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Mr. HUD



Here it is late summer and even Mr. HUD has been chased out of his usual end of summer haunts at the beach by Gustav, Hanna and Ike. While he misses the scenery of the beach, he is adapting by enjoying the scenery and tailgating at the football field of his favorite team. Like many teams out there, Mr. HUD's team is off to an awkward start and needs to tighten up its offense, resolve some issues at quarterback and get special teams up to speed. He is sure they will improve as the season progresses.

Kentucky, along with the rest of the nation, is also moving from the summer vacation season into the quadrennial silly season of the presidential election. Once again, change, or the threat (or promise) of change is in the air. Mr. HUD has heard from some of you out there expressing concerns about what will become of HUD, the properties, KHC, the subsidy programs, and especially the Conference under the new administration.

*Continued on page 4*

Meet Tammy Dunn  
Project Manager



Tammy Dunn joined the Louisville Field Office as a Project Manager in June. She most recently worked at Kentucky Housing Corporation as a Multifamily Housing Representative in Production. Prior to KHC, she was a Mortgage Loan Officer and worked in single family mortgages for 17 years.

Tammy received her B.S. in Political Science from Kentucky Wesleyan College in Owensboro. She hails originally from Pikeville, KY and currently resides in Lexington. Her husband, Jimmy, is a self-employed painting contractor in Lexington. She is the mother of two boys, Mason (4) and Graham (21 months). She is also a very avid UK fan, which should be interesting working in the Louisville office!!

Tammy looks forward to meeting and working with all of the multifamily community.

## Meet Randy Bond Student Intern

Randy Bond joined the Louisville Field Office as a Project Manager Trainee

in August. He is currently working part-time while finishing up a graduate degree at Sullivan University. He has an undergraduate degree in accounting. Prior to attending college, he was an ASE certified automobile mechanic for three years and was in the United States Army Reserves for four years. He also has experience in both residential and commercial construction.



Randy has been married to his wife, Stephanie, for five years. They have a son, also named Randy, who is three. Randy enjoys the outdoors but does not have much free time with his busy schedule. He is excited about being given the opportunity to develop a career with the Multifamily Division.



### 2009 SAHMA DRUG FREE HOUSING POSTER CONTEST



There are many reports in the media that indicate that drug and alcohol use and abuse is on the rise among our children, young adults, and senior citizens. Everyone must play a part in increasing the awareness of this epidemic and fulfill their role in its elimination.

It is with much enthusiasm that we invite and encourage all young people in grades 1 – 12, and elderly residents living in government assisted housing communities that are members of SAHMA to participate by creating posters with an anti- drug message.

We suggest that each apartment community hold its own poster contest on-site and submit the winners to Shelly Collins at Franklin Asset Management.

Winners of the contest will receive an award at the 2009 Multifamily Housing Conference to be held May 19 – 21, 2009, at the Galt House East.

Posters received now through February 13, 2009, should be sent to Shelly Collins with Franklin Asset Management at 2509 Plantside Drive, Louisville, KY 40299. For additional information, contact Shelly at (502) 491-2422, extension 123 or at her Internet address: [scollins@franklinasset.net](mailto:scollins@franklinasset.net).

### Did you know the HUD model lease is available in Spanish?

You can make your property a more inclusive and caring community by downloading the HUD model lease in Spanish from the HUD website!

[http://www.hud.gov/offices/hsg/mfh/gendocs/modelleases\\_sv.pdf](http://www.hud.gov/offices/hsg/mfh/gendocs/modelleases_sv.pdf)

### Need help locating rental housing?

Check out these resources:

KHC Rental Housing Directory  
<http://www.kyhousing.org/uploadedFiles/Rental/AssistedRentalHousingReport.pdf>

HUD Subsidized Apt. Search  
<http://www.hud.gov/apps/section8/index.cfm>

# Energy Saving Updates

When most of us think about saving money/energy we don't think about where water fits in. If we were in Georgia it would be the first thing on our minds. Drought has hit parts of the South hard in recent years. Water levels in lakes that provide water for communities are at an all time low. Severe restrictions have been placed on users. Home owners can only water lawns for 25 minutes a day on an odd/even watering schedule. Irrigation systems can only

be used for newly installed landscaping between midnight and 10:00 a.m. Substantial fines are imposed for violations. The efficient use of water is vital to the lives of those in affected areas.

