



MiHUDdle



HUD Awards \$3.2 Million in Housing Counseling Grants to Michigan Agencies

GreenPath Financial Wellness Among Agencies Receiving Housing Counseling Funds

In October, HUD awarded \$3.2 million dollars in housing counseling grants throughout the state of Michigan. GreenPath, a Farmington Hills based agency, was among 10 in the State to receive a funding boost. The agency received more than \$2.3 million in grant funds to assist in its housing counseling efforts. Every year, GreenPath counsels more



October 16: Mr. Joseph P. Galvan, HUD Midwest Regional Administrator, speaks during a press conference and check presentation at GreenPath Financial Wellness

than 42,000 people looking to obtain or retain housing. The funding will help more than 67,000 households across Michigan and is part of \$47 million in grants awarded throughout the United State to help 1.1 million households. “They’re going to be able to get assistance, make more informed housing choices and keep their current homes,” said Joseph Galvan, HUD Midwest Regional Administrator. Mr. Galvan further noted that the grantees are “...guiding people through their first home purchase and their trips up and down the way to home ownership...this funding will be a tremendous resource as you help families across Michigan obtain and retain the American dream. As we all know, home ownership is the primary way families begin to build wealth in Michigan.” Homeownership in Michigan is at 72.9%, higher than the national average of 64.3%.

Kristen Holt, president and CEO of GreenPath, thanked HUD for the grant. She pointed out the grant “...enhances our ability to advise people who are navigating the complex systems around homeownership...”

GreenPath is part of HUD’s nationwide network of certified housing counselors. These certified counselors can provide advices on buying a home, renting, defaults, foreclosures, and credit issues. Go to HUD’s list of [Approved Counseling Agencies](#) to find the closest agency to you, or call 1-800-569-4287



Joseph P. Galvan, HUD Midwest Regional Administrator presents Kristen Holt, President and CEO of GreenPath with a grant check for more than \$2.3 million.



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Michigan Housing Counseling Grantees

Green Path Counseling	\$3,200,000
MSHDA	\$650,000
Neighborhoods, Inc. of Battle Creek	\$19,840
Bay Area Housing, Inc.	\$25,392
Housing Services of Mid-Michigan	\$33,699
Grand Rapids Urban League	\$30,368
Community Action Agency	\$38,875
Oakland County Housing Counseling	\$49,574
Oakland/Livingston Human Service Agency	\$27,058
NW Michigan Community Action Agency	\$32,034

HUD U.P. Outreach

Outlining HUD's Impact on Local Communities



In August the Michigan Field Office and the Michigan Economic Development Corporation (MEDC) set out to put on three outreach events in Ironwood, Ishpeming, and Sault Ste. Marie. The 1,500 mile trip through Michigan's Upper Peninsula was targeted toward local housing authorities, local elected officials, and regional planning boards. The information presented focused on using existing HUD programs active in the U.P. to help further HUD's priority goals (below), as well as availability of HUD funds throughout the state.

If you have questions about the sessions, would like a copy of the information presented, or if you would like a similar event in your community please contact Mr. Daniel Huyck at daniel.j.huyck@hud.gov to make arrangements.



Central U.P. Meeting at Ishpeming Housing Commission



Western U.P. Meeting at Ironwood Housing Commission



Greg West (MEDC Program Manager) answering questions and explaining potential uses for State CDBG funds to Mr. Alex Iseri (Mackinac Economic Alliance)

HUD FY 18-19 Agency Priority Goals >>>

In February 2018 HUD released its 2018-2022 Strategic Plan. That plan streamlined HUD's mission and strategic goals while at the same time identifying its agency priority goals for the 2018 and 2019 fiscal years.

- ⇒ **Promote economic opportunity for HUD-assisted residents**—encourage self-sufficiency and financial stability, as measured by increasing the proportion of households who exit HUD-assisted housing for positive reasons.
- ⇒ **Transform assisted housing**—Transition 105,000 additional Public Housing units to a more sustainable platform by the end of 2019.
- ⇒ **Reduce the average length of homelessness**—Reduce the average length by 3 days by the end of 2019.
- ⇒ **Protect families from lead-based paint and other health hazards**—make an additional 23,500 at-risk housing units healthy and lead-safe by the end of 2019

As the weather turns cold and heating bills rise keep in mind there are numerous programs in place to help Michigan residents pay their utility and heating bills.

