

*HUD Program Activity
Fiscal Year 2008
October 2007 – September 2008*



***EXECUTIVE RESOURCE GUIDE
&
INVESTMENT SUMMARY***



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March 2009

Dear Florida Colleagues:

On behalf of HUD Secretary Shaun Donovan, and our Atlanta-based Regional Director for the Southeast / Caribbean, we are proud to present this *Resource Guide and Investment Summary* which briefly describes the program and funding activities of the U.S. Department of Housing & Urban Development (HUD) in Florida during our 2008 Fiscal Year (Oct 1, 2007 – Sept 30, 2008).

HUD's 240 Florida-based staff has a vital mission to promote increased homeownership opportunities, prevent foreclosure; support community development and increase access to affordable rental housing free from discrimination.

During fiscal year 2008, HUD's total investment impact was \$11.2 billion; \$2.13 billion of which were direct grants to communities and organizations across Florida. This investment, together with our collaborative work with state and local partners, has improved the vitality of neighborhoods and communities throughout the State. Our collective commitment and investment over the past year has helped individuals and communities cope with challenging housing market conditions, recover from recent natural disasters and obtain decent, safe and sanitary housing.

HUD's major client groups include the real estate and homebuilding industries, state and local governments, public housing agencies, fair housing organizations, and not-for-profit entities that deliver needed services and resources to their respective communities. Along with several Florida agencies that are key partners in our mission, HUD's Florida Field Offices are committed to the effective delivery of programs to our clients and to ensure that every program dollar is used wisely.

With Secretary Donovan, who was sworn in as the 15th HUD Secretary on January 26, 2009, we are pleased to have the opportunity to continue our important work and stand ready to assist individual communities and the State of Florida to efficiently deliver needed HUD programs and services. If we can be of service and assistance to you, please call our offices or access our website: www.hud.gov/florida.

Sincerely,

Florida HUD Field Office Directors

J. Nicholas Shelley
Jacksonville Field Office Director
904-232-2627

Paul C. "Buz" Ausley
Orlando Field Office Director
407-648-6441

Armando Fana
Miami Field Office Director
305-536-4456

Karen Jackson-Sims
Tampa Field Office Director
813-228-2026

TAB 1
HUD's Mission



HUD's Mission Statement

HUD's mission in Florida and throughout the nation is to increase homeownership, support community development and increase access to affordable housing free from discrimination. To fulfill this mission, HUD will embrace high standards of ethics, management and accountability and forge new partnerships—particularly with faith-based and community organizations—that leverage resources and improve HUD's ability to be effective on the community level.

HUD Priority Initiatives

- **Reducing Regulatory Barriers to Affordable Housing**
<http://www.hud.gov/initiatives/affordablecom.cfm>
- **Energy Star: Save Money & Energy in HUD/FHA Assisted and Financed Housing** <http://www.hud.gov/energy/>
- **HUD's Faith-Based and Community Initiatives**
<http://www.hud.gov/initiatives/fbci/index.cfm>
- **Ending Chronic Homelessness**
<http://www.hud.gov/initiatives/homeless.cfm>

HUD Budget Information

FY 2008

The Department's \$35.2 billion budget for Fiscal Year 2008 (Oct 1, 2007 – Sept 30, 2008) provided a compassionate hand to Americans in need while using taxpayers' money more wisely by reforming obsolete programs. An increase over FY 2007's (\$33.6 billion) budget, the FY 2008 spending plan represented a continued commitment to expand programs to increase homeownership, promote affordable rental housing for families and individuals and pursue aggressive policies to move homeless individuals into permanent housing.

To read more about HUD's 2008 Budget, visit HUD's website:
www.hud.gov/budgetsummary2008

FY 2009

On February 4, 2008, then-President Bush proposed a Fiscal Year 2009 budget of \$38.5 billion to operate the U.S. Department of Housing and Urban Development (HUD) for the period Oct 1, 2008 – Sept 30, 2009, that prioritized funding for programs with measurable and defined results. This proposal represented an increase of \$3.2 billion over the Administration's previous Budget request¹ and approximately \$1 billion more than the enacted FY 2008 HUD Budget.