Fortunately, for those of us in Kentucky where water is abundant, in the vast majority of places, these harsh measures are things others have to worry about. However, as we continue to think "Green" in our daily lives, the smart use of water is important.



Float Booster for Toilet Tank

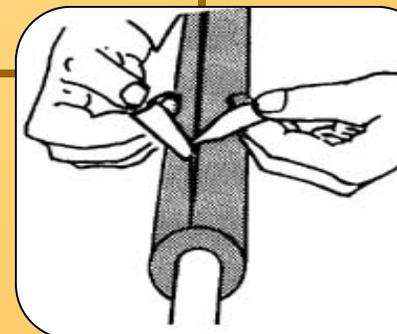
In addition to saving money on your utility bill, water conservation helps improve our environment. What are some of the ways that we in the business of managing multifamily housing can improve our conservation of water?



Water Saving Shower Head

- ◆ Check your toilets for leaks. Put food coloring in the tank. If, without flushing, the color begins to appear in the bowl within 30 minutes you have a leak.
- ◆ Install an inexpensive "float booster" in the tank. This could save 10 or more gallons of water per day.
- ◆ Insulate your water pipes. Easy pre-slit foam pipe insulation will allow hot water faster plus avoid wasting water while it heats.
- ◆ Install water saving shower heads and low flow faucet aerators.
- ◆ Water lawns only when needed. If, when you step on the grass it springs back up when you move, it doesn't need water.
- ◆ Water during the early parts of the day and avoid watering when it's windy.
- ◆ Mulch trees and plants.

As you can see it's not difficult to conserve water. If you aren't already doing these suggestions try some or all of them for a few months and monitor your water bills.



Pre Slit Pipe Foam Insulation

## Reserve for Replacement – Allowable Requests

The Reserve for Replacement fund is primarily set up for reimbursement of capital expenditures. This fund is not to be used as a “savings” account to be accessed for any minor repairs or improvements to the property. For instance, repainting the interior of a unit or common area is considered a routine project expense and, therefore, would not be eligible for reimbursement. HUD Handbook 4350.1, REV-1, Section 4-9 lists eligible as well as ineligible items for reimbursement. Repainting the entire building exterior is an acceptable reimbursement item because it is not something done routinely.

As a reminder, some of the most common allowable items are:

- replacement of refrigerators, ranges, and other major appliances, (quick reminder that HUD encourages the use of Energy Star construction standards and appliances),
- extensive replacement of kitchen and bathroom sinks and counter tops, bathtubs, doors,
- major roof repairs,
- major plumbing and sanitary system repairs,
- replacement or overhaul of HVAC systems,
- overhaul of elevator,
- major repaving/resurfacing/seal coating,
- repainting entire building exterior.



Some of the most common unallowable items are:

- repainting interior areas of projects,
- replacement of dwelling air conditioning components,
- minor roof repairs,
- minor paving repairs,
- window and screen repairs,
- purchase of minor office equipment.



There are always exceptions, however. If, for instance, you wanted to add striping to the parking lot, this may or may not be an acceptable reimbursement item. HUD will look at several things to help make the determination. First, HUD will look at the current balance in the Reserve for Replacement account. A rule of thumb is that there should be a minimum of \$1,000 per unit or 12 years worth of monthly deposits in the account. Second, HUD would like to see a projection of anticipated replacement needs for the next 12-24 months. Analysis of these items aids your Project Manager in determining if an exception should be made.

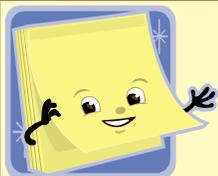
If you have a situation or an item that is questionable, please don't hesitate to contact your HUD Project Manager.

