



U.S. Department of Housing and Urban Development

Quick Guide to HUD Programs for State and Local Officials



Message from the Secretary of Housing and Urban Development



Welcome to a Quick Guide to HUD Programs for state and local officials.

As Secretary of HUD, it is my duty to meet the needs of the American people with urgency. Yet, I know I cannot do this work without the support of our nation's state and local leaders.

It is on all of us to ensure people in this country have access to safe, quality, and affordable housing.

That is why I am proud to share this guide to the HUD programs, resources, and tools that can help you support, preserve, and produce affordable homes and develop thriving neighborhoods in your communities.

Our agency understands that a quality home in a strong community sets the foundation for a good life. A stable and healthy home improves a child's ability to excel in school and achieve their dreams. An affordable home allows a family to enjoy economic security and creates pathways to wealth-building and homeownership.

Access to safe, stable, and affordable housing is critical to the success of individuals and families. Yet it remains one of the most urgent challenges facing our nation. The Biden-Harris Administration and my team at HUD are working every day to address this challenge.

It is my hope that this guide will help us further our collective efforts to strengthen communities and improve the lives of the people we serve.

Yours,

A handwritten signature in blue ink that reads "Marcia L. Fudge". The signature is fluid and cursive.

Marcia L. Fudge

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*Please scan the QR code
to access a synopsis of
HUD’s programs and
contact information for all
field offices.*

<https://arcg.is/1rTSL9>

Overview

This guide provides a detailed summary of the various programs, initiatives, grants, and other tools HUD provides to support state and local governments in meeting their communities' needs.

I. Rental Assistance

HUD provides both “tenant-based” and “project based” rental assistance through both public housing and the private market. Each year HUD’s rental assistance programs serve millions of households. HUD also provides rental assistance through our Community and Development funding programs. More information on all our programs will be covered throughout this guide.

Key Programs in Focus

Tenant Based Rental Assistance Programs

Housing Choice Vouchers

Housing Choice Vouchers (HCV) are “tenant-based” assistance — that is, households can use them to rent any private market unit that meets program requirements.

Vouchers provide housing assistance to low-income families and individuals, allowing them to choose any private market housing that meets the requirements of the program. Public Housing Agencies (PHAs) receive federal funds from HUD to make Housing Assistance Payments (HAP) directly to owners and landlords. In addition, PHAs also receive federal funds from HUD to administer their local voucher programs, including administrative fees for verifying applicants’ income and eligibility, and to inspect units to ensure they meet basic health and safety standards.

State and local housing agencies typically have several opportunities throughout the year to receive awards of new Housing Choice Vouchers to help more low-income individuals and families in their communities to afford decent, healthy housing. These opportunities include new:

- ❖ Mainstream Vouchers to assist people with disabilities secure housing in the communities of their choice.
- ❖ Foster Youth to Independence Initiative (FYI) and Family Unification Program (FUP) vouchers to assist youth transitioning from foster care and families that are either at risk of having their children placed into foster care or are seeking to reunify with their children who were previously placed.
- ❖ HUD-VA Supportive Housing (VASH) vouchers to assist veterans and their families who are experiencing homelessness; and
- ❖ Flexible vouchers that PHAs may use to help address their communities’ most urgent housing needs.

How Are Payment Standards Calculated?

In the Housing Choice Voucher program, payment standards are the maximum monthly assistance payment for a family assisted in the voucher program (before deducting the total tenant payment by the family).

PHAs generally must set payment standards between 90 percent and 110 percent of the Fair Market Rents (FMRs), which are the cost to rent a moderately-priced dwelling unit in the local housing market. Every year, HUD issues a Notice with the proposed FMR levels for each community for the following year. PHAs have the right to appeal any FMRs that they believe to be an inaccurate reflection of local market conditions.

On September 1, 2022, HUD published the FY23 FMRs. Nationally, FMRs increased by an average of approximately 10 percent, enabling more households with housing vouchers to access affordable, stable housing. Because rents have risen so quickly recently, voucher holders are increasingly unable to find units available to rent within HUD payment standards. The new FY23 FMR levels will enable the voucher program to keep up with rent increases in the private market and will allow voucher holders to access and secure leases in more units so that they can benefit from the housing affordability and stability that vouchers provide. More information about FMRs, including the calculation methodology and appeal process is available on HUD's FMR site.

Under PIH 2022-30, HUD is currently approving regulatory waivers for increasing the payment standard and new payment standard amounts. This Notice includes regulatory waivers to assist PHAs in responding to ongoing fluctuations and disruptions in the rental market by providing more flexibility with establishing and applying payment standards. PHAs may:

- ❖ Increase the payment standard for the family at any time after the effective date of the increase, rather than waiting for the next regular reexamination.
- ❖ Increase their payment standards up to 120% of the applicable Fair Market Rent or Small Area Fair Market Rent for fiscal year 2023.

If your local PHA is currently operating under one or both waivers, it must request an extension of the waiver no later than December 31, 2022. PHAs that did not previously request these waivers may make a new request using a streamlined waiver process. New waiver requests must be submitted by September 30, 20222023. See notices at:

https://www.hud.gov/program_offices/public_indian_housing/publications/notices.

Other Types of Housing Choice Vouchers

In addition to the main Housing Choice Voucher program described above, HUD also (consistent with funding in HUD's annual appropriations acts) provides funding to PHAs for vouchers that serve eligible populations, including:

Mainstream Vouchers	Emergency Housing Vouchers (EHV)	HUD-Veterans Affairs Supportive Housing (HUD-VASH)
<ul style="list-style-type: none"> Assists people with disabilities below the age of 62. Enable the population served to transition from institutional settings to live independently in communities. 	<ul style="list-style-type: none"> Created by the American Rescue Plan. Assists individuals and families who are homeless or at-risk of homelessness. Assists people fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking. Assists people who were recently homeless or have a high risk of housing instability. 	<ul style="list-style-type: none"> Pairs HUD's HCV rental assistance with case management and supportive services for homeless Veterans. Helps homeless Veterans and their families find and sustain permanent housing and, access health care, mental health treatment, substance use counseling, and other support.

Project Based Rental Assistance Programs

HUD's other rental assistance programs are "project-based," with rental assistance tied to a particular housing development under a long-term contract with the owner (such as through privately owned multifamily properties) or public housing agency. Some of HUD's key project-based programs include:

Public Housing

Public Housing is federally funded housing that is generally owned and operated by local PHAs. These properties range from single-family homes to high-rise apartments. Public Housing provides housing for eligible low-income families, the elderly, and persons with disabilities.

The [Public Housing Capital Fund](#) provides annual funds to PHAs for the financing, rehabilitation, and modernization of public housing developments. The [Public Housing Operating Fund](#) provides subsidies to housing authorities to pay for basic maintenance and operation of public housing, including staffing.

Project-Based Vouchers and Project-Based Rental Assistance

Project-Based Vouchers (PBVs) and Project-Based Rental Assistance (PBRA) are similar in concept but distinguishable with respect to certain requirements and how the programs are administered. For both programs, rental assistance is project-based, meaning a long-term contract links the housing assistance to a unit or a group of units within a building, rather than assistance being tenant-based.

After a term of tenancy, individuals or families living in a PBV unit may request a tenant-based voucher to move out of the building to a unit of their choosing with a Housing Choice Voucher, but the PBV housing assistance stays with the contracted unit.

PBVs are part of the HCV program operated by PHAs, whereby they use a portion of their HCV program funds to establish project-based contracts with owners. Under the PBRA program, HUD contracts directly with property owners to provide them with rental assistance payments.

Section 202 Supportive Housing for the Elderly

The Section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly persons, defined as those 62 and above, with options that allow them to live independently in an environment that provides support activities such as cleaning, cooking, and transportation.

By awarding capital advances to eligible private non-profit organizations through Notices of Funding Opportunity, HUD provides interest-free capital advances to private, nonprofit sponsors to finance the development of supportive housing for the elderly. The capital advance does not have to be repaid as long as the project serves very low-income elderly persons for at least 40 years.

In addition, project rental assistance funds are provided through this process to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution towards rent. Project rental assistance contracts are approved initially for a 3-year period and are renewable based on the availability of funds. HUD provides rental assistance to more than 360,000 households through the combined Section 202/Section 8 program.

Section 811 Supportive Housing for People with Disabilities

The Section 811 program provides housing to very-low-income persons with disabilities by subsidizing rental housing opportunities that provide appropriate supportive services.

The Section 811 program operates by: (1) providing interest-free capital advances and operating subsidies through a grant to nonprofit developers of affordable housing for very-low-income persons with disabilities; and (2) providing project rental assistance to state housing agencies. Assistance to state housing agencies can be applied to new or existing multifamily housing complexes funded through different sources, such as Federal Low-Income Housing Tax Credits, Federal HOME funds, and other state, federal, and local programs. HUD provides rental assistance to more than 35,000 households through the Section 811 program.

Rental Assistance through Community Planning and Development Funding

Community Planning and Development Programs can also provide tenant based rental assistance, emergency rental assistance for up to 3 consecutive months (for direct payments to the landlord/service provider. See 24 CFR 570.207(b)(4)), rapid rehousing, and other forms of support.

<p>HOME Tenant-Based Rental Assistance (TBRA)</p>	<ul style="list-style-type: none"> ✓ allows recipients to create flexible TBRA programs that provide assistance to households to help them afford the housing costs of market-rate units ✓ assists households, rather than subsidizing particular rental projects ✓ may consist of security deposit assistance and/or rental assistance to households ✓ may move with the household depending upon how the TBRA is structured ✓ the level of TBRA subsidy may vary based on the household's income and the structure of the recipient's program and requires a determination that the rent is reasonable based on comparable rents in the area <p><i>HOME-ARP can also be used for TBRA for eligible populations.</i></p>
<p>Emergency Solution Grants</p>	<ul style="list-style-type: none"> ✓ may be used to pay for costs related to tenant based rental assistance and project based rental assistance ✓ ESG-CV also allows an additional use: sponsor-based rental assistance ✓ Both ESG and ESG-CV may also be used to pay for costs related to emergency shelter and hotel/motel costs when no appropriate emergency shelter is available
<p>HOPWA</p>	<ul style="list-style-type: none"> ✓ provides critical resources for persons with HIV, including Short-Term Rent, Mortgage and Utility Assistance (STRMU) and TBRA ✓ STRMU is preventative, providing stabilizing interventions to currently housed HOPWA-eligible households that are not already receiving ongoing rental assistance, while TBRA subsidizes long-term, safe, and affordable occupancy in a unit of the tenant's choice. ✓ HOPWA can also be used for eligible project based rental assistance activities

Other Federal Affordable Housing Programs:

The Low-Income Housing Tax Credit (LIHTC) program, administered by the U.S. Department of the Treasury, is one of the most important resources for creating affordable housing in the United States today. The program gives state and local LIHTC-allocating agencies the equivalent of approximately \$8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

The Emergency Rental Assistance Program (ERAP) administered by the Department of the Treasury, makes funding available to assist households that are unable to pay rent or utilities specifically due to the COVID-19 pandemic. ERAP was enacted in two separate allocations in December 2020, and March 2021. To learn more, please consult the Department of the Treasury.

The United States Department of Agriculture's (USDA) **Multifamily Housing Rental Assistance program** provides payments to project owners of USDA-financed properties on behalf of low- or very-low-income tenants who are unable to make rent payments. Owners of Rural Rental Housing or Farm Labor Housing projects are eligible for this program.

FAQs: Rental Assistance

☐ **How can a project in my city or county receive more Project-Based Vouchers?**

Local communities or affordable housing developers interested in securing PBVs should start by contacting the PHAs that administer HCVs in their area. Each PHA administers HCVs in a particular geographic area and, in many areas, more than one PHA administers HCVs. HUD provides a directory with PHA contact information at www.hud.gov. The local HUD Field Office can also help identify the PHAs that administer HCVs in a particular area.

In addition, there are limits on the share of their total HCV portfolio that PHAs may “project-base,” as well as limits on the share of units in each development that may be subsidized with PBVs. The decision to establish and operate a PBV program is at the PHA's discretion. HUD provides oversight of the program.

☐ **How can my city or county be allocated more Housing Choice Vouchers?**

The number of housing vouchers available is largely determined by the amount of funding that Congress appropriates for the program. There have been a couple of larger rounds of allocations over the past decade, such as the award of 70,000 new Emergency Housing Vouchers in 2021, which Congress authorized as part of the American Rescue Plan. HUD provides HCV utilization tools and resources at www.hud.gov/hcv. Local communities are encouraged to review the HCV Data Dashboard and the EHV Data Dashboard to see how their local PHAs are utilizing HCV and EHV program funds.

Leaders are also encouraged to bring together a broad spectrum of community stakeholders to understand local needs and develop a strategic plan to deploy the full array of vouchers, including HCV, EHV, Mainstream Vouchers for people with disabilities, (HUD-VASH) vouchers, and other available resources to meet those needs.

❑ How can referrals for affordable rental housing from our Continuum of Care (CoC) or local Public Housing Authority be sped up or better coordinated between the two entities?

HUD strongly encourages CoCs and PHAs to proactively engage in partnerships, as this is a critical part of a community-wide effort to end homelessness and the partnership also allows organizations to leverage their resources. HUD will soon update guidance to PHAs and CoCs on Housing for Families Experiencing Homelessness, in which strategies will be provided for a successful partnership. Specific to the Emergency Housing Voucher program, PHAs are required to enter a Memorandum of Understanding (MOU) with the CoC to establish a partnership for the administration of the EHVs, and to accept referrals from a CoC as part of the EHV program. To expedite the delivery of this emergency housing assistance, HUD encourages EHV administering PHAs to work closing with their CoCs in order to streamline the referral process. HUD has been providing technical assistance to support EHV PHAs and CoCs as they navigate this process. EHV PHAs that need assistance in this area should visit [Emergency Housing Vouchers](#) for the latest guidance and to request technical assistance.

