantially equivalent" fair housing laws -- and processing complaints with technical assistance and training grants.

FHEO's Fair Housing Initiatives Program (FHIP) funds public agencies that have "substantially equivalent" fair housing laws and also private nonprofit organizations. These public and private organizations assist HUD in enforcement activities including testing, investigating, and resolving complaints. FHEO refers complaints arising in certified jurisdictions to those government agencies for investigation and prosecution. FHIP also funds public education and outreach programs conducted by the fair housing organizations to make the public aware of what constitutes discrimination and promote voluntary compliance in the housing industry.

If you believe your rights have been violated or if you would like more information about Fair Housing, please contact our Fair Housing and Equal Opportunity Louisville Program Center at 502-582-5250 or call our toll free line at 1-800-440-8091.

Are any HUD housing programs available for persons who are not very low income?

The Federal Housing Administration (**FHA)** assists first-time buyers and others who might not be able to meet down payment requirements for conventional loans by providing mortgage insurance to private lenders. It also insures loans for home improvements and buying manufactured (mobile) homes.

FHA is a branch of HUD which works through local mortgage lending institutions to provide Federal mortgage and loan insurance for homeownership and the construction or improvement of affordable housing.

There are no income limits for those wishing to obtain an FHA-insured mortgage. You may use an FHA-insured mortgage to purchase or refinance a new or existing 1-4 family home, a condominium unit, or a manufactured or mobile home (provided it is on a permanent foundation). There are several mortgage products to choose from including rehabilitation mortgages, which may include the amount of home repairs to be completed following closing; home equity conversion mortgages (HECMs), also known as reverse mortgages for those 62 and older; disaster loans; energy-efficient mortgages, etc.

To apply for an FHA-insured mortgage, contact a HUD-approved lender. FHA does not actually make loans. Instead, it insures loans (up to the maximum mortgage limit for an area) so that if buyers default for some reason, the lenders will get reimbursed for the balance of the loan and other costs. Many FHA-insured mortgages are available for as low as a 3½ percent down payment and the money can come from a family member, employer, or charitable organization as a gift. FHA does not set the interest rate or other costs for an FHA-insured mortgage; therefore, for the best interest rate and terms on a mortgage, buyers and those wishing to refinance should compare mortgages from several different lenders.

For more information call **1-800-225-5342 (CALL FHA)** or visit **www.fha.gov**. You can also find information about Kentucky homebuying programs at **www.hud.gov/kentucky** and by contacting Kentucky Housing Corporation at 1-800-633-8896 (www.kyhousing.org).

There are a variety of general and targeted mortgage insurance and loan programs administered by our Office of Housing. As of October 1, 2000, FHA had insurance in force on 6.7 million single-family dwellings, totaling $480 billion. The Mutual Mortgage Insurance (MMI) Fund insures most of these loans. MMI is a self-sustaining fund requiring no annual appropriations.

What about the new FHA program for people facing foreclosure and other assistance available to help homeowners?

The **Hope for Homeowners** program will continue to aid struggling families trapped in mortgages they currently cannot afford. Certain borrowers facing difficulty making mortgage payments can refinance into affordable FHA-insured mortgages. Homeowners can find out if they qualify by:

- Locating a local, HUD-approved housing counseling agency at 1-800-569-4287;
- Contacting the *Protect My Kentucky Home* Foreclosure Hotline at 1-866-830-7868; or
- Contacting the HOPE NOW Alliance at 1-888-995-HOPE.

What are HUD Homes?

When buyers become seriously delinquent on their loans, their mortgage companies usually foreclose and file insurance claims with HUD for the amount still owed on the loan. HUD pays the claim and becomes the owner of the property. Then our **Real Estate Owned** staff and contractors across the nation maintain and market these properties, which are best known as **"HUD Homes."**

HUD Homes are initially offered to owner-occupant purchasers (people who are buying the home as their primary residence). Following the priority period for owner-occupants, unsold properties are available to all buyers, including investors. All HUD homes available for purchase by the public are offered for sale at Internet listing sites maintained by management companies under contract to HUD and also through links on HUD's website (**www.hud.gov/homes**). We encourage everyone to get an inspection after an offer is accepted. All HUD Homes are sold AS-IS, without warranty. HUD will not make repairs nor pay to correct any problems. Although HUD does not offer financing directly, some of our homes qualify for FHA-insured loans. Shop around for a lender to find the best loan terms.

In Kentucky, the management and marketing (M&M) contractor is Pyramid Real Estate Services (**www.pyramidrealestate.com**) and you may reach their office at 1-877-451-4680. Any real estate broker registered with HUD may submit an offer and contract to purchase on the buyer's behalf. Registered brokers can be found through a web search by state, county, or city at **www.newbidselect.com**. Any real estate broker wishing to become registered to sell HUD homes can simply contact Pyramid Real Estate Services for more information on the registration process.