*Continued from page 1*

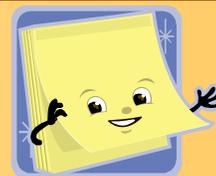
Mr. HUD wants to assure everyone that HUD and all the others will still be here doing the things the Kentucky HUD Office and you do best. Both of the major campaigns, and most of the small ones, have consulted with Mr. HUD about housing policy and Mr. HUD is certain that his views and recommendations will prevail. “But, which candidate, Mr. HUD?” you may ask. Mr. HUD can't tell which candidate. Only you can make that decision. Mr. HUD knows all his friends and associates are registered to vote, will carefully study the issues, and vote for the candidate of their choice in November.



It seems as if the Conference has just ended, but the planning committee is already meeting and planning next year's wonderful and fun filled event. If you have ideas about topics you would like to be covered or activities you want to include please contact Mr. HUD or your Project Manager at either HUD or KHC.



# Service Coordinator Notes



The first week of October, several Service Coordinators from Kentucky will be traveling to Washington, D.C. for the annual American Association of Service Coordinators (AASC) Conference. The AASC conference is one venue where service coordinators can receive training, share ideas, and network with other service coordinators from across the country.

All service coordinators serving the elderly and people with disabilities must have met a minimum of 36 training hours of classroom/seminar time before hiring or will complete these minimum training requirements within 12 months of initial hiring. The 36 hours must cover all nine of the following subject areas:

- the aging process,
- elder services,
- disabilities services,
- federal and applicable state entitlement programs covering both the elderly and people with disabilities,
- legal liability issues relating to providing service coordination,
- medication/substance abuse,
- mental health issues,
- strategies for communicating effectively in difficult situations, and
- strategies for dealing with cognitive impairments.

After the 36 hours of required training is initially met, all service coordinators should attend at least 12 hours of training annually. Training for service coordinators qualifies as an eligible project/grant expense if the proposed training relates to the training guidelines in HUD's Management Agent Handbook 4381.5, Chapter 8. Associated costs of the training activity (including travel and lodging) considered reasonable and customary in accordance with HUD travel requirements are also allowable.

Mark your calendars! Planning is underway for the Service Coordinator Track at the 2009 Housing Management Conference which will be held on May 19-21, 2009. A two-day training track for service coordinators is being planned. The committee members are: Nancy Hiltibrand, Panorama West; Daphne Cole, Roosevelt House II; Dawn Davis, New Directions; Sarah Andino, HUD; and Donna Dudgeon, HUD. If you have any topics or suggestions for the Service Coordinator Track, please contact Nancy Hiltibrand, Committee Chair, at 859-581-4445.

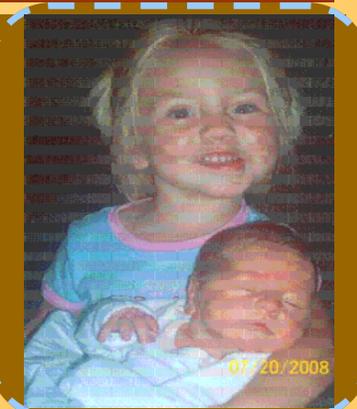
**ATTENTION Grantees:** The Semi-Annual Financial Status Report (SF-269-A) covering the period of April 1, 2008 to September 30, 2008, is due in the Louisville HUD Office no later than October 30, 2008.

ALL Service Coordinators are required to submit the Semi-Annual Service Coordinator Report (HUD-92456) which is also due by October 30, 2008.

As always, if you have any questions about Service Coordination in Multifamily Housing Program, please contact Donna Dudgeon, Project Manager, at 502-618-8117 or via e-mail at [Donna.Dudgeon@hud.gov](mailto:Donna.Dudgeon@hud.gov).

**It's a Boy!**

Jessica Carlson's new baby was born July 16, 2008. Linc Slade Carlson was 7 pounds and 6 ounces and 21 1/2 inches long at birth. He is pictured to the right with his proud sister, Lani Jade Carlson, 2.



# Sayre Christian Village Reaps Benefits of HUD's Multifamily Programs

## *Sayre Christian Village Apartments Refinances Their 202/8 Direct Loan*

In our last newsletter, you read about the opportunity to refinance Section 202 and Section 202/8 direct loans. Sayre Christian Village Apartments in Lexington is a good example of how a property can benefit from refinancing.