❑ Can the current Fair Market Rents for our city or county be increased? How can my city request a waiver?

Public Housing Authorities have flexibility to adjust their HCV program to account for variations and changes in local rental markets. For instance, PHAs may increase their local program “payment standards” in relation to the FMR, if they believe using housing vouchers in the market requires larger subsidies. PHAs interested in other program levers that facilitate adoption to local rental market conditions should contact their local PIH Field Office, or review the HCV utilization resources at www.hud.gov/hcv.

Using the latest available rental market data, HUD calculates FMRs on an annual basis and issues a Notice with the proposed FMR levels for each community for the upcoming year. Communities may and should appeal any FMRs that they believe to inaccurately reflect local market conditions. This notice is typically issued in August and local communities are given a few weeks to notify HUD of their intent to appeal, and several months to produce market data documenting the basis of their appeal. The opportunity to appeal the HUD FMRs occurs once a year. More information about FMRs, including the calculation methodology and appeal process, is available at the FMR section on www.huduser.gov.

❑ How can HUD ensure efficient and reliable housing inspections for families using Housing Choice Vouchers on the private market?

Unit inspections are essential to ensuring that assisted families are not exposed to health or safety risks. Before approving tenancy for a family using a Housing Choice Voucher, the PHA must inspect the unit to ensure that it meets federal housing quality standards. Recognizing that voucher participants are eager to lease their new unit and landlords are more likely to participate in the program if inspections are timely and consistent, HUD’s guidance strongly encourages PHAs to examine and streamline their inspection processes.

To help in this effort, HUD recently issued a notice allowing PHAs to perform inspections via video with the help of the tenant, landlord or other proxy. In addition, HUD is implementing a new standardized and automated inspection protocol, NSPIRE, which aims to improve inspection consistency and reliability.

❑ How can my city or county encourage landlords/tenants to apply for Emergency Rental Assistance Program?

The U.S. Department of Treasury's ERAP makes funding available to assist households that are unable to pay rent or utilities specifically due to the COVID-19 pandemic. ERAP funding was enacted in allocations in December 2020 and March 2021. As the program nears completion, outreach to prospective ERAP renter beneficiaries is critical for successful spend down. Some cities or counties may have success using local non-profits such as Legal Aid to conduct outreach and help with applications. It is important to ensure that eligibility information for ERAP is available in multiple languages and that landlords and/or tenants can access the internet or a phone to enable filling out the application.

❑ How can HUD improve the housing choices for assisted families in my city or county?

PHAs administering Housing Choice Voucher programs in nine regions throughout the country have begun providing enhanced services to families with children to improve their housing choices in well-resourced communities. These services include robust housing search assistance, landlord recruitment and retention services and incentives, family financial assistance, and post-move supports. HUD anticipates that over 10,000 families with children will receive this opportunity over the next five years. Additionally, HUD will be making available an additional \$25 million for similar services to more PHAs as part of its FY 22 appropriations implementation through the Community Choice Demonstration to Improve Mobility program.

❑ How can my city or county's allocation for Low Income Housing Tax Credit projects be increased?

The LIHTC program is managed by the US Treasury Department. LIHTC allocations are made to states and state housing finance authorities award credits for specific project proposals. Please contact the Treasury Department or your State housing finance authority.

Office of Native American Programs

The Office of Native American Programs (ONAP) administers the largest national Indian housing programs to almost 600 sovereign Tribal nations. ONAP works with Tribal and other governments, Federal agencies, community organizations, and the private sector to provide a coordinated and comprehensive response to Indian Country's housing and community development needs. In addition, ONAP administers 3 programs (two block grants and a loan guarantee program) dedicated to Native Hawaiians residing in Hawaii.

ONAP's mission is to ensure that safe, decent, and affordable housing is available to low- and middle-income Native American families; to create economic opportunities for Tribes and their residents of assisted housing; to help Tribes plan community development; and to ensure fiscal integrity in the operation of the programs.

Tribal sovereignty and Tribal self-determination drive HUD's Indian housing programs. These principles are grounded in long-standing treaties, court decisions, statutes, Executives Orders, the U.S. Constitution, and the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA). NAHASDA emphasizes the government-to-government relationship between the Federal Government and Tribes and recognizes that Tribes should make policy decisions and manage programs for their members and their communities.

It is widely recognized that there is a great need for more decent, affordable housing in Indian Country. In 2017, HUD published the final report of a comprehensive study to quantify and qualify the extent of that need and the impact that housing assistance programs have had on American Indian, Alaska Native, and Native Hawaiian communities. This study concluded that 68,000 new units were needed in Indian Country to replace severely inadequate units and eliminate overcrowding.

ONAP's approximately 191 employees work tirelessly to serve all Tribes, Tribal entities, and Native American families. In addition to the Headquarters Office (in Washington, D.C.), there are six area offices located throughout the country – in Anchorage, Alaska; Seattle, Washington; Denver, Colorado; Phoenix, Arizona; Oklahoma City, Oklahoma; and Chicago, Illinois; as well as satellite offices in Albuquerque, New Mexico and Honolulu, Hawaii.

Indian Housing Block Grant (IHBG): Formula and Competitive

This program is the primary means by which the Federal Government fulfills its trust responsibilities to provide adequate housing to Native Americans and is the single largest source of Indian housing assistance. It is primarily a formula grant that is distributed annually and funds affordable housing activities including new housing construction, rehabilitation, housing services, and much more. Recipients are federally recognized Indian Tribes, Tribally Designated Housing Entities (TDHEs), and a limited number of State-recognized Tribes. It is an essential source of funding for many Tribes that struggle to provide decent housing and services to their members. This funding is available on a competitive basis.

Indian Community Development Block Grant (ICDBG)

This competitive grant is awarded annually to about 80 Tribes through a Notice of Funding Opportunity (NOFO). Beneficiaries are primarily persons of low and moderate income. Projects in Indian Country tend to focus on affordable housing rehabilitation, and construction of community buildings and infrastructure. Single purpose grants are awarded on a competitive basis. In addition, a portion of each year's

ICDBG allocation may be set aside for imminent threat grants, which are available on a first-come, first-served basis to alleviate or remove imminent threats to health or safety.

Indian Housing Loan Guarantee Fund (Section 184)

The goal of this program is to encourage private lending to allow Native American families to become homeowners. HUD guarantees home mortgage loans, which allow families access to private capital in Indian Country. The borrower applies for the Section 184 loan with a participating lender. Loans are limited to single-family housing (1-4 units) and fixed-rate loans for 30 years or less.

Federal Guarantees for Financing for Tribal Housing Activities (Title VI)

This program guarantees private loans made to IHBG recipients that want to finance additional grant-eligible affordable housing and related community development projects. Tribes and TDHEs can use a variety of funding sources in combination with Title VI financing. The maximum guaranteed amount is limited to five times the need portion of the IHBG grant and HUD guarantees 95 percent of the outstanding principal and accrued interest on the loan.

Tribal HUD-Veterans Affairs Supportive Housing (Tribal HUD-VASH)

This program provides rental assistance and supportive services to Native American Veterans who are – or are at risk of becoming – homeless in Indian Country. It provides grants to Tribes and TDHEs, which partner with the U.S. Department of Veterans Affairs to provide case management and services to eligible Native American Veterans.

Native Hawaiian Housing Block Grant (NHHBG)

This block grant program provides funds to carry out affordable housing activities, including rental assistance both on and off the Hawaiian homelands, for eligible low-income Native Hawaiians. The State Department of Hawaiian Home Lands (DHHL) is the sole grantee.

Native Hawaiian Housing Loan Guarantees Fund (Section 184A)

This program guarantees home mortgage loans made to Native Hawaiians who reside on Hawaiian homelands.

[FAQs: Office of Native American Programs](#)

- ❖ Recipients of waivers to increase payment standards up to 120% of the applicable Fair Market Rent or Small Area Fair Market Rent for fiscal year 2023.

If your local PHA is currently operating under one or both waivers, it must request an extension of the waiver no later than December 31, 2022. PHAs that did not previously request these waivers may make a new request using a streamlined waiver process. New waiver requests must be submitted by September 30, 2023.

II. Economic Growth and Community Development

Community development activities build stronger and more resilient communities. HUD has several programs and initiatives that provide significant financial resources to states and local governments working to address needs such as infrastructure, economic development projects, public facilities installation, community centers, housing rehabilitation, public services, clearance/acquisition, microenterprise assistance, homeowner assistance, and more.

The HOME Investment Partnerships Program (HOME) and the Community Development Block Grant (CDBG) Program – the cornerstones of HUD’s community development efforts – help communities develop new affordable housing for both renters and homebuyers, rehabilitate existing homes, invest in housing enabling infrastructure, and revitalize underserved neighborhoods. Cities can leverage HOME and CDBG funds strategically to foster local development and build a brighter, more resilient future for all.

HUD’s Lead Hazard Control and Healthy Homes programs are unique in the community development toolkit in that their intended purpose is to improve health outcomes by focusing on improving housing conditions.

In addition to these key programs, this chapter discusses other community development programs: HOME Investment Partnerships - American Rescue Plan (HOME-ARP), Housing Trust Fund, Recovery Housing Program, Section 108 Loan Guarantees, Older Adults Home Modification Program, and the Choice Neighborhoods Initiative.

Key Programs in Focus

CDBG

The Community Development Block Grant (CDBG) Program provides funding to states, metropolitan cities, urban counties, and insular areas to help them maintain viable communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. In 2022, \$3.3 billion in CDBG funding was allocated to states (including Hawaii non-entitlement counties that receive grants directly from HUD), metropolitan cities, urban counties, and insular areas.

Grantees can determine which of many eligible activities they will fund as long as the activities meet one of the three national objectives of the program:

- ❖ Benefit to low- and moderate- income (LMI) persons;
- ❖ Aid in the prevention or elimination of slums or blight; and
- ❖ Meet other community development needs having a particular urgency (referred to as urgent need).

CDBG funds are distributed each year by a formula that considers population and measures of distress including poverty, age of housing, housing overcrowding, and growth lag. CDBG funds can help address community development needs through a wide variety of eligible uses, including affordable housing and housing-enabling infrastructure.

Examples of CDBG Eligible Activities	
Housing and Real Property Activities	<ul style="list-style-type: none"> ✓ Homeownership assistance ✓ Homeowner and rental rehabilitation activities ✓ Lead-based paint testing and abatement ✓ Acquisition and disposition ✓ Conversion / Adaptive Reuse ✓ Clearance and demolition ✓ Code enforcement
Economic Development and Public Infrastructure Activities	<ul style="list-style-type: none"> ✓ Job training and employment services ✓ Creating playgrounds and parks ✓ Water/sewer and utility upgrades ✓ Improvements in public safety such as streetlights or sidewalks ✓ Community resilience activities ✓ Small business / microenterprise assistance
Public Service Activities	<ul style="list-style-type: none"> ✓ Childcare and educational programs ✓ Legal and financial services ✓ Housing counseling ✓ Food service programs ✓ Programs supporting older adults

For additional information, visit [HERE](https://www.hudexchange.info/programs/cdbg/) (<https://www.hudexchange.info/programs/cdbg/>) to explore CDBG tools and training resources

Other CDBG-Related Funding

The Community Development Block Grant – COVID 19 (CDBG-CV). The Coronavirus Aid, Relief and Economic Security Act (CARES Act) provided \$5 billion in CDBG funding to prevent, prepare for, and respond to the coronavirus. While CDBG-CV funds may be used for the same eligible activities under the annual CDBG program, they must also be used to prevent, prepare for, and respond to COVID-19.

Eligible activities include:

- ❖ Housing related activities;
- ❖ Public improvements and facilities;
- ❖ Assistance to small businesses and microenterprises;
- ❖ Real property acquisition;

- ❖ Public services, such as eviction prevention and housing counseling; and
- ❖ Community violence intervention

Grantees have 3 years to expend 80% of the funds and 6 years to expend the entire grant.

For technical assistance, visit [HERE](https://www.hudexchange.info/programs/cdbg-cv/) (<https://www.hudexchange.info/programs/cdbg-cv/>) to access the CDBG-CV Toolkit which provides easy access to CDBG-CV tools and training resources.

Section 108 Loan Guarantee Program

The Section 108 loan guarantee program is a part of the CDBG program and allows states and local governments receiving CDBG grants access to low-cost, flexible financing by allowing them to leverage their CDBG grant in an amount up to 5 times their most recent allocation. The Section 108 loan guarantee program can be used to fully fund a project or to fill a gap in the financing for larger development projects. Smaller units of local government can access Section 108 through their state or county.

Section 108 funds can be used in several ways including but not limited to the following:

- ❖ Making third-party loans (re-lending funds to a third-party business or developer).
- ❖ Funding projects directly or through a subrecipient partner (subrecipients can be non-profits or public agencies who help design and manage the project on behalf of the local government).
- ❖ Establishing a loan fund for multiple projects.

HUD is developing technical assistance and resources on how to leverage CDBG and Section 108 Loan Guarantees for acquisition, rehabilitation, and preservation of housing. To explore Section 108, access [HERE](https://www.hudexchange.info/programs/section-108/) (<https://www.hudexchange.info/programs/section-108/>).

Community Development Block Grant - Disaster Recovery (CDBG-DR). unmet disaster needs. CDBG-DR funds can be used in the most impacted and distressed areas for disaster relief, long term-recovery, restoration of infrastructure and housing, economic revitalization, and more recently mitigation. HUD is also transforming traditional disaster recovery by incorporating adaptation and resilience planning and assisting vulnerable communities to mitigate the impacts of natural disasters before they strike.

CDBG-DR allocations methodology, and program requirements are published in the Federal Register.