Michigan Heat and Warmth Fund focuses on low-income households, the unemployed, elderly, disabled, etc. by providing help paying their energy bills. The main number to call depends on your energy provider: DTE Energy (1-800-477-4747); Michigan Gas Utilities (1-800-401-6402); Consumers Energy (1-800-477-5050); and SEMCO Energy (1-800-624-2019).



State Emergency Relief (SER) is offered in a crisis or an emergency by providing assistance for a number of energy-related expenses. SER is able to pay for heating oil/fuel, natural gas, electricity, or even repairs for your home or furnace. Call 1-855-275-6424.



State law dictates that landlords must fulfill the warranty of habitability, which includes providing adequate heat. For renters, it is important that they know and understand the local laws and requirements relating to heating their rental. For example, [Section 9-1-465 of Detroit's Building Regulations](#) requires the owners of rental units to maintain a temperature of not less than 68° Fahrenheit in all habitable rooms, and bathrooms between the hours of midnight and 7:00 am and not less than 70° Fahrenheit between the hours of 7:00 am and midnight when measured at a distance of three feet above the floor and three feet from any exterior wall.



For HUD Public Housing where state or local heating standards do not exist, the Housing Opportunity Through Modernization Act of 2016 requires public housing to have the capability of heating the dwelling to at least 68° Fahrenheit as measured three feet above the floor and two feet from an exterior wall in a habitable room.

If a landlord fails to provide adequate heat as defined by local statute/ordinance the tenant may have legal recourse to withhold rent in an escrow. To make sure this is done properly contact the [Michigan State Bar](#) to find legal aid or assistance.

RAD Celebrates 100,000 Units Preserved



HUD's Rental Assistance Demonstration (RAD) celebrates 100,000 units preserved! Without RAD, it would take public housing authorities 46 years to chip away at the \$35 billion deferred maintenance backlog! Instead public housing authorities have made major headway in just six years.

Michigan has played an integral role in helping HUD reach the 100,000 unit mark. 1,604 public housing units have been preserved and converted to long-term section 8 contracts with an estimated construction cost of \$101,353,667. Additionally 2,728 units within legacy multifamily developments have been preserved through RAD conversion to long-term section 8 contracts. An additional 8,153 units have been awarded a Commitment to Enter a HAP Contract and are awaiting conversion.

Moving forward, RAD is integral to HUD's Office of Public and Indian Housing meeting its goal of converting 105,000 units nationwide.

HUD OIG Update

Former Manager of Detroit Apartment Complex Pleads Guilty to Accepting Bribes from Poor

On November 26, 2018, Nekicha Redmond, the former onsite manager of the Colony Fisher Arms Apartments in Detroit, plead guilty to bribery. She faces up to 10 year in prison and a \$250,000 fine. Ms. Redmond admitted during her guilty plea that while working as a manager of the Colony Arms Apartments, a HUD funded Section 8 facility, she solicited and accepted cash bribes from prospective tenants in exchange for improperly moving them up on a lengthy waiting list for an apartment. One of the cash bribes she took was from a woman living in a Detroit-area homeless shelter.

U.S. Attorney Matthew Schneider said "Here, a fiduciary of federal housing funds not only breached the public trust by taking bribes, but compounded her crimes by fleecing the poor and the homeless. This type of unconscionable criminal conduct will be investigated and prosecuted aggressively and to the full extent allowed by federal law." Mr. Brad Geary, HUD OIG Special Agent stated, "The guilty plea disclosed today proves our continuing resolve to root out fraud and corruption in all forms, especially when the programs involved should have been used to help the neediest families."

The case was investigated by HUD's OIG and Detroit Field Office of the Federal Bureau of Investigation and was prosecuted by the U.S. Attorney's Office. HUD resources are limited and the demand is great, individuals taking advantage of the system like this individual reduce HUD's ability to assist the most vulnerable. HUD OIG's Hotline is the primary resource for reporting suspected fraud or abuse of HUD funds. If you suspect fraud, please contact the Hotline at 1-800-347-3735 or by email at hotline@hudoig.gov, or by mail at HUD Inspector General Hotline (GFI), 451 7th Street, SW, Washington, D.C. 20410

Mosaic of Knowledge

*“Knowledge is having the right answer.
Intelligence is asking the right question.”*

Stephen Hawking



Housing as Healthcare

During a speech before the Hatch Foundation for Civility and Solutions, U.S. Secretary of Health and Human Services (HHS) Alex Azar said the Center for Medicare and Medicaid Innovation is actively considering allowing hospitals and health systems to use Medicaid to pay for housing. Currently, Medicaid resources can be used to cover the costs of supportive housing services and other assistance, but not the housing itself.