The 2009 Budget sought a record \$1.63 billion to support thousands of local homeless programs; \$2 billion to promote local affordable housing development; and \$29.4 billion for rental assistance for low-income families.

The FY 2009 Budget request allows HUD to:

- Preserve homeownership and prevent foreclosure
- Expand and preserve access to affordable rental housing
- End chronic homelessness
- Revitalize communities
- Demonstrate fiscal responsibility

To read more about HUD's 2009 Budget, visit HUD's website:
<http://www.hud.gov/about/budget/fy09/fy09budget.pdf>

¹ Proposed FY2010 \$41.5 billion; FY09 \$38.5 billion; FY08 \$35.2 billion; FY07 \$33.6 billion; FY06 \$28.5 billion

FY 2009 Budget Summary

On September 30, 2008, then-President Bush signed into law the "*Consolidated Security, Disaster Assistance, and Continuing Appropriations Act of 2009*" (H.R. 2638) which extended funding for all government operations, at 2008 levels, through March 6, 2009.

On March 11, 2009, President Obama signed the "*Omnibus Appropriation Act of 2009*" (H.R. 1105) – a \$410 billion authorization that was an 8% increase over FY 2008 spending levels.

FY 2010 Budget Summary

On February 26, 2009, President Obama proposed the Fiscal Year 2010 Budget which will fund HUD and other federal government activities starting October 1, 2009. In the proposed budget, HUD's \$41.5 billion is an 18.5 percent increase in spending, over FY 2009 that includes \$24.5 billion for low-income and Indian housing. In addition, the President proposes elimination of two programs that would save \$16 million.

The proposed FY2010 Budget will:

- Set up a \$1 billion trust fund that will rehabilitate housing in the poorest of neighborhoods and providing funding for a voucher program that subsidizes rental payments. Also, the formula used to distribute block grants for community development would be changed so that more money flows to the most distressed communities.
- Provide full funding for the Community Development Block Grant program at \$4.5 billion. The Budget reforms the program's formula to better target economically distressed communities and stimulate innovations in metropolitan sustainability, university partnerships, rural housing and economic development.
- Provide \$1 billion to capitalize and launch an Affordable Housing Trust Fund that will develop, rehabilitate, and preserve affordable housing targeted to very-low income households, help prevent homelessness and strengthen families.
- Increase funding for the Housing Choice Voucher program, which makes housing affordable to very low-income households. The Department will also introduce legislative reforms to address the program's costly inefficiencies.
- Enable the Department to preserve approximately 1.3 million affordable rental units through increased funding for the Department's assisted multifamily properties.
- Combat mortgage fraud and predatory loans. The Budget funds enhanced enforcement of fair housing, mortgage disclosure, and settlement requirements.
- Create a new Energy Innovation Fund to catalyze private sector investment in the energy efficiency of the Nation's housing stock.

FY 2010 Budget Summary (cont)

Additional goals of the proposed FY2010 Budget:

- Create a new Choice Neighborhoods Initiative to make a range of transformative investments in high-poverty neighborhoods where public and assisted housing is concentrated.
- Eliminate funding for ineffective and duplicative programs, including the Section 108 Community Development Loan Guarantees program and the American Dream Down payment Initiative.

*The American Recovery and Revitalization Act of 2009*²

The ***America Recovery and Reinvestment Act of 2009*** includes \$13.61 billion for projects and programs administered by the Department of Housing and Urban Development, nearly 75 percent of which was allocated to state and local recipients on February 25, 2009, eight days after President Obama signed the Act into law. *Recovery Act* investments in HUD programs are designed to generate tens of thousands of jobs, modernize homes to make them energy efficient and help the families and communities hardest hit by adverse economic conditions. The remaining 25 percent of funds will be awarded via competition during 2009, with additional guidance on the implementation of all funds routinely provided on the website: <http://www.hud.gov/recovery/arract2009.cfm>. Funding has been allocated in the following manner:

- \$100 billion in Community Development Block Grant programs;
- \$4 billion invested for the renovation and retrofitting of public housing inventory;
- \$510 million for the Native American Housing Programs;
- \$250 million for assisted housing programs;
- \$100 million appropriated for HUD's lead based paint hazard reduction activities;

² The *American Recovery and Revitalization Act of 2009* <http://www.hud.gov/recovery/arract2009.cfm> which also lists states and communities receiving funding under The Act

The *Homeowner Affordability and Stability Plan* <http://www.hud.gov/initiatives/homeowner/index.cfm>

The *Recovery Act* also invests \$4.25 billion to spur a nationwide recovery in the housing sector through highly targeted initiatives;

- \$2 billion for a second round of investments in the *Neighborhood Stabilization Program* used to mitigate the impact of foreclosures in hardest hit communities
- \$2.25 billion special allocation of HOME funds to revive the low income housing tax credit market and accelerate the production and preservation of tens of thousands of units of affordable housing.
- \$1.5 billion to prevent homelessness and enable the rapid re-housing of homeless families and individuals. This temporary assistance to hundreds of thousands of households will enable families and individuals to re-enter the labor market more quickly and preventing the further de-stabilization of neighborhoods.
- \$2 billion provided to ensure full 12 month funding for Section 8 project based contracts. By bringing stability to these projects, this funding will enable owners to undertake much needed project improvements and maintain the quality of this critical affordable housing resource.

The *Recovery Act* provides HUD and our partners with the resources necessary to make a difference at a time of economic uncertainty. The Department will be required to obligate and spend resources quickly and effectively; adhere to the highest levels of transparency and accountability. This Act is vehicle to both streamline and simplify our programs and lay the groundwork for new markets and new catalytic ways of doing business.

Homeowner Affordability and Stability Plan

The ***Homeowner Affordability and Stability Plan*** announced Feb 24, 2009, is part of the President's comprehensive economic strategy designed to help 7 to 9 million families restructure or refinance their mortgages and avoid foreclosure. The Plan helps responsible homeowners on the verge of defaulting, but prevents neighborhoods and communities from being pulled down further as defaults and foreclosures contribute to falling home values, failing local businesses, and lost jobs.

The *American Recovery and Revitalization Act of 2009* <http://www.hud.gov/recovery/arract2009.cfm>
which also lists states and communities receiving funding under The Act

The *Homeowner Affordability and Stability Plan* <http://www.hud.gov/initiatives/homeowner/index.cfm>

TAB 2

HUD's Organization in Florida



HUD Organization in Florida

HUD administers its program activities in Florida through Field Offices located in Jacksonville, Miami, Tampa, and Orlando. Our Field Office Directors are the primary management officials in each of these cities. They are responsible for the implementation and coordination of HUD programs in each of the Offices while working with respective communities and elected leaders to address important issues in their respective jurisdictions.