Eligible activities include:

- ❖ Housing construction and rehabilitation
- ❖ Small business assistance
- ❖ Demolition and removal
- ❖ Public facility and infrastructure
- ❖ Relocation assistance
- ❖ Activities that mitigate disaster risks and reduce future losses
- ❖ Other activities that increase community resilience.

To learn more about CDBG-DR requirements and HUD’s allocation methodology, visit: [HERE https://www.hud.gov/program_offices/comm_planning/cdbg-dr](https://www.hud.gov/program_offices/comm_planning/cdbg-dr)

HOME

HOME Investment Partnerships (HOME) is the largest Federal block grant to state and local governments designed exclusively to create affordable housing for low-income households, allocating \$1.5 billion to participating jurisdictions in 2022. The intent of HOME is to:

- ❖ Increase the supply of decent, affordable housing to low- and very low-income households;
- ❖ Expand the capacity of nonprofit community housing development organizations;
- ❖ Strengthen the ability of state and local governments to provide housing; and
- ❖ Leverage private sector participation.

Local governments, including cities, towns, townships, and parishes, may receive funding directly or may be allocated funds by the state. Contiguous units of general local government may also form a consortium for the purpose of qualifying for a direct allocation of HOME funds. The local government or consortium then administers the funds for eligible HOME uses.

Eligible costs under the HOME Program depend on the nature of the program activity, but generally include the costs of:

- | | |
|-------------------------------|--------------------------------------|
| ❖ New construction | ❖ Acquisition of vacant land |
| ❖ Rehabilitation | ❖ Demolition |
| ❖ Reconstruction | ❖ Relocation costs |
| ❖ Conversion / Adaptive Reuse | ❖ Refinancing |
| ❖ Site improvements | ❖ Capitalization of project reserves |
| ❖ Acquisition of property | ❖ Project-related soft costs |

HOME Investment Partnerships - American Rescue Plan Program (HOME-ARP). The American Rescue Plan provided \$5 billion to the HOME Investment Partnerships program to help States and local jurisdictions assist those who are homeless; at risk of homelessness; fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking; and other families requiring assistance to prevent homelessness or are at-greatest risk of housing instability. HOME-ARP funds may be used to develop affordable housing, provide tenant-based rental assistance, supportive services, and develop non-congregate shelter. Each HOME-ARP grant is a critical source of gap financing and capital investment for rental housing and non-congregate shelter to reduce homelessness and increase housing stability. **All participating jurisdictions in the HOME-ARP program have until September 30, 2030, to expend their HOME-ARP funds.** Before a participating jurisdiction may commit funds to HOME-ARP projects and activities, it must submit a HOME-ARP allocation plan that meets program requirements and is accepted by HUD. **The final deadline for submission of all HOME-ARP allocation plans is March 31, 2023.**

HOME-ARP funds may be used for:

- ❖ Production or preservation of affordable rental housing;
- ❖ Tenant-based rental assistance (TBRA);
- ❖ Supportive services, including homeless prevention services, services eligible under section 401(29) of the McKinney-Vento Homeless Assistance Act, and housing counseling; and
- ❖ Purchase and development of non-congregate shelter.

Housing Trust Fund

The **Housing Trust Fund (HTF)** provides grants to states to produce and preserve affordable housing for extremely low- and very low-income households. HTF funds may be used for the production or preservation of affordable housing through the acquisition, new construction, reconstruction, and/or rehabilitation of non-luxury housing with suitable amenities.

Eligible activities and expenses include:

- ❖ Real property acquisition
- ❖ Site improvements
- ❖ Development hard costs
- ❖ Related soft costs
- ❖ Demolition
- ❖ Financing costs
- ❖ Relocation assistance
- ❖ Operating cost assistance for rental housing
- ❖ Reasonable administrative and planning costs

Eligible forms of assistance include:

- ❖ Equity investments
- ❖ Interest-bearing loans or advances
- ❖ Non-interest bearing loans or advances
- ❖ Interest subsidies
- ❖ Deferred payment loans
- ❖ Grants
- ❖ Other forms of assistance approved by HUD

Choice Neighborhoods

The **Choice Neighborhoods program** leverages public and private dollars to support communities with distressed public or HUD-assisted housing through a comprehensive approach to neighborhood transformation. As HUD's signature place-based program, Choice Neighborhoods employs a "Housing, People, and Neighborhood" model that provides:

- ❖ Significant funding to redevelop distressed HUD-assisted housing into new, mixed-income communities
- ❖ Comprehensive supportive services for residents

Flexible funds for physical neighborhood improvements that attract and catalyze private investment Choice Neighborhoods awards two types of grants annually: Planning and Implementation. Planning Grants offer up to \$500,000 per grantee to communities to fund a two-year planning process to create a community-driven “Transformation Plan” that addresses the program’s “Housing, People, and Neighborhood” goals.

Implementation Grants provide up to \$50,000,000 per grantee to implement a Transformation Plan. Planning Grants are not required for a future Implementation Grant, though they are a great first step to meaningfully engage a community and plan for comprehensive neighborhood revitalization.

Of note, up to 15% of an Implementation Grant (\$7.5m for \$50m grants) may be used for physical neighborhood improvement and economic development projects. These funds are highly flexible and should be tailored to meet a neighborhood’s specific needs. Examples of eligible activities include:

- ❖ Development, rehabilitation, or tenant build out of commercial and retail space
- ❖ Business façade improvement programs
- ❖ Parks and greenspace creation or enhancement
- ❖ Homeowner façade, exterior, and property improvements
- ❖ Placemaking and public art
- ❖ Blight elimination and vacant lot reuse
- ❖ Enhanced corridor improvements.

HUD announced the availability of an historically-high \$379 million in Choice Neighborhoods Implementation (CNI) Grants to communities across the country. Applications for implementation grants are due by January 11, 2023. To learn more, click here https://www.hud.gov/program_offices/public_indian_housing/programs/ph/cn/fy22funding.

Please note, ALL applications must focus on at least one severely distressed HUD public housing project or HUD-assisted project, within a neighborhood where at least 15% of residents are estimated to be in poverty.

Lead Hazard Reduction and Healthy Homes Programs

The **Lead-Based Paint Hazard Reduction (LHR) Program** provides funding to states, cities, counties/parishes, Native American Tribes, or other units of local government in undertaking comprehensive programs to identify and control lead-based paint hazards in eligible privately-owned rental or owner-occupied housing populations. This program aims to maximize the number of children under the age of six protected from lead poisoning and, by eliminating other housing-related health hazards, ensuring a safe and healthy living environment for residents.

In addition, there is Healthy Homes Supplemental funding available with the LHR grant program that is intended to enhance the lead-based paint hazard control activities by identifying and addressing housing-related health and safety hazards (i.e., mold, pests, carbon dioxide, radon, falls and trip hazards .) in a coordinated, holistic manner, rather than addressing single hazards by themselves, resulting in better health benefits done at a lower cost.

Grantees can utilize this funding for a wide range of eligible activities:

- ❖ Perform lead hazard control efforts in housing units where children less than 6 years of age are at greatest risk of lead poisoning;
- ❖ Build local capacity of trained and certified individuals and firms to address lead hazards safely and effectively during lead hazard control, and renovation, remodeling, and maintenance activities;
- ❖ Establish and implement a detailed process of monitoring and ensuring that units made lead-safe are affirmatively marketed, and priority given, to families with children under age 6 years for not less than three years; and
- ❖ Conduct targeted outreach, affirmative marketing, education or outreach programs on lead hazard control and lead poisoning prevention.

Grantees have a 24-month period of performance. There is a statutory 10 percent match for this program.

The **Healthy Homes Production Program** provides funding to states, cities, counties/parishes, Native American Tribes, other units of local government, and Nonprofits (tax-exempt organization under section 501(c)(3) of the Internal Revenue Code in undertaking a comprehensive approach to addressing multiple childhood diseases and injuries in the home by focusing on housing-related hazards in a coordinated fashion, rather than addressing a single hazard at a time.

Grantees can utilize this funding for a wide range of eligible activities:

- ❖ Identify and remediate housing-related health and safety hazards in privately owned, low-income rental and/or owner-occupied housing, especially in units and/or buildings where families with children, older adults sixty-two (62) years and older, or families with persons with disabilities reside;
- ❖ Support public education and outreach that furthers the goal of protecting children and other vulnerable populations from housing-related health and safety hazards;
- ❖ Build local capacity to operate sustainable programs that will prevent and control housing-related environmental health and safety hazards in low- and very low-income residences, and develop a professional workforce that is trained in healthy homes assessment and principles; and
- ❖ Ensure to the greatest extent feasible that job training, employment, contracting, and other economic opportunities generated by this grant will be directed to low- and very-low-income persons.

Grantees have a 42-month period of performance. This Program does not require cost sharing or matching but does require 10% leverage and provides rating factor points for additional leverage provided above the 10% minimum.

The **Older Adult Home Modification Program** (OAHMP) is a Healthy Homes program to assist experienced nonprofit organizations, states, local governments, and public housing authorities in undertaking comprehensive programs that make safety and functional home modifications repairs and renovations to meet the needs of low-income elderly homeowners. The goal of the home modification program is to enable low-income elderly persons to remain in their homes through low-cost, low barrier, high impact home modifications to reduce older adults' risk of falling, improve general safety, increase accessibility, and to improve their functional abilities in their home. This will enable older adults to remain

in their homes, that is, to “age in place,” rather than move to nursing homes or other assisted care facilities.

The program establishes a program model that incorporates two core concepts: first, as people age, their needs change, and they may need adaptations to their physical environment to live safely at home; second, for any intervention to have the highest impact, the individual’s personal goals and needs must be a driver in determining the actual intervention. The OAHMP model focuses on low-cost, high-impact home modifications.

Examples of these home modifications include:

- ❖ Installation of grab bars, railings, and lever-handled doorknobs and faucets,
- ❖ Installation of adaptive equipment, such as temporary ramp, tub/shower transfer bench, handheld shower head, raised toilet seat, risers for chairs and sofas, and
- ❖ Installation of non-slip strips for tub/shower or stairs.

Services made available under this program must be for the benefit of eligible low-income homeowners who are at least 62 years old for work in their privately owned primary residence.

Grantees have a 36-month period of performance. This program does not require cost sharing or matching funds.

For a full list of competitive HUD grant opportunities, please visit: www.hud.gov/grants.

Key Initiatives

Our Way Home

In June 2022, HUD Secretary Marcia Fudge launched the Our Way Home initiative, a new effort to boost the nation’s affordable housing supply. Our Way Home builds on the Biden-Harris Administration’s actions to address communities’ housing supply needs in an equitable, inclusive, and sustainable fashion.

Our Way Home is a national initiative that uplifts the unique housing supply successes in local communities and connects cities, counties, tribal communities, states, and U.S. territories to the tools and resources needed to preserve and produce affordable housing in their area.

Please visit <https://www.hud.gov/ourwayhome> to learn more and share your local housing supply success stories.

FAQs: Economic Growth and Community Development

❑ How can my city or county receive additional CDBG and/or HOME dollars?

All CDBG funds are distributed each year to states (including Hawaii non-entitlement counties that receive grants directly from HUD), metropolitan cities, urban counties, and insular areas by a

formula that considers population and measures of distress including poverty, age of housing, housing overcrowding, and growth lag.

All HOME funds are allocated to participating jurisdictions (i.e., jurisdictions that have complied with program requirements and are eligible to receive a HOME allocation) which may include cities, urban counties, and consortia, in accordance with a formula that incorporates six indicators of jurisdictions' affordable housing needs: (1) relative inadequacy of affordable housing supply, (2) supply of substandard rental housing, (3) number of low-income families in rental housing units likely to be in need of rehabilitation, (4) cost of producing housing, (5) incidence of poverty, and (6) fiscal incapacity to carry out housing activities without Federal assistance. Jurisdictions must qualify for threshold amount under the HOME formula to be eligible to become a participating jurisdiction.

Although there are no additional CDBG and HOME funds, units of general local government may apply to their states to use HOME or CDBG funds allocated to the state, and CDBG grantees can leverage their most recent CDBG allocation at a 5:1 ratio to gain access to low-cost, federally guaranteed financing through the Section 108 Loan Guarantee Program.

❑ What gap financing options are available for my city to complete an affordable development?

CDBG and Section 108 guaranteed loan funds can be used to support affordable housing development. Both sources can be used for affordable housing rehabilitation and adaptive reuse of commercial structures if program affordability requirements are met. Direct assistance for new construction of affordable housing is generally ineligible for CDBG and Section 108 unless the housing construction is performed by community-based development organizations, community housing development organizations, or similar organizations eligible under the program requirements. However, both can also be used to support new construction through acquisition and improvement of property and/or public utility installation before conveying the property to a developer for affordable housing construction using other resources.

Both CDBG and Section 108 guaranteed loan funds may be used in mixed-use development projects in which the funding is directed to the commercial components of the project that will create or retain jobs or provide a benefit to low- and moderate-income individuals.

HOME and HTF funds also frequently provide the critical gap financing that make rental housing funded with LIHTC or other federal, state, or local housing projects feasible. For example, approximately 56% of completed HOME-assisted rental units were part of LIHTC projects from 2016-2021.

❑ Are there any HUD grants available for transit orientated developments?

CDBG, HOME, HTF, and Section 108 guaranteed loan funds can all be used to support transit-oriented development. CDBG and Section 108 guaranteed loan funds can be used to fund street improvements, public facilities around transit hubs, as well as supporting mixed-use and affordable housing development near transit. HOME and HTF funds can be used to fund affordable housing development near transit.