Located in Lexington, Kentucky, the 25 year-old high rise building consists of 93 one-bedroom units and 5 two-bedroom units. In 2006, the Owner refinanced the original 40-year, \$5.2 million 202/8 direct loan to a 35-year, \$5.4 million 223(f) loan. They were able to lower their interest rate by several percentage points, reduce their monthly debt service and add additional funds for repairs without having to adjust their contract rents.

One of the "features" of the 223(f) refinance is the requirement to have a Property Capital Needs Assess-

ment (PCNA) completed. This report provides the owner with a projection to complete necessary repairs for the life of the loan. The report calculates a reserve for replacement initial deposit as well as a monthly deposit that will provide enough funds to complete future repairs. Because Sayre Christian Village Apartments refinanced their loan through the 223 (f) program, they will have enough funds in their reserve for replacement account to preserve the property for the life of the loan.

The infusion of the additional funds also enabled the owner to complete a number of large and small repairs. They upgraded the smoke detectors and GFI outlets, re-paved the parking lot, installed new flooring in the commercial kitchen, installed a public address system in the dining room, upgraded the elevators, upgraded the



New canopy at Sayre Christian Village Apts

emergency response system, and installed canopies on the entrances just to name a few.

Interest rates are still relatively low. Now would be a good time to discuss your refinancing options with the Louisville HUD office. For more information, please contact Katherine Calloway at (502) 618- 8109 or Heather Hairgrove at (502) 618-8147.

## *Sayre Christian Village Apartments II Breaks Ground on New Section 202 Community*



From left: **Ron Ring**, Chairman of Board for Christian Benevolent Outreach; **Jane Charida**, Director of HUD Louisville Multifamily Program Center; **John Hamm**, HUD Supervisory Project Manager; **Julian Beard**, City Councilperson; **Anthony Wright**, Office of the Mayor; **Bill English**, Executive Director of Christian Benevolent Outreach; and **M.T. Meaney**, Housing Administrator of Sayre Christian Village.

HUD recently joined the Christian Benevolent Outreach to celebrate the groundbreaking of Sayre Christian Village Apartments II. The new affordable housing community will consist of 42 one-bedroom units for very low-income elderly individuals.

Sayre Christian Village II is being developed under HUD's Section 202 Supportive Housing for the Elderly Program with an interest-free capital advance of \$4,107,376. The capital advance remains interest-free and does not need to be repaid as long as the housing remains available to very low-income elderly people for at least 40 years.

In addition to the capital advance, HUD provided a Section 202 Demonstration Pre-development Grant in the amount of \$242,216 to cover any upfront expenses related to the development of the project prior to initial closing. Without this grant funding, such costs would not be reimbursable until closing or would have to come from other funding sources.

Sayre Christian Village Apts. II is a good illustration of a faith-based organization working together with public and private sectors to develop affordable housing for very low-income seniors. The Lexington-Fayette Urban County Government granted the development \$300,000 under the HOME Investment Partnership Program. These funds were used to afford the extra amenities located throughout the housing community that cannot be covered under the Section 202 capital advance.

Construction is scheduled to be complete by November 2009!

## Impact 200 and Beyond

Impact 200 is the initiative that was started by HUD Secretary Steven C. Preston after his confirmation. Secretary Preston wants that the two hundred-or-so days that are left for the current administration be productive and have an impact, as the name implies, well-beyond January 2009. The intent is that everyone will “sprint to the finish”, rather than coast. The three strategic goals that were outlined are:

### **Promote responsible sustainable home ownership for all Americans**

Meet the current need for FHA products and execute HUD’s new expanded role.

Be prepared to lead or partner with public and private organizations to provide counseling, servicing, and financial literacy.

Equip consumers with the knowledge to make thoughtful decisions and closing costs more simple and clear.

### **Maximize options for safe and affordable housing so all Americans can embark on a path to self – sufficiency**

Provide customers the best services to residents and to strengthen communities.

Lower homelessness, and lessen the number and impact of foreclosures.

Continue to address the long-term availability and affordability of Gulf Coast housing.

Partner with agencies and communities in the event of natural disasters.