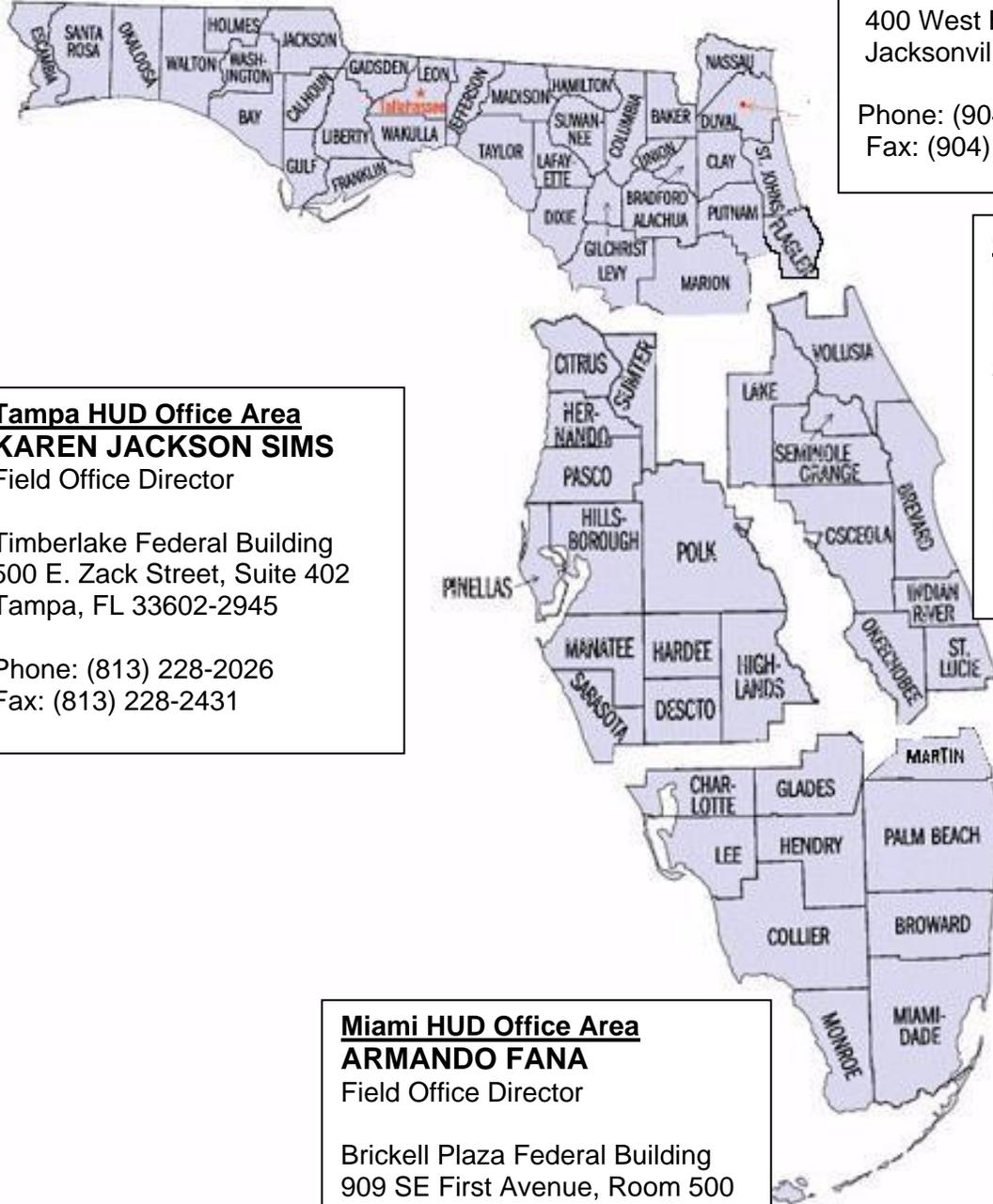
These four Florida-based Offices are part of HUD's Southeast / Caribbean Region³, which is comprised of fourteen Field Offices led by a Regional Director based in Atlanta, Georgia. In addition to Florida, the other states in this regional jurisdiction include Alabama, Mississippi, Kentucky, Tennessee, North and South Carolina, Georgia, Puerto Rico and the U.S. Virgin Islands. Our Region's 1,300 employees serve one of the fastest growing areas of the nation. With over 51.5 million people, it represents more than 17% of the total U.S. population and HUD-Florida's 240 employees are dedicated to effectively serving Florida's 17.7 million⁴ residents.

The map on the following page illustrates the office jurisdictions and the corresponding Field Office Directors. In addition to working with communities in the North Florida jurisdiction, the Jacksonville Field Office also administers funding and technical support directly to several Florida state agencies in the implementation of HUD programs.