In the FY22 budget, the U.S. Department of Transportation (USDOT) received \$25 million, and the U.S. Department of Housing and Urban Development (HUD) received \$5 million for a Thriving Communities program. The Thriving Communities program strengthens local capacity to advance and execute transformative infrastructure investments in underserved and lower-resourced communities through a coordinated approach to connect transportation and infrastructure investments funded by the Bipartisan Infrastructure Law with other crucial investments like housing. Search [GRANTS | GRANTS.GOV](#) for additional information, including eligibility requirements, and to apply.

For details on DOT's funding, visit the DOT Thriving Communities Program webpage.

❑ How will HUD help my city or county if we experience a disaster?

CDBG, Section 108 Loan Guarantee Program, HOME, ESG and HOPWA funds can be used to address both immediate disaster response and long-term recovery. Specific guidance on pre-disaster planning and eligible uses of CPD funds for disaster relief can be found at *CPD Notice 17-06: Using Community Planning Development Program (CPD) funds for Disaster Response and Recovery*.

When the President declares a major disaster, Congress *may* appropriate funds to HUD for Community Development Block Grants for Disaster Recovery (CDBG-DR). For more information on CDBG-DR, visit [HERE \(https://www.hud.gov/program_offices/comm_planning/cdbg-dr\)](https://www.hud.gov/program_offices/comm_planning/cdbg-dr).

❑ My city or county needs dollars for service programs. Can CDBG or HOME be used?

CDBG can be used to fund a wide range of public service activities primarily benefiting low- and moderate-income individuals, including job training, crime prevention and public safety, childcare, health care services, fair housing counseling, education, energy conservation and resilience, senior supportive services, homelessness services, down payment assistance, and recreational services. The total amount of CDBG funds spent on public service activities is generally limited to 15 percent of the grantee's annual grant allocation.

HOME funds may be used for transitional housing that includes services to families occupying the HOME units. HOME-ARP funding can be used to fund a broad range of supportive services to individuals and families that meet one of the qualifying populations. Resources and technical assistance, including fact sheets on eligible uses of HOME-ARP funding are available [HERE. https://www.hudexchange.info/programs/home-arp/](https://www.hudexchange.info/programs/home-arp/).

❑ How can my city or county be successful in applying for a Choice Neighborhood Grant?

First, be sure to meet the program's eligibility requirements as outlined in each annual Planning or Implementation Grant funding announcement. Eligible Lead Applicants for Implementation Grants include public housing authorities, local governments, and tribal entities. Lead Applicant eligibility is expanded to include nonprofits for Planning Grant applications. ALL applications must focus on at least one severely distressed HUD public housing project or HUD-assisted project, within a neighborhood where at least 15% of residents are estimated to be in poverty. Successful applicants then clearly and directly respond to the rating factor questions of each funding announcement. For Implementation Grants, successful applications demonstrate strong local government support, have completed a neighborhood planning process that is ready to proceed, and present a plan that meets the "Housing, People, and Neighborhood" goals of Choice Neighborhoods. Critical to this is presenting a plan with mixed-income housing that includes both affordable and unrestricted "market rate" housing so that any redevelopment is economically diverse. Planning Grants are a great first step for cities that have yet to complete a comprehensive neighborhood plan.

❑ Does HUD offer assistance to communities interested in improving climate resilience?

The CDBG and Section 108 loan guarantee programs are both highly flexible programs that can be used to fund a variety of resilience activities including single and multi-family resilience retrofits, commercial rehabilitation, solar, parks and open space, and more. Activities must primarily benefit low- and moderate-income individuals who are often most vulnerable to climate hazards. Resilience activities are eligible under many other HUD programs so long as they are included as part of an eligible activity and meet program requirements. Similarly, HOME funds may be used for owner-occupied rehabilitation projects as well as affordable housing rental rehabilitation projects that improve climate resilience in existing housing infrastructure. Visit the [Supporting Local Climate Action page](#) on HUD Exchange, a website developed by a HUD funded technical assistance provider, for more information and resources developed by HUD-funded technical assistance providers. These include, for example,

the [Community Resilience Toolkit](#) and other climate resilience resources on how to use CDBG and other HUD programs for resilience activities, which HUD encourages you to read.

III. Homelessness

HUD's homelessness assistance programs provide funding to entities such as states, local governments, and nonprofit providers to serve individuals and families who are affected by homelessness. These programs can work together in combination and with collaboration among governments and non-profit providers.

Keep in mind that programs described elsewhere in this guide – such as CDBG, HOME, and several Voucher programs – can be used with the programs described below to address homelessness in your community. For more information on each of these programs, contact your local HUD field office.

Key Programs in Focus

Continuum of Care (CoC) Program

Purpose: promotes community-wide commitment toward the goal of ending homelessness; to provide funding for efforts by nonprofit providers, states, Indian Tribes, tribally designated housing entities, and local governments to quickly rehouse homeless individuals, families, persons fleeing domestic violence, dating violence, sexual assault, and stalking, and youth while minimizing the trauma and dislocation caused by homelessness; to promote access to and effective utilization of mainstream programs by homeless individuals and families, and to optimize self-sufficiency among those experiencing homelessness. Funds are competitively awarded annually through the CoC Notice of Funding Opportunity. Local governments may participate in their local CoC's annual application as well as ongoing planning, decision-making, and governance.

Recipients:

- ❖ State governments
- ❖ Local governments
- ❖ Public housing agencies
- ❖ Non-profit providers
- ❖ Instrumentalities of state and local governments,
- ❖ Indian Tribes and Tribally Designated Housing Entities (TDHE)

Eligible Activities (not limited to):

- ❖ Outreach services, housing search and counseling services, and other supportive services
- ❖ Acquisition, construction, rehabilitation, leasing, and operating costs for housing
- ❖ Rental assistance to people exiting homelessness or at risk of homelessness

Emergency Solutions Grants (ESG) Program

Purpose: The program authorizes HUD to make grants to States, units of general-purpose local government, and territories for the rehabilitation or conversion of buildings for use as emergency shelter for the homeless, for the payment of certain expenses related to operating emergency shelters, for essential services related to emergency shelters and street outreach for the homeless, and for homelessness prevention and rapid re-housing assistance.

Under the CARES Act provided an additional \$4 Billion for ESG grants (known as ESG-CV), to prevent, prepare for, and respond to coronavirus, among individuals and families who are homeless or receiving homeless assistance and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts created by coronavirus. The ESG-CV program allows awards to be sub-awarded to tribes and TDHEs. ESG-CV recipients must expend all amounts awarded through the first and second allocations of ESG-CV funds by **September 30, 2023** (except for administration and HMIS funds necessary for ESG-CV closeout, which must be expended by December 31, 2023). Recipients of reallocated ESG-CV funds have until June 30, 2024, to expend 100% of the reallocated funds.

Recipients:

- ❖ Metropolitan cities
- ❖ Urban counties
- ❖ States
- ❖ Territories

Eligible Activities (not limited to):

- ❖ Street Outreach
- ❖ Emergency Shelter
- ❖ Short-term and medium-term rental assistance to people exiting homelessness or at risk of homelessness

Emergency Housing Vouchers

Purpose: assist individuals and families who are homeless, at-risk of homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or were recently homeless or have a high risk of housing instability.

Recipients: PHAs, must collaborate for referrals with CoCs or other service providers.

Eligible Activities:

- ❖ Housing vouchers for people experiencing homelessness or at risk of homelessness
- ❖ Housing vouchers for people fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking or human trafficking.

HOME Investment Partnerships-American Rescue Plan (HOME-ARP)

Purpose: to reduce homelessness and increase housing stability across the country.

Recipients: States, territories, local governments, and consortia of local governments that qualified for HOME Investment Partnerships Program funds in Fiscal Year (FY) 2021 in accordance with the FY 2021 formula. States may subgrant to local governments within their boundaries.

Eligible Populations: HOME-ARP funds must be used to primarily benefit the following populations:

- ❖ Homeless
- ❖ At-risk of Homelessness
- ❖ Those fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking
- ❖ Other families requiring assistance to prevent homelessness or at-greatest risk of housing instability

Eligible Activities: HOME-ARP has four types of eligible activities:

- ❖ Production or preservation of affordable rental housing, including acquisition, new construction, and rehabilitation;
- ❖ Tenant-based rental assistance;
- ❖ Supportive services; and
- ❖ Acquisition and development of non-congregate shelter (NCS)

Examples of HOME-ARP activities include the development of affordable housing with on-site services and tenant-based rental assistance (TBRA) for eligible households leasing units from private landlords.

Use of Federal Real Property to Assist the Homeless (Title V)

Purpose: Title V of the McKinney-Vento Homeless Assistance Act of 1987 (42 U.S.C. 11411), enables eligible organizations to use unutilized, underutilized, excess, or surplus federal properties to assist persons experiencing homelessness.

Recipients: Organizations that are eligible to receive property are states, local governments, and private nonprofit organizations that provide assistance to the homeless.

Eligible activities: HUD regularly canvasses and receives information from Federal landholding agencies about their unutilized, underutilized, excess, and surplus properties and determines which are suitable for use to assist persons experiencing homelessness. HUD publishes its [Suitability Determination Listings](#) on hud.gov in accordance with the required timelines for review. These listings identify available unutilized, underutilized, excess, and surplus properties. If a property is listed as suitable and available, eligible applicants have 30 days to notify the Department of Health and Human Services (HHS) of their interest in the property.

HHS is the Federal agency responsible for transfer of Title V properties by no-cost lease, permit agreement, or deed. HHS receives and reviews Title V applications from eligible applicants. If HHS approves the application, successful applicants may use the Title V properties to assist the homeless, for example, to provide housing, shelter, services, and warehouses. Properties, including land and buildings, are made available strictly on an “as-is” basis. Leases range from 1 to 20 years, depending on availability. Deeds contain a reversion to the Federal government if the property ceases to be used to assist the homeless.

Key Populations Served

Homeless populations can be served by all the programs described above, as well as some specialized programs and initiatives, described below:

➤ Survivors of Gender Based Violence

Domestic Violence, Dating Violence, Sexual Assault, and Stalking Bonus (DV Bonus) funding

Purpose: For rapid re-housing projects and supportive service projects providing coordinated entry, and for eligible activities that the Secretary determines to be critical in order to assist survivors of domestic violence, dating violence, sexual assault, or stalking.

Recipients: competitively awarded through the annual CoC NOFO to states, cities, local governments, Indian Tribes and tribally designated housing entities, and nonprofits.

Eligible activities: rapid rehousing, joint transitional housing and permanent housing-rapid rehousing component projects, and supportive service only for centralized or coordinated assessment system.

➤ Youth

Youth Homelessness Demonstration Program (YHDP)

Purpose: to support selected communities in the development and implementation of a coordinated community approach to preventing and ending youth homelessness and sharing that experience with and mobilizing communities around the country toward the same end.

Recipients: competitively awarded to state, city, local governments, Indian Tribes and tribally designated housing entities, and nonprofits.

Eligible activities: grants may be used to fund planning projects, permanent housing, transitional housing, supportive services Homeless Management Information System (HMIS), and other YHDP activities.

➤ Veterans

HUD-VASH

Purpose: The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines HUD's Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the [Department of Veterans Affairs \(VA\)](#). VA provides these services for participating Veterans at VA medical centers (VAMCs), community-based outreach clinics (CBOCs), through VA contractors, or through other VA designated entities.

Recipients: HCV are administered through local public housing authorities (PHAs), while VA provides services directly to individual Veterans

Eligibility: Veterans experiencing homelessness

➤ Unsheltered Homelessness

Initiative for Rural and Unsheltered Homelessness

Purpose: to target efforts to reduce unsheltered homelessness, particularly in communities with very high levels of unsheltered homelessness and homelessness in rural areas. Applications closed October 20, 2022, and awards will be announced in 2023.

Potential recipients:

- ❖ State governments
- ❖ Local governments
- ❖ Public housing agencies
- ❖ Non-profit providers
- ❖ Indian Tribes and Tribally Designated Housing Entities

Eligible activities, include, but are not limited to:

For the Unsheltered Homeless Set Aside: Planning activities, leasing, rental assistance, supportive services, and HMISF or the Rural Set Aside: Planning activities, leasing, rental assistance, supportive services, HMIS, acquisition, rehabilitation, capacity building, new construction, and short-term emergency lodging in motels or shelters

Resources for Disability and Healthcare Needs

There are specific HUD homeless-assistance programs intended to support specific populations, including homeless persons, who may have unique disability and healthcare needs:

Housing Opportunities for Persons with AIDS (HOPWA)

Purpose: [HOPWA](#) provides housing assistance and related supportive services to meet the housing needs of low-income persons and their families living with HIV/AIDS. These resources help clients maintain housing stability, avoid homelessness, and improve access to HIV/AIDS treatment and related care while placing a greater emphasis on permanent supportive housing.

Recipients: formula allocations and competitively awarded grants to eligible states, cities, and nonprofit organizations

Eligible activities: eligible grant activities include:

- ❖ Housing information;
- ❖ Resource identification;
- ❖ Permanent housing placement;
- ❖ Acquisition, rehabilitation, conversion, lease;
- ❖ Repair of facilities to provide housing and services;
- ❖ New construction (for SROs and community residences only);
- ❖ Project- or tenant-based rental assistance, including assistance for shared housing arrangements;
- ❖ Short-term rent, mortgage, and utility payments to prevent homelessness;
- ❖ Operating costs;
- ❖ Technical assistance for community residences;
- ❖ Administrative expenses; and
- ❖ Supportive services, including case management.

Recovery Housing Program

Purpose: the [Recovery Housing Program](#) provides formula funding to states, including the District of Columbia, to provide stable, transitional housing for individuals in recovery from a substance-use disorder. The funding for temporary housing covers a period of not more than two years or until the individual secures permanent housing, whichever is earlier. This program is authorized for fiscal years 2019-2023.