The **Good Neighbor Next Door** (GNND) sales program is designed to help communities and promote homeownership. Properties in designated revitalization areas are available at a reduced sales price to **law enforcement officers, teachers, firefighters, emergency medical technicians (EMTs), nonprofits and local governments**. HUD's GNND provides officers, firefighters, EMTs, and teachers an opportunity to purchase homes in these communities. HUD provides a substantial incentive in the form of a **50 percent discount** off the list price of eligible properties.Additional discounted sales programs through the GNND program allow **local governments** and **qualified nonprofit organizations** to purchase homes at a **discount**. These are referred to as **dollar homes** and **sales to nonprofits**. More information is available by calling our FHA Resource Center at 1-800-225-5342 (CALL FHA) or by visiting our website at **www.hud.gov/offices/hsg/sfh/reo/goodn/main.cfm**.

What about FHA multifamily housing programs?

FHA also assists in providing **affordable rental housing** by offering rental subsidies, grants, capital advances for elderly and disabled housing, and mortgage insurance for privately-owned multifamily housing developments, including health care facilities, and hospitals.

Low rent apartments are available to low-income tenants through project-based rental subsidy programs operated in multifamily housing projects that are either FHA-insured, non-insured, funded with HUD direct loans, and/or financed with HUD Capital Grants.

Supportive Housing for the Elderly (Section 202) and Persons with Disabilities (Section 811) are programs through our SuperNOFA (Super Notice of Funding Availability) competitive funding process, and nonprofits are eligible applicants. Increasing affordable housing for the elderly (persons at least 62 years old) and to persons with disabilities (individuals at least 18 years old and who have a physical, mental or emotional impairment, developmental disability or chronic mental illness) includes the use of HUD's Capital Advance Grants program and/or Housing Assistance Payments Contracts (HAPCs).

Our **Office Multifamily Housing** also promotes community-based initiatives such as computer learning centers known as Neighborhood Networks in privately-owned HUD-assisted properties.

Pictured left, HUD joined New Directions Housing Corporation and NeighborWorks America to celebrate the grand opening of New Direction's seventh Neighborhood Networks Center. The Shawnee Learning Center will serve the families that live in scattered site units of HUD-assisted multifamily housing in the historic West End and Old Louisville areas of Louisville, Kentucky.

What exactly is the NOFA?

HUD's NOFA (Notice of Funding Availability), is the competitive grants application process for federal funding. The NOFA announces HUD's grant programs, and provides communities with a "menu" of HUD programs from which to select to best meet their community development, economic development, and targeted housing needs. HUD's NOFAs increases your ability to consider the many programs that are available from the Department and apply for funding under a wide variety of programs.

HUD's NOFAs are issued throughout the calendar year. Information regarding the NOFA process is available on the Internet at **www.hud.gov/grants**. You may also contact your local HUD office for assistance. IMPORTANT NOTE: To participate in HUD's grant programs, you must be registered with Grants.gov (**www.grants.gov**).

Are there contracting or small business opportunities with HUD?

HUD offers many contracting opportunities. HUD posts all of its solicitations on our web site; so you may want to check our **contracting page** regularly (**http://www.hud.gov/offices/cpo/index.cfm**). In addition, you can also subscribe to a free email notification service for HUD contracting opportunities.

On our contracting page, you can view and/or download any HUD solicitation for which you are interested in competing. Each solicitation contains a detailed description of the contract work requirements as well as instructions on how, when, and where to submit your bid/proposal. You might also want to check out our "**Guide to Contracting with HUD**." The guide is on our website at **www.hud.gov/offices/osdbu/guide/index.cfm**.

For more information and assistance, you may contact our Office of Small and Disadvantaged Business Utilization (OSDBU) at 202-708-1428. Information is also available on our website at **www.hud.gov/offices/osdbu/**.

Another opportunity is **Section 3,** a provision of the Housing and Urban Development (HUD) Act of 1968 that promotes local economic development, neighborhood economic improvement, and individual self-sufficiency. The Section 3 program requires that recipients of certain HUD financial assistance, to the greatest extent possible, provide job training, employment, and contract opportunities for low- or very low-income residents in connection with projects and activities in their neighborhoods. If you live in government-assisted housing or if your household income falls below **HUD's income limits**, you may qualify as a Section 3 resident or business concern. If you own a business, Section 3 provides opportunities for qualified, low-income business owners to receive preference in bidding on HUD-funded contracts.

To find out more about Section 3 opportunities in Kentucky, you may contact Ms. Vicki Ray, Director of the Louisville Office of Fair Housing and Equal Opportunity, at 502-582-5250.