Much of the Secretary's remarks relied on what is known as the [Social Determinants of Health](#), which are the economic and social conditions influencing individual and groups differences in health status. Stable housing is one of the key conditions impacting a person's health. And it has also been shown supportive housing effectively addresses the housing [instability contributing to the chronic health conditions leading to higher healthcare costs for everyone](#).

“We believe we could spend less money on health care—and, most important, help Americans live healthier lives—if we did a better job of aligning Federal health investments with our investments in non-healthcare needs.” Secretary Azar said in his remarks. Some of the non-healthcare needs referenced include: nutrition, housing, and transportation. HHS spends over \$1 trillion a year on healthcare for seniors and low-income people through Medicare and Medicaid.

You can read the Secretary's full remarks [here](#).



New Resources for Addressing Homelessness in Rural Communities

Homelessness is a national crisis that impacts both urban and rural communities. Many national partners, including federal agencies, have been striving to better address homelessness in rural areas. The HUD Exchange recently highlighted new resources/opportunities to help end rural homelessness.

- U.S. Department of Agriculture (USDA and the Office of National Drug Control Policy (ONDCP) recently launched the [Rural Resource Guide to Help Communities Address Substance Use Disorder and Opioid Misuse](#). This guide identifies a listing of Federal programs that can be used to build resilient communities and address opioid misuse in rural communities.
- U.S. Department of Veterans Affairs (VA) released [Challenges and Strategies for Serving Unstably Housed Veterans in Rural Areas: Evidence from the SSVF Program](#). Based on interviews with Supportive Services for Veteran Families (SSVF) grantees, this brief describes 3 broad categories of challenges to serving vets in rural areas: identifying unstably housed veterans; providing services given the resources available in the rural context; and leveraging effective collaboration to serve veterans in those areas. The authors subsequently propose strategies/resources needed to overcome these challenges.
- U.S. Department of Education (ED) published the [Section 5005 Final Report on Rural Education](#). This report outlines the actions ED will take to meaningfully increase the involvement of rural schools and school districts in helping develop and execute ED processes, procedures, policies, and regulations. In addition to the actions noted above, the report contains the results of a self-assessment, a description of ED's efforts to solicit and incorporate input from and address the unique needs of rural schools, and other information relevant to rural education.
- Chapin Hall released a report on [Youth Homelessness in Rural America](#). This report uses data to show that youth homelessness is just as common in rural areas as it is in urban areas. The report outlines challenges that rural communities face as they serve youth experiencing homelessness and gives some recommendations on how to move forward.

HUD Job Opportunities! >>>

Like most federal agencies, HUD frequently has open positions and is continuously looking for quality talent throughout the country. Occasionally student trainee positions are also posted for those that meet the qualifications. If you are interested in working for HUD please visit <https://hud.usajobs.gov> for a full listing of current job postings. Be sure to familiarize yourself with the system and build a comprehensive resume before applying—Good Luck!



HUD Programs and Immigration...

Due to all the attention on immigration over the past few months, the HUD Michigan Field Office has received several calls regarding the eligibility of undocumented household members.

The [Personal Responsibility and Work Opportunity Reconciliation Act](#) (PRWORA) of 1996 restricts eligibility for “federal public benefits” to citizens and qualified aliens. Federal public benefits include “any...public or assisted housing...for which payments or assistance are provided to an individual, household, or family eligibility unit by an agency of the U.S. or by appropriated funds of the U.S.” Benefits NOT subject to PRWORA’s citizenship verification requirements: programs that don’t fall under the definition of “federal public benefit”; programs specified by the AG, that 1) deliver in-kind services at the community level, 2) do not condition the provision, amount, or cost of assistance on recipient’s income or resources and 3) are necessary for the protection of life or safety; public benefits provided by nonprofit charitable organizations.