Eligible activities: RHP funds may be used to construct public facilities and make improvements for the purpose of providing stable, temporary housing for individuals in recovery from a substance use disorder, acquisition and disposition of real property, payments of leases, rents, and utilities, the rehabilitation or reconstruction of single family, multifamily, and public housing, clearance and demolition, relocation, and for administration.

Other Disability Programs

- ❖ HUD's Office of Multifamily Housing (MFH) manages several programs that provide funding to develop and subsidize rental housing with supportive services for very low- and extremely low-income adults with disabilities.
- ❖ The CoC program restricts eligibility for Permanent Supportive Housing to people with a qualifying disability, which may include mental and behavioral health conditions and substance use disorders.

- ❖ HUD also has a number of programs, such as Section 811 and Mainstream vouchers, which support the development and preservation of affordable housing for individuals with disabilities, as well as supporting project rental assistance for these individuals.

Key Initiatives

House America

House America is a federal initiative in which HUD and the U.S. Interagency Council on Homelessness (USICH) are inviting mayors, city and county leaders, tribal nation leaders, and governors into a national partnership. *House America* will utilize [the historic investments provided through the American Rescue Plan](#) to address the crisis of homelessness through a Housing First approach. House America provides communities with the focus, resolve, and technical know-how to deploy the resources of the American Rescue Plan and CARES Act to maximize impact. State, local, and tribal officials can request to join House America by emailing HouseAmerica@hud.gov.

HUD and VA: Joint Statement on Ending Veteran Homelessness

HUD Secretary Marcia Fudge and VA Secretary Dennis McDonough have committed to prioritizing ending homelessness among Veterans, including by committing to a Housing First approach through targeted interventions such as HUD-VASH and Supportive Services for Veteran Families. This Joint Statement also emphasizes the commitment of HUD and VA to emphasizing outreach to underserved Veteran populations and ensuring all Veterans have access to quality supportive services. The statement also underscores the secretaries' commitment to addressing the underlying housing supply crisis to increase the amount of affordable housing available to Veterans.

HUD and HHS: Housing and Services Resource Center (HSRC)

The HSRC facilitates a federally coordinated approach to providing resources, program guidance, training, and technical assistance to disability and aging network organizations; state Medicaid agencies; mental and substance use disorders service providers; homeless shelters; and public housing authorities and housing providers. The goal is to facilitate state and local partnerships between housing and service systems. More information can be found at: <https://acl.gov/HousingAndServices>

The federal Domestic Violence and Housing Technical Assistance Consortium (The Consortium)

The Consortium is an approach to providing training, technical assistance, and resource development at the critical intersection of domestic and sexual violence, homelessness, and housing. Funded and supported by the U.S. Department of Health and Human Services, Department of Justice, and Department of Housing and Urban Development, this multi-year Consortium brings together national, state, and local organizations with deep expertise on housing and domestic violence in order to collaboratively build and strengthen

technical assistance to both housing/homelessness providers and domestic violence service providers. The Consortium aims to improve policies, identify promising practices, and strengthen collaborations necessary to improve housing options for survivors of domestic violence and their children in order to enhance safety, stability, and well-being.

FAQs: Homelessness

❑ My city or county needs to build emergency housing for homeless. Can ESG or HOME-ARP be used?

ESG can be used for renovation, including major rehabilitation or conversion, of a building to serve as an emergency shelter, but not for construction of a new shelter.

ESG-CV and FY20 and older annual ESG funds (when designated to prevent, prepare for, or respond to COVID) may be used for acquisition of temporary emergency shelters, which may later be converted to permanent emergency shelters. Otherwise, ESG funds may NOT be used for acquisition.

ESG and ESG-CV can both be used for short-term rental assistance to prevent homelessness (when the risk is immanent) or acquire new housing to address homelessness.

Note: ESG-CV funds were awarded in two rounds. 100% of round 1 must be expended by September 30, 2023, and 100% of round 2 must be expended by December 31st, 2023.

HOME-ARP funds may be used to acquire and develop non-congregate shelter (NCS) for individuals and families that are in one of the Eligible Populations, as described in the HOME-ARP section above. This includes the new construction or the acquisition and/or rehabilitation of existing structures (such as motels, nursing homes, or other facilities) to provide private units or rooms as emergency or temporary NCS to individuals and families. HOME-ARP does not require occupants of NCS to sign a lease or occupancy agreement and HOME-ARP NCS may be used as emergency shelter under HOME-ARP or ESG. This activity may include the construction of new structures or the acquisition and/or rehabilitation of existing structures (such as motels, nursing homes, or other facilities) to be used as HOME-ARP NCS.

HOME-ARP funds may also be used for new construction or the acquisition and/or rehabilitation of existing structures to create new affordable housing for Eligible Populations, as described in the HOME-ARP section above. Both HOME-ARP and the larger HOME program can be used for TBRA targeted to prevent homelessness in populations that are at risk of homelessness or to assist the homeless. Similarly, HOME-ARP funds may be used for supportive services, such as short- or medium-term financial assistance, that can be provided to Eligible Populations to obtain housing to address homelessness.

❑ Where can my city find best practice resources to reduce homelessness in our city?

HUD Exchange, a website developed by a HUD funded technical assistance provider, hosts numerous documents and videos produced by technical assistance providers that can build the capacity of communities in their response to homelessness. The [Homelessness Assistance Programs](#) page is a useful starting point. From there, cities can quickly navigate to technical assistance resources discussing the above programs, HUD systems, data and reports, and various populations and issues.



The page also provides links to COVID-19 guidance and best practices, as well as community examples for coordinated entry, HMIS, and CoC program design.

United States Interagency Council on Homelessness (USICH) posts regular news updates and resources to its website regarding funding opportunities and new and updated guidance from its member agencies that address homelessness and provides a number of tools to support local leaders as they shape responses to homelessness in their communities. It also hosts valuable data on homelessness across the United States.

IV. Homeownership

Homeownership is the primary way many people build wealth and pass it on to their heirs. HUD is dedicated to working with state and local governments to create greater equity in homeownership, increasing the availability of affordable and sustainable homeownership options, and preserving affordable housing across communities.

Key Programs in Focus

The Federal Housing Administration (FHA)

FHA offers mortgage insurance on loans made by FHA-approved lenders nationwide, including mortgage loans to finance the purchase and rehabilitation of single-family homes and manufactured housing. FHA's single family homeownership programs are a key means of access to mortgage credit for borrowers not well served by the private mortgage market. Historically, more than 80% of FHA's purchase mortgages are made to first-time homebuyers and FHA serves minority borrowers at rates that substantially exceed the rest of the mortgage market.

Beyond the FHA mortgage insurance program, HUD's Office of Housing includes other offices that play a key role in promoting affordable and sustainable homeownership:

- ❖ **The Office of Housing Counseling**, through which HUD supports a national network of nonprofit and governmental HUD-approved housing counseling agencies. These agencies provide services and educational resources to consumers, prospective borrowers seeking FHA-insured and non-FHA-insured mortgage loans, homebuyers, homeowners, renters, and disaster victims.
- ❖ **The Office of Manufactured Housing Programs**, which oversees HUD's national manufactured housing program that establishes federal standards and oversight for the design and construction of manufactured homes to assure quality, durability, safety, and affordability. It regulates installation standards and administers a dispute resolution program established to protect the health and safety of manufactured housing homeowners and occupants.

FHA is committed to helping struggling homeowners to keep their homes wherever possible by offering robust loss mitigation options available through lenders when homeowners have difficulty meeting their mortgage obligations. Available loss mitigation options include:

- ❖ Standard home retention and non-home retention loss mitigation options,
- ❖ Disaster-specific relief and recovery tools, and
- ❖ COVID-19 related loss mitigation options.

To learn more about FHA, please visit <https://fha.gov/>.

HUD Homes for Sale

When a borrower defaults on an FHA-insured mortgage, the underlying property may be conveyed to HUD after foreclosure. HUD offers real-estate owned (REO) homes for sale on the HUD HomeStore website at <https://www.HDHomestore.gov>.

Beginning on March 1, 2022, HUD increased its exclusive listing period for owner-occupants, HUD-approved nonprofit organizations, and governmental entities seeking to purchase eligible properties from the HUD HomeStore from a period of 15 days to 30 days for new listings that are eligible for FHA-insurance. This allows more time for owner occupants, HUD-approved nonprofit organizations, and governmental entities to submit bids for the purchase of these homes before they become eligible for purchase by all buyer types.

Other Purchase Programs and Exclusivity Periods

FHA also has other property disposition processes that prioritize owner occupancy:

- ❖ **Vacant Property Note Sales:** This program encompasses selling mortgage notes for vacant and abandoned properties secured by Home Equity Conversion Mortgages assigned to HUD following the death of the borrower and any non-borrowing spouse and for which the period for heirs to purchase the property has elapsed. Of its three vacant property note sales held in Fiscal Year 2022, two sales provided priority bidding opportunities for pools of mortgages to non-profits and units of local government ahead of investors.
- ❖ **Direct Note Sales:** HUD's Asset Sales Division may conduct direct sales of mortgage notes with states or other local governmental entities. Most governmental entities choose to work with charitable nonprofit affordable housing organizations. A direct sale of defaulted mortgage notes on vacant and abandoned properties allows HUD and the purchaser to work together to source notes on properties located in specific geographic areas or that meet other criteria to match the affordable housing and community revitalization goals of the entity.

For more information on the above processes, visit: [HERE](https://www.hud.gov/program_offices/housing/comp/asset).
https://www.hud.gov/program_offices/housing/comp/asset

Housing Counseling Programs

Through the Office of Housing Counseling (OHC), HUD supports a national network of nonprofit and governmental HUD-approved housing counseling agencies. These agencies provide counseling services and educational resources to consumers, prospective homebuyers seeking FHA-insured and non-FHA-insured mortgage loans, homebuyers seeking foreclosure avoidance information, renters, and disaster victims, so that they can make informed choices to address their housing needs. The network consists of more than 1,550 HUD-approved housing counseling agencies employing over 4,000 HUD-certified housing counselors who counsel clients on basic housing principles and financial literacy to help them make informed housing decisions.

HUD has expanded information technology tools used by 3,000 consumers seeking assistance from a HUD-approved housing counseling agency on average each day. These include:

- ❖ **Online Search Capability:** an enhanced and easy-to-use [online search capability](#) is available in English and Spanish and includes improved navigation, more counseling type search choices,

smart-phone capability, and integration with common map and directional technology.

- ❖ **New Toll-Free Automated Telephonic Information Delivery System (800-569-4287):** a new, toll-free automated telephonic information delivery system for those seeking contact information for housing counseling agencies in their local community or nationally based housing counseling intermediary organizations. The telephonic search capability is available by calling (800) 569-4287 and includes access to information in more than 250 different languages through translators who are available to assist those with limited English proficiency.

The Government National Mortgage Association (“Ginnie Mae”)

Ginnie Mae is a wholly owned corporate instrumentality that is located within the Department of Housing and Urban Development. Its mission is to link the US housing market to global capital markets, ensuring sustainability, affordability, and liquidity for government housing programs nationwide. Ginnie Mae’s goal, for more than 50 years, has been to create a more equitable housing finance system for all, through its guaranty of mortgage -backed securities that consist of pools of loans created by program participants, called “Issuers”.

The Ginnie Mae program is unique in that it is the only mortgage-backed security that is backed by the full faith and credit of the US Treasury. The guaranty is significant, in that investors who buy and hold Ginnie Mae securities will receive their monthly payments, called “pass-throughs”, of principal and interest, without fail. Ginnie Mae’s role in the national housing finance system is also unique in that the guaranty is only extended to government agency partners, the Federal Housing Administration (FHA), the U.S. Department of Veterans Affairs (VA), the U.S. Department of Agriculture’s Rural Development (RD) program as well as HUD’s Office of Public and Indian Housing (PIH). Ginnie Mae’s guaranty on government securities are now backed by more than 11 million FHA, VA, RD and PIH loans valued in excess of \$2 trillion.

The Ginnie Mae program includes several important paths to affordable homeownership and rental housing, and the securitization platform supports agency partners in the following ways:

- ❖ **Single-family Housing** – Ginnie Mae’s largest program consists of more than 300 Ginnie Mae Issuers, including banks and independent mortgage companies who pool eligible FHA loan collateral through Ginnie Mae’s securitization platform, to back securities that are then sold to investors in the global capital markets. In addition to first-time homebuyers and households in underserved communities, including loans to minority households, Ginnie Mae’s securities support affordable homeownership opportunities for those who might not otherwise be eligible for a home loan in the conventional markets, markets that do not carry the full faith and credit guaranty of the US Treasury. Similarly, VA loans pooled by Ginnie Mae’s Single-family program participants cater largely to servicemembers and their families, while the USDA’s RD program reaches families in areas that are less populated with brick-and-mortar lenders. Finally, PIH supports affordable homeownership opportunities to the nation’s Native American populations, including those on tribal lands. The Ginnie Mae Single-family program has a primary goal of expanding affordable homeownership opportunities nationwide, and Ginnie Mae works closely with the insuring and guaranteeing partners at FHA, VA, RD and PIH, as well as the Issuer community, to ensure affordable opportunities exist for all.

- ❖ Multifamily Housing – Ginnie Mae also provides strong support to our multifamily Issuer community. Together, the Multifamily program has facilitated the creation of mortgage-backed securities on more than 14,000 loans. Included in that total are affordable rental housing in both urban and suburban locations, hospitals, and senior care homes. Ginnie Mae is pleased to play such a vital role in affordable rental housing as well as increased access to affordable senior care and hospitals in underserved communities
- ❖ Reverse Mortgage Housing – In partnership with FHA, Ginnie Mae is proud to guarantee the only mortgage-backed security comprised solely of reverse mortgages. Also known as Home Equity Conversion mortgages (HECM), the program is designed to enable seniors to withdraw a portion of a home's equity. Since 2007, Ginnie Mae has guaranteed pools backed by HECM loans. Eligible HECM borrowers can trade the equity in their home for cash payments that can then be applied for daily expenses, including, among others, property taxes, homeowners' insurance, a new roof, and other expenses. To date, Ginnie Mae has supported FHA HECM Issuers with securitization options for more than 300,000 senior citizen borrowers.