³ HUD's Southeast / Caribbean Region includes 14 offices in eight states and Puerto Rico

⁴ 2002 U.S. Census population estimate

HUD Offices in Florida



Jacksonville HUD Office Area
J. NICHOLAS SHELLEY
 Field Office Director

Bennett Federal Building #1015
 400 West Bay Street
 Jacksonville, Florida 32202

Phone: (904) 232-2627
 Fax: (904) 232-3759

Orlando HUD Office Area
Buz Ausley
 Field Office Director

3751 Maguire Boulevard,
 Suite 270
 Orlando, FL 32803-3032

Phone: (407) 648-6441
 Fax: (407) 648-6310

Tampa HUD Office Area
KAREN JACKSON SIMS
 Field Office Director

Timberlake Federal Building
 500 E. Zack Street, Suite 402
 Tampa, FL 33602-2945

Phone: (813) 228-2026
 Fax: (813) 228-2431

Miami HUD Office Area
ARMANDO FANA
 Field Office Director

Brickell Plaza Federal Building
 909 SE First Avenue, Room 500
 Miami, FL 33131-3028

Phone: (305) 536-4456
 Fax: (305) 536-5765



HUD Programs in Florida

The following is a description of HUD's programs administered through our program divisions in each field office. Key contact persons and their email addresses are listed in order to assist clients and customers obtain timely information and assistance.

FEDERAL HOUSING ADMINISTRATION (FHA)

FHA administers the federal government's oldest housing program, providing access to homeownership and affordable rental housing for individuals and families. Since insuring the nation's first long-term, amortizing mortgage in 1934, the Federal Housing Administration (FHA) has helped over 35 million families reach their dream of homeownership and, by financing 47,205 multifamily apartment communities over the past 73 years, FHA has helped countless other families obtain affordable rental housing.

The Federal Housing Administration's (FHA) core mission is to expand homeownership opportunities to low- and moderate-income, first-time homebuyers, and consumers who are underserved by the existing conventional mortgage marketplace. While homeownership rates continue at near historic levels, an increasing number of homeowners are unable to make full mortgage payments after interest rate adjustments increased their monthly mortgage expenses. As a result, in late August 2007, FHA introduced *FHASecure*, expanding its mission to help more Americans avoid foreclosure by helping them refinance into safer, more affordable FHA-insured mortgages. *FHASecure* allowed borrowers who are current and delinquent on their loans to refinance with the FHA. This option, which expired on 12/31/08, saved tens of thousands of families an average \$400 per month compared with their exotic "sub prime" mortgage loans. Since mid-2007, more than 400,000 families nationwide refinanced with FHA insured mortgages which helped restore liquidity and some stability to real estate markets.

FHA-insured mortgage loans are backed by the full faith and credit of the government, which typically allows lenders to offer mortgage products at a lower, more affordable interest rate. More than 90 percent of FHA-backed single family mortgages are 30-year, fixed rate products. FHA also provides a one-of-a-kind loss mitigation program that helps protect borrowers against foreclosure. FHA costs taxpayers nothing as it operates entirely from self-generated income.

SINGLE FAMILY HOUSING PROGRAMS

In Fiscal Year 2008, just over \$9 billion in Federal Housing Administration (FHA) single family mortgage endorsements were made in Florida, representing 72,849 home loans⁵ along with over \$967,177 in housing counseling grants. Total insurance in force for FHA-insured, Florida-based single family programs include 220,559 homes, with an aggregate mortgage value of \$24.8 billion.

Through our FHA Single Family Mortgage Programs, a household may purchase, refinance or rehabilitate their principal residence. A lending institution – such as a mortgage company, bank, savings and loan association – funds the mortgage loan, and HUD / FHA insures the mortgage. HUD / FHA insures the loan, but we do not originate it. A borrower must meet FHA underwriting standards and is eligible for 97% financing which includes the up-front mortgage insurance premium.

In recent years FHA's single-family market share has decreased as lenders have brought new, more risky mortgage products to the market. FHA has overhauled its programs to bring the opportunity for homeownership to even more Florida families, helping tens of thousands of potential homebuyers obtain safer, less risky mortgage products.

At the same time, FHA is providing existing homeowners - who do not qualify for prime financing - a better alternative to refinance high-cost, high-risk, non-traditional mortgage loan products that have contributed to recent high foreclosure rates. Refinancing a loan or purchasing a home is never a decision to make lightly during unsettled times.