In 2016 a joint Department of Justice, Department of Health and Human Services, and Department of Housing and Urban Development [letter was released](#) regarding the use of immigration status as it relates to housing and service assistance. It determined the following programs, services, or assistance as necessary for the protection of life and safety and therefore not subject to PRWORA: a) crisis counseling and intervention programs, services and assistance not relating to child protection, adult protective services, violence and abuse protection, victims of domestic violence or other criminal activity, treatment of mental illness or substance abuse; b) short-term shelter or housing assistance for the homeless, victims of domestic violence, runaways, abused, or abandoned children; c) programs or services to help individuals during periods of heat, cold, or other adverse weather; d) soup kitchens, community food banks, senior nutrition programs (such as meals on wheels), etc.; e) medical and public health services; f) activities designed to protect the life or safety of workers, children, etc.; g) any other program necessary for the protection of life or safety.

For households that include both qualified and unqualified individuals HUD generally prorates the assistance provided. As this is a very nuanced and complicated area of the law, if you have questions please contact your representative at the Michigan Field Office.



Multifamily Midwest Region is Going Electronic!



The new Multifamily Midwest Region is going electronic! In order to streamline operations, we have established a centralized intake process in Asset Management. Our Multifamily office encourages all routine servicing requests and correspondence which

has been traditionally mailed to the Detroit or Ohio offices to be submitted via email to det.incoming@hud.gov.

All other correspondence should be sent to the emails below:

** Monthly Accounting Reports (MARs) to det.mars@hud.gov*

** Grant information to det.grants@hud.gov*



Homelessness and Housing Instability in Michigan Schools

Children need stability to thrive, but for more than 36,000 children in Michigan’s elementary, middle, and high schools who face homelessness, stability is often elusive. Recent research in the state of Michigan has shown homelessness among children to be a key factor predicting student achievement in both rural and urban areas, yet little attention has been given, thus far, to understanding where homeless students in Michigan attend school and how their needs might differ depending on their geographic location. The University of Michigan’s Poverty Solutions Center has found that:

- Michigan has one of the largest populations of homeless students in the U.S.;
- Homelessness in Michigan is a statewide issue impacting children in rural, suburban, and urban areas;
- While the total number of students reported as homeless is higher in Michigan’s more urban areas, some of the highest rates of homelessness among students was found in the state’s smallest districts;
- A significant proportion of low-income students in Michigan also struggle with homelessness and housing instability.

For more on this report visit the [University of Michigan Center for Poverty Solutions](#).



Field Office Employee Updates...

Feds Feed Families>>>

The Michigan Field Office collected more than five tons of food (10,311 pounds) during the annual Feds Feed Families Campaign. The food was donated to Gleaners Community Food Bank, which aids people living in SE Michigan. To foster healthy competition the office divided into 10 teams, with the winning team "Souper Heros" collecting over 2,400 pounds of food! Field Office Director, Mr. Mike Polsinelli notes "Our employees work every day to help people improve their quality of life."



Take Your Child To Work Day >>>

On November 6th the Michigan Field Office held its annual Take Your Child to Work Day. The goal of the program is to allow parents to bring their children to their workplace and expose students to future job possibilities and the value of education—Oh, and to have a little fun as well!



Pink Out! >>>

On October 19th, as part of Breast Cancer Awareness Month, the Michigan Field Office participated in the national Pink Out Day in support of families who have been affected by a breast cancer diagnosis.



CFC Kick-Off! >>>

When you give through the CFC you are given confidence, convenience, and choice

The Combined Federal Campaign has officially kicked off in the Michigan Field Office. Over the past 57 years, Federal employees, postal workers, members of the military services and others have been supporting local, national, and international charities by donating more than \$8.3 billion through the CFC. This year, the CFC program allows you to both contribute financially and donate your time to make a difference in our community. To pledge electronically, visit www.michigancfc.org. The site will ask you to create a new account or login to your existing account. Simply follow the steps to make your pledge. If you choose to use the paper forms please be sure to turn them in to one of the CFC Team Leaders, Judy Nunley or Larry Alcantar. If you need any assistance please see Judy or Larry or call 1-800-797-0098. Thank you for "showing some love" to those less fortunate.



final thoughts...