Key Initiatives

Counting Rental Payments to Support First-Time Homeownership

To make it easier for first-time homebuyers to qualify for affordable FHA-insured mortgage financing, FHA implemented changes in September 2022 to its underwriting policies to permit lenders to use positive rental history as an additional factor in evaluating a first-time homebuyer applicant's creditworthiness for an FHA-insured mortgage through the Technology Open to Approved Lenders (Total) Mortgage Scorecard. This change makes FHA's credit evaluation more comprehensive and equitable and supports expanded access to homeownership for first-time homebuyers transitioning from renting.

Housing Counseling Partnerships with HBCUs and MSIs

In Fiscal Year 2022 the Office of Housing Counseling awarded \$3 million in grant support to 16 HUD-approved housing counseling agencies to launch partnerships with Historically Black Colleges and Universities (HBCUs) and other Minority Serving Institutions (MSIs) to provide housing counseling and group education. To date, 50 partnerships with HBCU and MSI colleges and universities have been finalized. This unprecedented initiative will provide services to 40,000 scholars, faculty and community residents empowering efforts to bridge the homeownership gap and engage the next generation of housing counselors.

Expanding Homeownership Opportunity for Those Previously Affected by COVID-19

Through recently updated FHA policy, salaried and hourly wage-earners, as well as self-employed individuals, affected by COVID-19 who now have stable income will have a greater opportunity to purchase a home using affordable FHA-insured mortgage financing. Updated guidance issued in July 2022 provides new flexibility for lenders when calculating "effective income" for borrowers with income disruptions due to a COVID-19 economic event.

Modernizing Manufactured Home Construction and Safety Standard Standards

In July 2022, the Office of Housing published a proposed rule in the *Federal Register* to update HUD's Manufactured Home Construction and Safety Standards (HUD Code). The proposed updates are the largest set of changes to the HUD Code in over two decades and will align the code with more recent manufactured housing industry standards while further improving the quality and safety of the nation's manufactured housing stock. When final, the updates will facilitate innovation and greater production of manufactured homes with features that are sought-after by consumers for modern living, making manufactured housing an increasingly attractive affordable housing option.

Addressing Student Loan Debt Barrier to Homeownership

Student loan debt creates a significant barrier to homeownership, especially for people of color. In Fiscal Year 2021, FHA changed its policies governing the way in which student loan debt is accounted for when evaluating a borrower's mortgage loan application. These changes will permit lenders to reduce the expected student loan payment when evaluating a borrower's ability to meet their mortgage payment obligations thereby enabling more borrowers to qualify for an FHA mortgage.

FAQs: Homeownership

❑ How will HUD approach both short and long-term strategies for addressing housing inequality and the racial and ethnic homeownership gap?

HUD Secretary Marcia Fudge has made it clear that reducing the racial homeownership and wealth gaps that have persisted for decades is a priority for HUD. FHA intends to continue acting as an insurer of affordable homeownership financing options for households of color by working across the housing system to promote and enact strategies that help break down barriers and enable more families to purchase their first home. To remove barriers to homeownership, FHA is pursuing greater use of small-balance mortgage lending through the FHA program, reviewing its policies around Accessory Dwelling units, and working to update the FHA loan limits for its Title I manufactured housing and property improvement loan program.

❑ What steps is FHA taking to ensure that homeowners in my city or county with FHA-insured mortgages can recover financially from the COVID-19 pandemic?

As a product of the COVID-19 pandemic, many homeowners with FHA-insured mortgages have experienced significant hardship.

Under the Biden-Harris Administration, FHA implemented many measures to make sure that homeowners can recover financially from the COVID-19 pandemic. Since the start of the pandemic, over one million borrowers with FHA-insured mortgages have entered into a loss mitigation plan that would enable the borrower to remain in the home or are in process of establishing a loss mitigation plan using the FHA options available through mortgage servicers. In addition to its COVID-19 Recovery loss mitigation options, FHA's work to provide relief to struggling homeowners includes:

- ❑ COVID-19 Advance Loan Modification: On June 25, 2021, FHA also established a new COVID-19 Advance Loan Modification (COVID-19 ALM). Under the COVID-19 ALM option, servicers - mail loan modification documents to eligible borrowers for whom a rate and term loan modification will reduce the borrower's monthly principal and interest payment by

25 percent. Eligible borrowers do not need to contact their servicer to receive the COVID-19 ALM.

- **40-year Mortgage Modification:** On April 18, 2022, FHA added a new, 40-year mortgage modification option for mortgage servicers to use in conjunction with its partial claim option to assist additional borrowers who are behind on their mortgage payments for FHA Title II Single Family forward mortgages. This loss mitigation home retention option is designed to help those borrowers who cannot achieve a minimum targeted 25 percent reduction in the Principal and Interest portion of their mortgage payment through FHA's existing 30-year mortgage modification with a partial claim. In addition, on April 1, 2022, FHA published a proposed rule in the Federal Register to solicit public comments on a proposal to allow servicers to provide a standalone 40-year loan modification option. The public comment period closed on May 31, 2022. When finalized, the rule will give FHA the ability to add a permanent 40-year term to its loss mitigation options.

□ **Does FHA only insure mortgages for detached homes?**

No. FHA insures mortgages on:

- 1–4-unit Single-family dwellings, including detached houses, townhomes, townhouses, and row houses, condominiums, manufactured housing; and
- Multifamily properties, residential care facilities and hospitals.

□ **Does FHA have a special mortgage program for teachers, law enforcement officers and other first-responders in my community?**

Yes. The Good Neighbor Next Door (GNND) program is a special incentive program for owner occupant participants that are full-time law enforcement officers, pre-Kindergarten through 12th grade teachers, firefighters, or emergency medical technicians to purchase specifically designated HUD REO Properties located in HUD designated revitalization areas. The program rewards the positive contributions these workers make to our society by offering homeownership in revitalization areas at a substantial discount.

Through the program, eligible participants receive substantial benefits when purchasing a HUD-owned home. These include:

- A 50% discount on HUD's listed sales price;
- A \$100 down payment when using FHA insured financing;
- Potential payment of closing costs by HUD; and
- The ability to include customary and reasonable closing costs in the mortgage loan.

In return, the participant must commit to living in the property as their primary residence for a minimum of three years.

□ **Do borrowers in my city or county need at least a 680-credit score to qualify for an FHA-insured mortgage?**

No. Although FHA's average credit score is around 660, FHA offers mortgage insurance programs with a minimum credit score as low as 500.

□ **Do borrowers in my city or county need to have been at their job for at least two years to**

qualify for an FHA-insured mortgage?

No. Although FHA generally requires a two-year history of stable and recurring income, the misconception is that the borrower must be with the same employer for previous two years. This is not true; borrowers do not need to be with the same employer for the previous two years.

V. Fair Housing, Civil Rights, and the Violence Against Women's Act

HUD's Office of Fair Housing and Equal Opportunity (FHEO) works to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities by leading the nation in the enforcement, administration, development, and public understanding of federal fair housing policies and laws. FHEO is the civil rights office of HUD. FHEO ensures equal opportunity and nondiscrimination in housing, including in HUD-assisted programs and activities receiving federal financial assistance from HUD. In furtherance of its mission, FHEO collaborates with other agencies in protecting civil rights, including the Department of Justice.

FHEO enforces the Fair Housing Act, which prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing related transactions because of race, color, religion, national origin, sex (including gender identity and sexual orientation), familial status (includes families with children under 18 years of age and pregnant women), and disability. The Fair Housing Act applies to most housing in the country, and makes it illegal to coerce, intimidate, threaten, or interfere with people exercising their rights under the Act, or assisting others in exercising their rights. The Fair Housing Act also requires HUD and recipients of federal funds affirmatively further fair housing.

FHEO also implements and enforces other laws to ensure compliance with civil rights requirements in programs and activities receiving federal financial assistance, including:

- ❖ Title VI of the Civil Rights Act of 1964: Title VI prohibits discrimination on the basis of race, color, and national origin in any program or activity that receives Federal funds or other Federal financial assistance.
- ❖ Section 109 of Title I of the Housing and Community Development Act of 1974: Section 109 prohibits discrimination on the basis of race, color, national origin, sex (including gender identity and sexual orientation), and religion in any program or activity funded in whole or in part under Title of the Community development Act of 1974, which includes Community Development Block Grants.
- ❖ The Violence Against Women: The Violence Against Women Act (VAWA) provides housing protections for survivors of domestic violence, dating violence, sexual assault, and stalking. VAWA also permits tenants in HUD-assisted housing who are survivors of domestic violence, dating violence, sexual assault, and stalking to request emergency transfer and relocation to a new unit.
- ❖ Section 504 of the Rehabilitation Act of 1973: Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.
- ❖ Titles II and III of the Americans with Disabilities Act of 1990:
 - ⌘ Title II of the ADA prohibits discrimination based on disability in programs and activities provided or made available by public entities. HUD enforces Title II with respect to housing-related programs and activities of public entities including public housing, housing assistance and housing referrals.
 - ⌘ Title III of the ADA prohibits discrimination based on disability in the goods, services, facilities, privileges, advantages, and accommodations of places of

public accommodations owned, leased, or operated by private entities. The Department of Justice enforces Title III of the ADA, but certain HUD recipients and private entities operating housing and community development programs are covered by Title III of the ADA.

- ❖ The Architectural Barriers Act of 1968: The Architectural Barriers Act requires that buildings owned, leased, or operated by the federal government and those financed with certain federal funds after September 1969 be accessible to persons with disabilities.
- ❖ The Age Discrimination Act of 1975: The Age Discrimination Act prohibits discrimination on the basis of age in programs and activities receiving federal financial assistance.
- ❖ Title IX of the Education Amendments Act of 1972: Title IX prohibits discrimination on the basis of sex (including gender identity and sexual orientation) in any education programs and activities that receive federal financial assistance. HUD enforces Title IX when it relates to housing affiliated with an educational institution.

HUD enforces these civil rights authorities in recipients and subrecipients of financial assistance from HUD, which can include private businesses recipients/subrecipients, as well as certain private organizations operating housing and community development programs. HUD also enforces these authorities in housing-related programs and activities of state and local governments. These are some common types of HUD funding programs, and may include subrecipients, that have civil rights obligations enforced by HUD: Community Development Block Grants; HOME Investment Partnerships; Emergency Solutions Grants; Housing Opportunities for Persons With AIDS; Public Housing; Housing Choice Vouchers (Section 8); Supportive Housing for Persons with Disabilities (Section 811); Supportive Housing for the Elderly (Section 202); Homeless Assistance Programs (Continuum of Care, and other McKinney-Vento Programs); and recipients of NOFA funding. HUD has the responsibility to obtain certification of compliance with Federal civil rights laws from recipients under these programs and requirements prohibiting discrimination and ensuring equal access in these HUD-assisted programs

These civil rights laws and requirements include:

- ❖ Investigating fair housing complaints
- ❖ Conducting compliance reviews
- ❖ Ensuring civil rights in HUD programs
- ❖ Managing fair housing grants

In addition, landlords, homeowners, tenants, residents, occupants, and guests of housing have the right to seek law enforcement or emergency assistance on their own behalf or on behalf of another person in need of assistance and must not be penalized based on their requests for assistance or based on criminal activity of which they are a victim.

If an applicant or tenant believes that they have been discriminated against by a housing provider because they have experienced domestic violence, dating violence, sexual assault, or stalking, they can file a complaint with FHEO (<https://www.hud.gov/fairhousing/fileacomplaint>).

Affirmatively Furthering Fair Housing

The Fair Housing Act requires HUD and its recipients of federal financial assistance (also referred to as program participants) to do more than simply not discriminate; they must take meaningful actions to overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to

opportunity based on protected characteristics (race, color, religion, national origin, sex (including gender identity and sexual orientation), familial status, and disability). This obligation to “affirmatively further fair housing” or “AFFH”, requires recipients of HUD funds to take meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a program participant’s activities and programs related to housing and urban development.

HUD requires its program participants to certify that they will affirmatively further fair housing in connection with their consolidated plans, annual action plans, and PHA plans. To assist program participants in carrying out their obligation to AFFH, and to support their certifications, HUD offers a variety of types of technical assistance and support, including on how to engage in different fair housing planning processes.

More information about AFFH, including resources for fair housing planning, can be found at <https://www.hud.gov/affh>

Questions about the AFFH process can be sent to FHEO at AFFH@hud.gov.

Fair Housing Initiatives Program

FHEO manages the Fair Housing Initiatives Program (FHIP), which provides funding to local fair housing organizations and other non-profits to assist people who believe they have been victims of housing discrimination.

FHIP organizations partner with HUD to help people identify agencies at the federal, state, or local levels of government that handle complaints of housing discrimination, and to provide other information or assistance. For example, FHIPs can direct people to FHEO or to a state or local agency that also investigates housing discrimination complaints, such as a Fair Housing Assistance Program agency (see section below).

FHIP organizations can conduct preliminary investigations of claims, including sending “testers” to properties suspected of practicing housing discrimination. FHIP organizations may also be able to speak to housing providers on behalf of people who may be experiencing discrimination.

In addition to funding organizations that provide direct assistance to individuals who feel they have been subjected to housing discrimination, FHIP also has education and outreach initiatives that promote fair housing laws and equal housing opportunity awareness.

Applicants who are interested in applying for funding should go to www.grants.gov/web/grants to obtain a copy of the specific Notice of Funding Opportunity, forms, instructions, and other application materials.