### **Deliver effective, timely service to our customers, employees and partners**

Make hiring, recruiting, retention, and succession planning more efficient.

Use the model of continuous improvement on training and developing managers and leaders.

Ensure timely grant announcements and disbursements of funds to customers.

Many of the milestones that have been made so far are 1) the establishment of the Secretary’s Field Advisory Council; 2) Launched **HUD Heroes** to highlight employee Involvement and successes; 3) Started **Coffee with the Secretary** to hear concerns from the field and HQ employees; and 4) Granted flexible work schedules to managers and supervisors.

While, on the surface, no changes will be made in the way we interact with you, our housing partners; these structural changes should make the delivery of services more efficient and seamless for the next one hundred plus days and beyond.

## 2009 Multifamily Housing Management Conference

Planning of the 2009 Conference is already underway! Yes, surprisingly the Conference Committee begins work on the annual conference in August, in an effort to make the next Conference even better than the one before. We are beginning to make decisions as to the Conference theme, speaker topics, speakers, meals, and activities. If you have a suggestion that you forgot to make on your 2008 Conference evaluation sheet, it is not too late. Just contact the Louisville Multifamily Program Center with your suggestion.

This year the 2009 Conference will be held May 19<sup>th</sup> – 21<sup>st</sup> at the Galt House East in downtown Louisville, Kentucky. If we did not get a chance to speak to you at this past conference, please make a point to stop us in the hall next year so that we can take a moment to chat. We look forward to seeing all of you there, so don’t forget to mark your calendar!

Sincerely,

The Louisville Multifamily Program Center Staff



# Is Age a Protected Class?

Yes or No...

HUD Handbook 4350.3 REV-1-Change 2, Occupancy Requirements of Subsidized Multi-family Housing Programs, Chapter 2, points out that **age is a protected class**. Age was not covered under the Fair Housing Act, Title VIII of the Civil Rights Act of 1968 but is covered under the Age Discrimination Act of 1975. This Act prohibits discrimination in federally assisted and funded programs or activities based on age. There are exceptions to the Act, such as instances where a statute permits an age distinction for a particular program. For example, the Section 202 PRAC program. In that case, age restrictions would not be considered a violation of the Act. Age distinctions are permitted in the 202 PRAC program. Owners/agents whose projects do not fall under a statute similar to the example given above and requiring prospective residents to be at least 21 years of age to reside at their project are in violation of the Age Discrimination Act of 1975 and **must** amend that requirement in their Tenant Selection Plan. If additional information is required, property owners/agents may contact FHEO at (502) 582-5250.

## Haven't been receiving our newsletters?

You can now view any of the Kentucky Housing Partner newsletters on-line at:

<http://www.hud.gov/local/ky/news/hsgpartners.cfm>

Or send an e-mail to [Susan.L.Siewert@hud.gov](mailto:Susan.L.Siewert@hud.gov) with your contact information to receive a copy.

## 232 Transition

Section 232 insures mortgages that cover the construction and rehabilitation of nursing homes and assisted living facilities for people who need long-term care or medical attention.

There has been recent guidance regarding major changes with this program. New guidance states that responsibility for policy decisions and all asset management functions will move to the Office of Insured Health Care Facilities. This is tentatively scheduled for 12/1/08.

**Please look for guidance in the future as this transition is still in the very early stages.**

# Pay.Gov

On **September 1, 2008 (or immediately at your option)**, reporting and processing of form HUD-93104 Monthly Report of Excess Income will become electronic through a secured Internet site operated by the Department of Treasury:

<https://pay.gov/paygov/>

The on-line submission requires that the period for which excess income is owed must be noted. ALL payments must be made on-line immediately after completing and submitting the Excess Income Report, the e-HUD-93104. Once the e-HUD-93104 is submitted on-line, the user is taken to a second screen to process the payment electronically. **Note:** If immediate payment in full is not made on-line, the previously created e-HUD-93104 will not be saved and the owner's record will not reflect that a monthly report of excess income was submitted.

The electronic processing of payments requires the submitter to provide the routing number of their financial institution and their account number when making a payment from the project bank account. The website provides a **HELP** function that provides answers to most Pay.Gov Frequently Asked Questions (FAQ) as well as contact information for any customer day-to-day questions or concerns.