How can I get a contract to build new housing for HUD?

HUD does not build housing; however, we do award grants to others who build housing. You may want to contact one of these entities to see if you might find contracting opportunities with them.

- HUD awards grants for construction of elderly housing (Section 202) and housing for persons with disabilities (Section 811). We announce the grantees on our website at **http://www.hud.gov/library/bookshelf09/fundanoc.cfm**.
- HUD provides funding to local and State governments for economic development programs. Some of their efforts might entail new construction. You could contact your **local or State government** purchasing offices and ask to be placed on their bidders lists for possible future contracting opportunities.
- Public housing agencies receive funds from HUD to create and maintain assisted housing. You also might want to contact your local **public housing agencies** to see if they have any contracting opportunities that would be of interest to you.

How can I get a contract to do work on HUD-owned properties?

Although HUD-owned single family properties are sold “as-is,” there are various services associated with readying them for sale and maintaining them until they are sold. HUD has contracts with management and marketing (M&M) companies who are responsible for these services. In some cases the M&M contractor may subcontract a portion of these services. To find out if there are subcontracting opportunities, contact the M&M contractor responsible for the area in which the homes are located that you would like to provide services.

In Kentucky, the M&M contractor is Pyramid Real Estate Services (**www.pyramidrealestate.com**) and you may reach their office at 1-877-451-4680.

"Who do I call for what" at the HUD Kentucky Office?

Office of the Field Office Director 502-582-5251 (TTY 800-648-6056 for hearing impaired)
Implementation of Secretarial Initiatives (America's Affordable Communities Initiative, Faith-Based and Community Organizations Initiative, Energy, etc.), Public Affairs, Congressional Relations, Cross-programmatic Coordination, Managing HUD's Web Content, Disaster Relief Coordination, etc.

Community Planning and Development Division 502-582-6141
Community Development Block Grant program, HOME program, American Dream Downpayment Initiative (ADDI), Self-Help Housing Opportunities Program (SHOP), Special Needs Assistance—Emergency Shelter Grants, Supportive Housing program, Shelter Plus Care, Section 8 Moderate Rehabilitation for Single Room Occupancy Dwellings, Surplus Federal Property to Assist Homeless/Base Closure, Housing Opportunities for Persons with AIDS (HOPWA), Technical Assistance to Grantees, Disaster Recovery Initiatives, Historically Black Colleges and Universities programs, Economic Development programs, etc.

Fair Housing and Equal Opportunity 502-582-5250
Housing discrimination, Fair Housing Compliance and Education, Section 3, etc.

Legal Division 502-582-5255
Freedom of Information Act inquiries, questions and issues regarding regulations and laws governing HUD funding and programs, etc.

Multifamily Housing Division 502-582-6124
Privately-owned Subsidized Housing, FHA-insured Mortgages (5 or more units) for the new construction or substantial rehabilitation of rental properties, FHA-insured Mortgages for the purchase or refinance of existing rental housing without substantial rehabilitation, grants to Nonprofits for Supportive Housing for the Elderly and Persons with Disabilities, etc.

Public Housing Division 502-582-6161
Capital Fund program for physical/management improvement needs for all Public Housing Authorities (PHAs), Operating Subsidies program to help maintain services and provide minimum operating reserves, Resident Opportunity and Self-Sufficiency (ROSS) program that is a competitive grant program linking services and activities to residents that promote economic self-sufficiency, Section 8 Housing Choice Voucher program, etc.

Single Family Housing (FHA-insured Mortgages for 1-4 units) See Chart Below

Atlanta Homeownership Center	National Servicing Center	Mortgage Insurance Premium Customer Service Center
1-800-225-5342 (CALL FHA) Technical Assistance and oversight of lenders, under-writing, property appraisal/ valuation, approval of nonprofits to participate in FHA programs, approval of Housing Counseling Agencies, HUD Homes for Sale, Oversight of Management and Marketing (M&M) Contractors for HUD Homes.	1-888-297-8685 Provides assistance to homeowners with FHA-insured mortgages on escrow issues, payment issues, foreclosure issues, and other servicing issues, relative to their FHA-insured mortgage. Provides technical assistance and advice to Lenders and Housing Counseling Agencies on FHA-servicing issues to assist FHA homeowners.	1-800-697-6967 8:30 a.m. to 8:30 p.m. Eastern Standard Time, Monday through Friday. To search our database to determine if you are due a refund, visit our website at **http://www.hud.gov/offices/hsg/comp/refunds/index.cfm**.

For more information, call, write, or visit us:

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Phone: 502-582-5251
Fax: 502-582-6074
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Office Hours: Monday-Friday
8 a.m. – 4:45 p.m. EST
Closed for all federal holidays

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