Questions about the FHIP program, including eligibility to apply for funding, can be directed to AllAboutFHIP@hud.gov. More detailed information on how state and local jurisdictions can participate in FHIP can be found [HERE](https://www.hud.gov/program_offices/fair_housing_equal_opp/partners/FHIP) https://www.hud.gov/program_offices/fair_housing_equal_opp/partners/FHIP.

Fair Housing Assistance Program

FHEO manages the Fair Housing Assistance Program (FHAP), which provides funding to state and local agencies that administer fair housing laws HUD has determined to be substantially equivalent to the Fair Housing Act. HUD provides FHAP funding annually on a noncompetitive basis. FHEO welcomes state and

local jurisdictions to explore joining the FHAP program.

To obtain certification, a state or local agency must have a law that provides rights and remedies that are equivalent to those in the Fair Housing Act, including prohibiting discrimination against the same protected classes as the Fair Housing Act (race, color, religion, national origin, sex (including gender identity and sexual orientation), familial status, and disability). A substantially equivalent agency's law may include additional protected classes.

More detailed information on how state and local jurisdictions can participate in FHAP can be found [here](https://www.hud.gov/program_offices/fair_housing_equal_opp/partners/FHAP) (https://www.hud.gov/program_offices/fair_housing_equal_opp/partners/FHAP)

FHEO is available to provide technical assistance for jurisdictions interested in the certification process.

FHEO and Housing Discrimination Complaints

Filing a Complaint. FHEO investigates complaints of housing discrimination because of race, color, national origin, religion, sex (including sexual orientation and gender identity), familial status, and disability. People may file complaints: online ([English](#) or [Spanish](#)), or by email, phone (1-800-669-9777 or TTY: 1-800-877-8339), or mail.

Assistance for Persons with Disabilities. FHEO provides assistance for persons with disabilities making complaints through a toll-free teletypewriter (TTY) line mentioned above. For more information on how to make an accessible phone call, please visit [Telecommunications Relay Service - TRS | Federal Communications Commission \(fcc.gov\)](#). Persons with disabilities can also ask for disability-related assistance when contacting FHEO, including reasonable accommodations and auxiliary aids and services.

Assistance for Persons with Limited English Proficiency. Housing complaints can be filed in any language. For persons with limited English proficiency (LEP), HUD provides interpreters. HUD also provides a [Spanish language version](#) of the online housing complaint form and descriptions of fair housing rights in several languages other than English.

How to file a complaint: [HERE](#).
https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint

VI. Technical Assistance

HUD funds experts that provide technical assistance providers to provide support to recipients of HUD funding to help them better utilize the HUD funding and resources available to meet the needs of their communities.

Who can request TA?

State and local governments that receive funds directly from HUD are eligible to receive TA. However, other organizations that often work closely with state and local governments, and receive HUD funding are also eligible for TA support, including but not limited to:

- ❖ Public Housing Authorities
- ❖ Housing Counseling Agencies
- ❖ Multifamily owners/operators
- ❖ Nonprofit organizations
- ❖ Continuums of Care
- ❖ Tribes, Tribally Designated Housing Entities, and Tribally Designated Housing Authorities

What can TA do?

TA can build capacity by transferring knowledge, skill, and tools to HUD customers. Recipients of HUD funding and relevant stakeholders can access a variety of technical assistance resources for most every HUD program through a website developed by a TA provider called the [HUD Exchange](#), a website developed by a HUD funded TA provider, including:

Training and knowledge-building through online courses and webinars

- ❖ Knowledge-building through online courses and webinars
- ❖ Guidebooks, FAQs, and other information
- ❖ Responses to program, policy, and system questions via the [Ask a Question](#) virtual help desk
- ❖ In-depth, tailored program assistance and capacity building to improve the design and delivery of programs and services funded by HUD

Please note that any resources listed above are available publicly through the website. To submit a question to the virtual desk, request in-depth personalized assistance from a TA provider, or to access some of the interactive training curricula, you may need to make a HUD Exchange account (which is easy to do).

TA support is available for several HUD programs and initiatives, including but not limited to:

- ❖ *Affordable Housing & Community Development:* Community Development Block Grant (CDBG), Economic Development Initiatives (EDI), HOME Investment Partnerships Program (HOME), Housing Counseling, Housing Trust Fund, Multifamily Housing Preservation, Section 108 Loan Guarantee Program, and Section 202 Direct Loan program
- ❖ *Disaster recovery and resiliency:* Community Development Block Grant Disaster Recovery (CDBG-DR) and CDBG Mitigation (CDBG-MIT)
- ❖ *Energy Efficiency and Environmental Review:* Better Buildings Challenge Partners (BBC)
- ❖ *Fair Housing:* Affirmatively Furthering Fair Housing (AFFH), National Fair Housing Training Academy (NFHTA) and other initiatives
- ❖ *Homeless Assistance:* Continuum of Care (CoC), Emergency Solutions Grants (ESG), and Homeless Management Information System (HMIS)
- ❖ *Housing for Special Populations:* Housing Opportunities for Persons with AIDS (HOPWA), Section 202 Supportive Housing for the Elderly, and Section 811 Supportive Housing for Persons with Disabilities
- ❖ *Native American Programs:* Indian Housing Block Grant and Native Hawaiian Block Grant
- ❖ *Public Housing:* Housing Choice Vouchers, Public Housing Administrative Receiverships, Rental Assistance Demonstration (RAD), Choice Neighborhoods, Jobs Plus, Section 8, and other project-based rental assistance
- ❖ *Rural:* Rural Housing and Economic Development (RHED) Programs and Self-Help Homeownership Opportunity Program (SHOP)
- ❖ *Secretarial and Administrative programs and initiatives*
- ❖ *Supplemental Programs:* CARES Act, American Rescue Plan, and Neighborhood Stabilization Program (NSP)

Examples of Common TA Support from HUD-funded TA providers:

1. **COVID-19 Resource TA:** TA provided to a city to address delayed expenditure of COVID-19 resources (CDBG-CV, ESG-CV). TA offered a needs assessment to help the city understand root causes of expenditure delays and to help the city prioritize, sequence, and leverage federal funding allocations to meet housing and community development needs. TA will also identify and document any promising practices from the city in leveraging these funds for a community impact.
2. **HOPWA formula modernization TA:** In 2016, the HOPWA funding formula was modernized, and the funding distribution change was phased in over five years. TA was provided to assist cities and states that lost or gained substantial funding to develop strategic plans to address these impacts. The goal of the TA was to assist recipients in revamping programs to address the funding changes and ensure that no one went homeless as a result of the funding changes. These strategies include

the development and implementation of local program design changes in the types of housing assistance and other services provided, and the development of strategic local partnerships with other federal and local funding sources.

3. **CDBG TA for a State:** To improve historic performance and expenditure timeliness issues for the CDBG program in one state, TA was deployed to provide direct intensive assistance to support the state's CDBG operations, including a comprehensive assessment of the State's program oversight process resulting in a strategy with proposed actions for the State to take including organizational structure and staffing change recommendations to improve grant management and program oversight.
4. **HOME TA for a City:** A City was not in compliance with HOME program requirements, so TA was utilized to conduct a Needs Assessment, which included a review of staff roles, responsibilities, and capacity. Through this Needs Assessment, TA was able to identify knowledge gaps in several key areas, including the understanding of HOME program requirements and oversight and operation of financial controls. Additionally, the TA was used to assess financial management protocols and written policies and procedures. The TA resulted in the development of a strategy the City could employ to improve capacity and bring the City into compliance.
5. **CoC TA:** A County received TA to address chronically low CoC scores, frequent staff turnover, and concern about their direction of program implementation by focusing on developing a new, more cohesive, holistic strategy across the Health and Wellness Division.

How to get started

1. Review available guidance, resources, and training to help with your issue. Browse [HUD Programs](#) and the [Trainings](#) pages to find guidance and tools to help with your issue.
2. Discuss your request with your local HUD Field Office or local Office of Native American Programs (ONAP).
3. Use [Ask a Question on HUD Exchange](#) to resolve basic policy or reporting system questions
4. Use [Request In-Depth TA](#) for implementing HUD funded programs on HUD Exchange

To learn more about HUD Technical Assistance, please visit: [HERE](#).
https://www.hud.gov/program_offices/comm_planning/cpdta

VII. Stay Connected

If you have any general questions, please contact the Office of Congressional and Intergovernmental Relations at: cirgeneralinquiries@hud.gov

You can also sign up to receive regular updates from HUD on any number of programs and initiatives at: <https://www.hud.gov/subscribe/maillinglist>

Frequently referred to as “HUD’s Front Door”, the Office of Field Policy and Management (FPM) is your first contact for HUD’s services and information. We have 10 regional offices and 64 field offices across the United States to provide timely program solutions that support HUD’s business needs and mission goals.

FPM’s Regional and Field Office Directors’ core responsibility is to assess local HUD program delivery, communicate and coordinate HUD priorities, initiatives, and policies in the field. For any questions related to the programs in this guide, be sure to contact the offices below for more information or assistance.

HUD’s Local Offices		
<u>Alabama (Region 4)</u> 417 20th Street North, Suite 700 Birmingham, AL 35203 Birmingham Field Office (Region 4) Director: Kenneth Free Phone: (205) 731-2617 Email: AL_Webmanager@hud.gov	<u>Alaska (Region 10)</u> 3000 C. Street, Suite 401 Anchorage, AK 99503 Anchorage Field Office (Region 10) Director: Chad Stovall Phone: (907) 677-9800 Email: AK_Webmanager@hud.gov	<u>Arizona (Region 9)</u> One North Central Avenue, Suite 600 Phoenix, AZ 85004 Phoenix Field Office (Region 9) Director: Tamara Thomas Phone: (602) 379-7100 Email: AZ_Webmanager@hud.gov
<u>Arkansas (Region 6)</u> 425 West Capitol Avenue, Suite 1000 Little Rock, AR 72201-3488 Little Rock Field Office (Region 6) Director: Wanda Merritt Phone: (501) 918-5700 Email: AR_Webmanager@hud.gov	<u>California (Region 9)</u> <i>Los Angeles Field Office (Region 9)</i> 300 North Los Angeles Street, Suite 4054 Los Angeles, CA 90012 Director: Laurie Udit Phone: (213) 894-8000 Email: CA_Webmanager@hud.gov	<i>San Francisco Field Office (Region 9)</i> One Sansome Street, Suite 1200 San Francisco, CA 94104 Phone: (415) 489-6400 Director: Ed Cabrera Email: CA_Webmanager@hud.gov

<p><u>Santa Ana Field Office (Region 9)</u></p> <p>34 Civic Center Plaza Room 7015 Santa Ana, CA 92701-4003</p> <p>Director: Laurie Udit Phone: (213) 894-8000 Email: CA_Webmanager@hud.gov</p>	<p><u>Colorado (Region 8)</u></p> <p>1670 Broadway, 25th Floor Denver, CO 80202-4801</p> <p>Denver Field Office (Region 8)</p> <p>Director: Mercedes Maestas Phone: (303) 672-5440 Email: CO_Webmanager@hud.gov</p>	<p><u>Connecticut (Region 1)</u></p> <p>One Corporate Center 20 Church Street, 10th Floor Hartford, CT 06103-3220</p> <p>Hartford Field Office (Region 1)</p> <p>Director: Suzanne Piacentini Phone: (860) 240-4800 Email: CT_Webmanager@hud.gov</p>
<p><u>Delaware (Region 3)</u></p> <p>800 North King Street, Room 307 Wilmington, DE 19801-3016</p> <p>Wilmington Field Office (Region 3)</p> <p>Director: Maria Bynum Phone: (681) 781-8945 Email: DE_Webmanager@hud.gov</p>	<p><u>District of Columbia (Region 3)</u></p> <p>820 First Street NE, Suite 300 Washington, D.C. 20002-4205</p> <p>Washington, DC Field Office (Region 3)</p> <p>Director: Marvin Turner Phone: (202) 275-9200 Email: DC_Webmanager@hud.gov</p>	<p><u>Florida (Region 4)</u></p> <p>Jacksonville Field Office (Region 4)</p> <p>Charles E. Bennett Federal Building 400 W. Bay Street, Suite 1015 Jacksonville, FL 32202</p> <p>Phone: (904) 232-2627 Director: Alesia Scott-Ford Email: FL_Webmanager@hud.gov</p>
<p><u>Miami Field Office (Region 4)</u></p> <p>Brickell Plaza Federal Building 909 SE First Avenue, Room 500 Miami, FL 33131-3028</p> <p>Phone: (305) 536-4456 Director: Luis Rolle Email: FL_Webmanager@hud.gov</p>	<p><u>Georgia (Region 4)</u></p> <p>Five Points Plaza Building 40 Marietta Street Atlanta, GA 30303</p> <p>Atlanta Field Office (Region 4)</p> <p>Director: Shea Johnson Phone: (404) 331-5136 Email: GA_Webmanager@hud.gov</p>	<p><u>Hawaii (Region 9)</u></p> <p>1132 Bishop Street, Suite 1400 Honolulu, HI 96813-4918</p> <p>Honolulu Field Office (Region 9)</p> <p>Director: Ryan Okahara Phone: (808) 457-4662 Email: HI_Webmanager@hud.gov</p>