In cases where the local HUD field office has granted the owner the authority to retain all or a portion of excess income, the amount of the retained amount must be entered on line 2, "Less amount retained for HUD-approved purposes."

Owners may also use Pay.Gov to remit past due excess income amounts. If payment(s) are for amounts owed from prior reporting periods, it is imperative that original reporting period be entered on the e-HUD-93104 being submitted on-line. In other words, an on-line HUD-93104 must be submitted for each reporting period after August 31, 2008. A separate on-line HUD-93104 must be submitted for any payment related to a prior reporting period. **As is the case now, owners must provide copies of each e-HUD-93104 to the appropriate HUD field office. These may be printed by the submitter after they file on-line.**

To read the full June 16, 2008 Beverly J. Miller memorandum explaining the pay.gov requirements see:

<http://www.hud.gov/local/shared/working/r10/mf/236income.pdf>

## **There's Still Time to File for Your Economic Stimulus Payment**

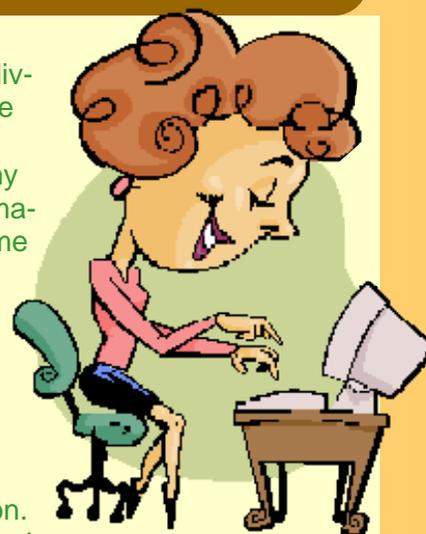
If you haven't already filed your Form 1040A with the IRS, you have until October 15, 2008 to file in order to receive an Economic Stimulus Payment. This includes people who receive at least \$3,000 in earnings and/or benefits from Social Security, VA disability or a Retired Railroad Worker's pension.

You could receive a payment of \$300 for individuals or \$600 if you are married and file a joint tax return with your spouse. Eligible taxpayers who qualify for a payment may receive an additional \$300 for each qualifying child. To qualify as a child, the child must be under age 17 as of December 31, 2007.

For all the information you'll need on the payments and how to get them, go to the official IRS Web site at [www.irs.gov](http://www.irs.gov).

## Social Sarah Returns From Hiatus

After traveling about Europe for the last several years and living the life of luxury, I've decided to return to the fabulous Louisville Multifamily Program Center for a while. I've missed everyone so much. To my surprise, the HUD office has been remodeled and my desk was moved to a beautiful new cubicle right next to the copy machine. There are so many new people here now, but smart – let me tell you. They are fast too, why just the other day I was walking down the hall and two of them passed me. I thought I was at the Tour de France! I arrived back here just in time to make sure they learn proper etiquette – no one ever passes Social “Speedy” Sarah in the hallway!



I understand the Louisville Multifamily Program Center is planning an all-day training and brainstorming session for staff soon. They do this once a year so that they can better serve each of you. I plan to go too, so that I can make sure all of the napkins are folded correctly next to their coffee cups. Did I ever tell you that I took a napkin folding class in France while I was away?

I plan to resume my advice column in the Kentucky Partner Newsletter, so if you have any questions, concerns, or comments, please forward them to one of our wonderful co-editors and she will be sure to deliver it to me in plenty of time for me to respond. I will try to answer all of your questions like how to dress for an applicant interview, what color ink to use on a waiting list, and how to find just the right paper towel to accent your community room. I look forward to hearing from you soon!

*Social Sarah*

### **\*Attention Systematic Alien Verification for Entitlement (SAVE) Program Users\***

Starting October 1, 2008, access to the SAVE Program administered by the Department of Homeland Security to verify the immigration status of applicants and tenants in HUD's rental assistance programs will be limited to the web-based system. Access via PC-1 and PC-2 will no longer be available. All users who have been accessing the SAVE Program via PC – 1 and PC – 2 must register with the Department of Housing and Urban Development for an ID and temporary password to the web-based SAVE Program as soon as possible to avoid being denied access on October 1<sup>st</sup>.