HUD Notices Published During the Last Quarter

PUBLIC HOUSING:

- PIH 2018-24, [Verification of SSNs, Social Security and SSI Benefits; and Effective Use of the Enterprise Income Verification Systems Identity Verification Report](#), November 27, 2018
- PIH 2018-23, [Public Housing Operating Subsidy Eligibility Calculations for CY 2019](#), 11/26/18
- PIH 2018-20, [Partnering with Utility Companies on EPCs](#), November 6, 2018
- PIH 2018-19, [Housing Opportunity Through Modernization Act of 2016 \(HOTMA\) Implementation of Minimum Heading Standards in Public Housing Properties](#), November 6, 2018
- PIH 2018-18, [Administrative Guidance for Effective and Mandated Use of the Enterprise Income Verification \(EIV\) System](#), October 26, 2018
- PIH 2018-17, [Request for Letters of Interest & Applications under Moving to Work Demonstration Program for FY19: COHORT #1 - Overall Impact of MTW Flexibility](#), October 11, 2018
- PIH 2018-16, [Regulatory Waivers](#), September 28, 2018

MULTIFAMILY HOUSING NOTICES:

- H 2018-10, [Guest Suites in MFH Under the National Housing Act](#), November 9, 2018
- H 2018-09, [Revised Concentration of Principal Risk Criteria](#), October 24, 2018
- H 2018-08, [Servicing of Projects that Do Not Meet HUD's Physical Condition Standards and Inspection Requirements \(PCS&IR\) or Fail to Certify That Exigent Health and Safety \(EH&S\) Deficiencies Have Been Resolved as Required](#), October 29, 2018

COMMUNITY PLANNING AND DEVELOPMENT NOTICES:

- CPD-18-12, [HTF Commitment & Expenditure Deadline Requirements](#), October 3, 2018
- CPD-18-11, [Timely Distribution of State Funds](#), September 4, 2018

SINGLE FAMILY NOTICES:

- FHA INFO #18-45, [Electronic Delivery System and Other Appraisal-Related Updates](#), 11/19/18
- FHA INFO #18-45, [FY18 FHA Annual Report to Congress](#), November 15, 2018
- FHA INFO #18-44, [Automated User ID Assignment Process for Application Coordinators and Roster Appraisers](#), November 7, 2018
- FHA INFO #18-43, [Updated Guidance on HECM Claim Type 22 \(CT-22\) Assignment Requests](#), October 22, 2018
- FHA INFO #18-41, [Changes to Appraisal Requirements for HECM Originations](#) (ML 18-06), September 28, 2018
- FHA INFO #18-40, [Reminder—Guidance for FHA-Approved Mortgagees and Servicers Regarding Presidentially-Declared Major Disaster Areas](#), September 14, 2018
- FHA INFO #18-36, 37, & 39 provide information on [training opportunities](#)

coming soon >>>

Key Dates/Events

- December 11—Field Office All-Staff Party
- December 12—FEB Leadership Series Graduation
- December 25 — Christmas Day
- January—National Mentoring Month
- January 1, 2019—New Year's Day
- January 15, 2019—MLK, Jr. Day
- February—Black History Month
- February 19, 2019—President's Day
- March—Women's History Month

HUD Quicklinks

- Connect with HUD on [Social Media](#) and follow Secretary Carson on [Twitter](#) and [Facebook](#)!
- Looking for HUD information, visit HUD's Client Information Policy Systems ([HUDCLIPS](#)), an online resource for forms, handbooks, policies, and other related information.
- For periodic updates on HUD happenings and grant opportunities please contact Mr. Daniel Huyck at daniel.j.huyck@hud.gov

Employee spotlight...

Welcome to HUD's newest employees! Please make sure to say hi! and welcome them to the team when you see them in the halls.

Steve Krolczk joins the Michigan Field Office as an Account Executive in our Multifamily Asset Management Division. Prior to HUD Steve worked in the healthcare industry.

Roger LaRock joins the Michigan Field Office as an Account Executive in our Multifamily Asset Management Division. He joins us from MSHDA where he worked in Asset Management

Marion Martino joins the Michigan Field Office by way of Baltimore where she worked for the Postal Service. She went to school for marketing and business administration and hopes to utilize her knowledge here as an Account Executive for the Multifamily Asset Management Division.

Cody Cramner was hired in to the MF Production Division as a Construction Analyst. He is from Findlay, OH and comes to the Michigan Field Office by way of Travis AFB, CA—earning the nickname "California."

Maryellen Aikens was hired in to the MF Asset Management Division as an Account Executive. She comes to HUD from a private multifamily property management firm. She has mainly worked on the west side of the state, but is excited to come to the Detroit area.



From left to right, presenting the Michigan Field Office New Hires for the past quarter: Steve Krolczyk (MF—Asset Management), Maryellen Aikens (MF—Asset Management), Marion Martino (MF-Asset Management), Cody "California" Cramner (MF-Production), Roger LaRock (MF—Asset Management)