<p><u>Idaho (Region 10)</u></p> <p>1249 S. Vinnell Way, Suite 108 Boise, ID 83709</p> <p>Boise Field Office (Region 10)</p> <p>Director: Brian Dale Phone: (208) 334-1990 Email: ID_Webmanager@hud.gov</p>	<p><u>Illinois (Region 5)</u></p> <p>Ralph Metcalfe Federal Building 77 West Jackson Boulevard Chicago, Illinois 60604</p> <p>Chicago Field Office (Region 5)</p> <p>Director: Kimberly Danna Phone: (312) 353-6236 Email: IL_Webmanager@hud.gov</p>	<p><u>Indiana (Region 5)</u></p> <p>Minton-Capehart Federal Building 575 North Pennsylvania Street, Room 655 Indianapolis, IN 46204-1555</p> <p>Indianapolis Field Office (Region 5)</p> <p>Director: Kimberly Wize Phone: (317) 226-6303 Email: IN_Webmanager@hud.gov</p>
<p><u>Iowa (Region 7)</u></p> <p>210 Walnut Street, Room 937 Des Moines, IA 50309-2155</p> <p>Des Moines Field Office (Region 7)</p> <p>Director: Steve Eggleston Phone: (515) 284-4512 Email: IA_Webmanager@hud.gov</p>	<p><u>Kansas (Region 7)</u></p> <p>400 State Avenue, Room 200 Kansas City, KS 66101-2406</p> <p>Kansas City Field Office (Region 7)</p> <p>Director: Jose Davis Phone: (913) 551-5644 Email: KSWebmanager@hud.gov</p>	<p><u>Kentucky (Region 4)</u></p> <p>Gene Snyder Courthouse 601 West Broadway, Room 110 Louisville, KY 40202</p> <p>Louisville Field Office (Region 4)</p> <p>Director: Ahsaki Thurman Phone: (502) 582-5251 Email: KY_Webmanager@hud.gov</p>
<p><u>Louisiana (Region 6)</u></p> <p>Hale Boggs Federal Building 500 Poydras Street, 9th Floor New Orleans, LA 70130</p> <p>New Orleans Field Office (Region 6)</p> <p>Director: Tammy Fowler Phone: (504) 671-3000 Email: LA_Webmanager@hud.gov</p>	<p><u>Maine (Region 1)</u></p> <p>202 Harlow Street, Suite D2000 Bangor, ME 04401-4901</p> <p>Bangor Field Office (Region 1)</p> <p>Director: Kelsey Brown Phone: (207) 262-0310 Email: ME_Webmanager@hud.gov</p>	<p><u>Maryland (Region 3)</u></p> <p>Bank of America Building, Tower II 100 South Charles Street, 5th Floor Baltimore, MD 21201</p> <p>Baltimore Field Office (Region 3)</p> <p>Director: Marvin Turner Phone: (410) 962-2520 Email: MD_webmanager@hud.gov</p>

<p><u>Massachusetts (Region 1)</u></p> <p>Thomas P. O'Neill, Jr. Federal Building 10 Causeway Street, 3rd Floor Boston, MA 02222-1092</p> <p>Boston Field Office (Region 1) Director: Rhonda Siciliano Phone: (617) 994-8200 Email: MA_Webmanager@hud.gov</p>	<p><u>Michigan (Region 5)</u></p> <p>McNamara Federal Building 477 Michigan Avenue Detroit, MI 48226-2592</p> <p>Detroit Field Office (Region 5) Director: Michael Polsinelli Phone: (313) 226-7900 Email: MI_Webmanager@hud.gov</p>	<p><u>Minnesota (Region 5)</u></p> <p>212 Third Avenue South, Suite 150 Minneapolis, MN 55401</p> <p>Minneapolis Field Office (Region 5) Director: Michele Smith Phone: (612) 370-3000 Email: MN_Webmanager@hud.gov</p>
<p><u>Mississippi (Region 4)</u></p> <p>Jackson Field Office (Region 4) Director: Jerrie Magruder Phone: (601) 965-4757 Email: MS_Webmanager@hud.gov</p>	<p><u>Missouri (Region 7)</u></p> <p><i>Eastern Missouri Field Office – St. Louis (Region 7)</i> 1222 Spruce Street, Suite 3.203 St. Louis, MO 63103-2836</p> <p>St. Louis Field Office (Region 7) Director: James Heard Phone: (314) 418-5400 Email: MO_Webmanager@hud.gov Jurisdiction found here</p>	<p><i>Western Missouri Field Office – Kansas City (Region 7)</i> 400 State Avenue, Room 200 Kansas City, KS 66101-2406</p> <p>Director: Jose Davis Phone: (913) 551-5644 Email: MO_Webmanager@hud.gov</p> <p>Jurisdiction: State of Kansas and Western half of Missouri</p>
<p><u>Montana (Region 8)</u></p> <p>Paul G. Hatfield US Courthouse 901 Front Street, Suite 1300 Helena, MT 59626</p> <p>Helena Field Office (Region 8) Director: Jackie Girard Phone: (406) 449-5050 Email: MT_Webmanager@hud.gov</p>	<p><u>Nebraska (Region 7)</u></p> <p>Edward Zorinsky Federal Building 1616 Capitol Avenue, Suite 329 Omaha, NE 68102-4908</p> <p>Omaha Field Office (Region 7) Director: Steve Eagleston Phone: (402) 492-3100 Email: NE_Webmanager@hud.gov</p>	<p><u>Nevada (Region 9)</u></p> <p>302 East Carson Street, 4th Floor Las Vegas, NV 89101-5911</p> <p>Las Vegas Field Office (Region 9) Director: Adrienne Babbitt Phone: (702) 366-2100 Email: NV_Webmanager@hud.gov</p>

<p><u>New Hampshire (Region 1)</u></p> <p>Norris Cotton Federal Building 275 Chestnut Street, 4th Floor Manchester, NH 03101-2487</p> <p>Manchester Field Office (Region 1) Director: Greg Carson, Esq. Phone: (603) 666-7510 Email: NH_Webmanager@hud.gov</p>	<p><u>New Jersey (Region 2)</u></p> <p>One Newark Center 1085 Raymond Boulevard, 13th Floor Newark, NJ 07102-5260</p> <p>Newark Field Office (Region 2) Director: Justin Scheid Phone: (973) 776-7200 Email: NJ_Webmanager@hud.gov</p>	<p><u>New Mexico (Region 6)</u></p> <p>500 Gold Avenue SW 7th Floor, Suite 7301 Mailing address: P.O. Box 906 Albuquerque, NM 87103-0906</p> <p>Albuquerque Field Office (Region 6) Director: Lawrence Reyes Phone: (505) 346-6463 Email: NM_Webmanager@hud.gov</p>
<p><u>New York (Region 2)</u></p> <p>Buffalo Field Office (Region 2) 300 Pearl Street, Suite 301 Buffalo, NY 14202</p> <p>Director: Lisa Pugliese Phone: (716) 551-5755 Email: NY_Webmanager@hud.gov</p>	<p><u>New York Field Office (Region 2)</u></p> <p>Jacob K. Javits Federal Building (Broadway - between Duane & Worth Streets) 26 Federal Plaza, Suite 3541 New York, NY 10278-0068</p> <p>Director: Adam Glantz Phone: (212) 264-8000 Email: NY_Webmanager@hud.gov</p>	<p><u>North Carolina (Region 4)</u></p> <p>Asheville Building 1500 Pinecroft Road, Suite 401 Greensboro, NC 27407-3838</p> <p>Greensboro Field Office (Region 4) Director: Phone: (336) 547-4000 Email: NC_Webmanager@hud.gov</p>
<p><u>North Dakota (Region 8)</u></p> <p>657 2nd Avenue North Third Floor, Room 366 Fargo, North Dakota 58102</p> <p>Fargo Field Office (Region 8) Director: Joel Manske Phone: (701) 239-5136 Email: ND_Webmanager@hud.gov</p>	<p><u>Ohio (Region 5)</u></p> <p>Cleveland Field Office (Region 5) 1001 Lakeside Avenue, Rm #35 Cleveland, OH 44114</p> <p>Director: Pamela Ashby Phone: (216) 357-7900 Email: OH_Webmanager@hud.gov</p>	<p><u>Columbus Field Office (Region 5)</u></p> <p>Bricker Federal Building 200 North High Street, 7th Floor Columbus, OH 43215</p> <p>Director: Anthony Forte Phone: (614) 469-5737 Email: OH_Webmanager@hud.gov</p>

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<p><u>Pennsylvania (Region 3)</u></p> <p><i>Philadelphia Field Office (Region 3)</i></p> <p>The Strawbridge Building 801 Market Street, 12th Floor Philadelphia, PA 19107</p> <p>Director: Robert J. Ford Phone: (215) 656-0500 Email: PA_Webmanager@hud.gov</p>	<p><i>Pittsburgh Field Office (Region 3)</i></p> <p>William Moorhead Federal Building 1000 Liberty Avenue, Suite 1000 Pittsburgh, PA 15222-4004</p> <p>Director: Michael Horvath Phone: (412) 644-6428 Email: PA_Webmanager@hud.gov</p>	<p><u>Rhode Island (Region 1)</u></p> <p>380 Westminster Street, Suite 547 Providence, RI 02903</p> <p><i>Providence Field Office (Region 1)</i></p> <p>Director: Nancy Smith-Greer Phone: (401) 277-8300 Email: RI_Webmanager@hud.gov</p>

<p><u>South Carolina (Region 4)</u></p> <p>Strom Thurmond Federal Building 1835 Assembly Street, 13th Floor Columbia, SC 29201</p> <p>Columbia Field Office (Region 4)</p> <p>Director: Kristine Foye Phone: (803) 765-5592 Email: SC_Webmanager@hud.gov</p>	<p><u>South Dakota (Region 8)</u></p> <p>4301 West 57th Street Suite 101 Sioux Falls, SD 57108</p> <p>Sioux Falls Field Office (Region 8)</p> <p>Director: Roger Jacobs Phone: (605) 330-4223 Email: SD_Webmanager@hud.gov</p>	<p><u>Tennessee (Region 4)</u></p> <p><i>Knoxville Field Office (Region 4)</i></p> <p>John J. Duncan Federal Building 710 Locust Street, Third Floor Knoxville, TN 37902-2526</p> <p>Director: T. Michelle McCarroll Phone: (865) 545-4370 Email: TN_Webmanager@hud.gov</p> <p><i>Memphis Field Office (Region 4)</i></p> <p>200 Jefferson Avenue, Suite 300 Memphis, TN 38103-2389</p> <p>Director: Sernorma L. Mitchell Phone: (615) 515-8510 Email: TN_Webmanager@hud.gov</p>
<p><i>Nashville Field Office (Region 4)</i></p> <p>Historic U. S. Customs House 701 Broadway, Suite 130 Nashville, TN 37203</p> <p>Director: T. Michelle McCarroll Phone: (615) 736-5600 Email: TN_Webmanager@hud.gov</p>	<p><u>Texas (Region 6)</u></p> <p><i>Fort Worth Field Office (Region 6)</i></p> <p>307 W. 7th St., Suite 1000 Fort Worth, TX 76102</p> <p>Director: Earl Redrick Phone: (817) 978-5600 Email: TX_Webmanager@hud.gov</p>	<p><i>Houston Field Office (Region 6)</i></p> <p>1331 Lamar Street, Suite 550 Houston, TX 77010</p> <p>Director: Vacant Phone: (713) 718-3199 Email: TX_Webmanager@hud.gov</p>

<p><u>San Antonio Field Office (Region 6)</u></p> <p>Hipolito Garcia Federal Building 615 East Houston Street, Suite 347 San Antonio, TX 78205-2001</p> <p>Director: Zuleika Morales-Romero Phone: (210) 475-6800 Email: TX_Webmanager@hud.gov</p>	<p><u>Utah (Region 8)</u></p> <p>125 South State Street, Suite 3001 Salt Lake City, Utah 84138</p> <p><u>Salt Lake City Field Office (Region 8)</u></p> <p>Director: Kelly Jorgensen Phone: (801) 524-6070 Email: UT_Webmanager@hud.gov</p>	<p><u>Vermont (Region 1)</u></p> <p>95 Saint Paul Street, Suite 440 Burlington, VT 05401-4486</p> <p><u>Burlington Field Office (Region 1)</u></p> <p>Director: Sean Thomas Phone: (802) 951-6290 Email: VT_Webmanager@hud.gov</p>
<p><u>Virginia (Region 3)</u></p> <p>600 East Broad Street, 3rd Floor Richmond, VA 23219-4920</p> <p><u>Richmond Field Office (Region 3)</u></p> <p>Director: Carrie Schmidt Phone: (800) 842-2610 Email: VA_Webmanager@hud.gov</p>	<p><u>Washington (Region 10)</u></p> <p>Seattle Federal Office Building 909 First Avenue, Suite 200 Seattle, WA 98104-1000</p> <p><u>Seattle Field Office (Region 10)</u></p> <p>Director: Gary Gant Phone: (206) 220-5101 Email: WA_Webmanager@hud.gov</p>	<p><u>West Virginia (Region 3)</u></p> <p>414 Summers Street, Suite 110 Charleston, WV 25301</p> <p><u>Charleston Field Office (Region 3)</u></p> <p>Director: Julie Alston Phone: (304) 347-7000 Email: WV_Webmanager@hud.gov</p>
<p><u>Wisconsin (Region 5)</u></p> <p>310 West Wisconsin Avenue, Suite 950 Milwaukee, WI 53203-2289</p> <p><u>Milwaukee Field Office (Region 5)</u></p> <p>Director: Dale Darrow Phone: (414) 297-3214 Email: WI_Webmanager@hud.gov</p>	<p><u>Wyoming (Region 8)</u></p> <p>150 East B Street, Room 1010 P.O. Box 11010 Casper, WY 82602-5001</p> <p><u>Casper Field Office (Region 8)</u></p> <p>Director: Mark Feilmeier Phone: (307) 261-6250 Email: WY_Webmanager@hud.gov</p>	<p><u>Puerto Rico and the Virgin Islands (Region 4)</u></p> <p>Parque Las Americas I Building 235 Federico Costa Street Suite 200 San Juan, PR 00918</p> <p><u>San Juan Field Office (Region 4)</u></p> <p>Director: Efrain Maldonado Phone: 787-766-5400 Email: PR_Webmanager@hud.gov</p>