The following information must be provided:

- full name of the user,
- complete name and street address of the management agency/property,
- phone number,
- fax number, and
- HUD contract number(s) for each property.

For users of the SAVE Program for *Multifamily's Rental Assistance Programs*, please email the above information to Kevin Garner at: [Kevin.X.Garner@HUD.gov](mailto:Kevin.X.Garner@HUD.gov).

For general technical information, please call the Department of Homeland Security, Technical Assistance line at: 800-741-5023.

### Need help locating rental housing?

Check out these resources:

KHC Rental Housing Directory

<http://www.kyhousing.org/uploadedFiles/Rental/AssistedRentalHousingReport.pdf>

HUD Subsidized Apt. Search

### Did you know the HUD model lease is available in Spanish?

You can make your property a more inclusive and caring community by downloading the HUD model lease in Spanish from the HUD website!

[http://www.hud.gov/offices/hsg/mfh/gendocs/modelleases\\_sv.pdf](http://www.hud.gov/offices/hsg/mfh/gendocs/modelleases_sv.pdf)

## Updated Multifamily Contact List

<b>Name</b>	<b>E-mail Address</b>	<b>Phone Number (Direct Line)</b>
Sarah Andino	<a href="mailto:Sarah.N.Andino@hud.gov">Sarah.N.Andino@hud.gov</a>	(502) 618-8102
Randy Bond	<a href="mailto:Randy.L.Bond@hud.gov">Randy.L.Bond@hud.gov</a>	(502) 618-8119
Katherine Calloway	<a href="mailto:Katherine.Calloway@hud.gov">Katherine.Calloway@hud.gov</a>	(502) 618-8109
Jess Carlson	<a href="mailto:Jessica.Carlson@hud.gov">Jessica.Carlson@hud.gov</a>	(502) 618-8110
Jane Charida	<a href="mailto:Jane.D.Charida@hud.gov">Jane.D.Charida@hud.gov</a>	(502) 618-8111
Liz Doan	<a href="mailto:Elizabeth.E.Doan@hud.gov">Elizabeth.E.Doan@hud.gov</a>	(502) 618-8116
Donna Dudgeon	<a href="mailto:Donna.Dudgeon@hud.gov">Donna.Dudgeon@hud.gov</a>	(502) 618-8117
Tammy Dunn	<a href="mailto:Tammy.M.Dunn@hud.gov">Tammy.M.Dunn@hud.gov</a>	(502) 618-8165
Janet Estey	<a href="mailto:Janet.T.Estey@hud.gov">Janet.T.Estey@hud.gov</a>	(502) 618-8159
Pat Gidron	<a href="mailto:Pat.Gidron@hud.gov">Pat.Gidron@hud.gov</a>	(502) 618-8121
John Hamm	<a href="mailto:John.B.Hamm@hud.gov">John.B.Hamm@hud.gov</a>	(502) 618-8124
Heather Hairgrove	<a href="mailto:Heather.M.Hairgrove@hud.gov">Heather.M.Hairgrove@hud.gov</a>	(502) 618-8147
Wood McGraw	<a href="mailto:Wood.W.McGraw@hud.gov">Wood.W.McGraw@hud.gov</a>	(502) 618-8134
Kari LaLonde	<a href="mailto:Kari.L..LaLonde@hud.gov">Kari.L..LaLonde@hud.gov</a>	(502) 618-8136
Bonnie Meaney	<a href="mailto:Bonnie.B.Meaney@hud.gov">Bonnie.B.Meaney@hud.gov</a>	(502) 618-8137
David Melanson	<a href="mailto:David.Melanson@hud.gov">David.Melanson@hud.gov</a>	(502) 618-8138
Janice Page	<a href="mailto:Janice.S.Page@hud.gov">Janice.S.Page@hud.gov</a>	(502) 618-8142
Susan Siewert	<a href="mailto:Susan.L.Siewert@hud.gov">Susan.L.Siewert@hud.gov</a>	(502) 618-8151
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