Wise borrowing leads to financial security and there are 2,300 HUD-approved counseling agency programs around the country available to educate borrowers on housing issues. For information about a counseling organization near you, call 1-800-569-4287.

HUD/FHA Single Family Housing Programs in Florida are administered by our Atlanta-based Home Ownership Center (HOC) which has out-stationed staff located in each of our Florida Offices.

Contact: Dan Rogers, Acting Director, HUD Atlanta Homeownership Center

Phone: (678) 732-2389

Email: Dan.RogersIII@hud.gov

1-800-Call FHA 1-800-225-5342

Refer to HUD's FHA website at: <http://www.hud.gov/offices/hsg/sfh/ins/singlefamily.cfm>

⁵ 1st-time homebuyers represent 51% (27,626 of 54,198) of FHA loans in Florida - - FY2008
54% (10,947 of 20,130) of FHA loans in Florida - - FY2007
38% (9,574 of 24,981) of FHA loans in Florida - -FY2006
49% (13,494 of 27,483) of FHA loans in Florida - - FY2005
44% (26,437 of 59,582) of FHA loans in Florida - - FY2004

MULTI-FAMILY HOUSING DIVISION

HUD / FHA Multifamily Housing Rental and Development Programs are key components and partners in the development of affordable rental housing in Florida. HUD provides mortgage insurance to facilitate the construction, substantial rehabilitation, purchase, and refinancing of rental properties and healthcare facilities. Additionally, HUD subsidizes the rent for 49,831 handicapped / disabled, elderly and low-income families that reside in HUD-funded apartments and group homes.

- **Section 202** is a grant program that provides a “capital advance” to finance the construction, rehabilitation, or acquisition of structures providing supportive housing for elderly persons to live independently.
- Similarly, the **Section 811** is a grant program that operates in the same manner as the **Section 202 Program** but provides supportive housing for the disabled / handicapped along with rental subsidies to cover the difference between operating costs and a tenant’s contribution.

HUD’s FHA-related rental housing investment in Florida as of September 30, 2008, includes 938 multifamily properties comprised of 102,224 total (insured and subsidized) units. Of these, 49,831 units - or 49% - are subsidized units in 678 low-income, rent-assisted properties and a total of 301 FHA-insured multifamily properties (52,393 units) across the State are in operation with the existing FHA multifamily inventory valued at \$2.3 billion.

FHA-insured multifamily construction volume in FY 2008 was \$238.4 million which produced 23 new properties and 3,918 additional (insured) units. In addition, during FY 2008, the Department provided \$66.8 million in direct Capital Advance Grants to construct 11 new properties producing 576 additional units designated for low-income elderly and handicapped residents.

Jacksonville Multifamily HUB Contacts

HUB Director

Jim Branson Phone: (904) 208-6016 / Fax: (904) 232-1532
Email: James.D.Branson@hud.gov

Director of Operations

E. Diane Toney Phone: (904) 208-6033 / Fax: (904) 232-1532
Email: E.Diane.Toney@hud.gov

Chief FHA Insured Underwriter / Director, Jacksonville Program Center

Stephanie Benson Phone: (904) 208-6101/ Fax: (904) 232-1532
Email: Stephanie.J.Benson@hud.gov

Acting Director, Miami Program Center

Sara Warren Phone: (305) 520-5052 / Fax: (305) 536-4789
Email: Sara.D.Warren@hud.gov

Supervisory Project Manager, Tampa

Nikki Spitzer Phone: (813) 228-2026, ext. 2103 / Fax: (813) 228-2333
Email: Nikki.A.Spitzer@hud.gov

For additional contact information: <http://www.hud.gov/local/fl/working/mf/index.cfm>

More information on HUD’s Multifamily Housing programs may be found on HUD’s website at: <http://www.hud.gov/offices/hsg/mfh/prodesc/prodesc.cfm>

PUBLIC AND INDIAN HOUSING DIVISION

HUD's Office of Public and Indian Housing (PIH) provides funding for 111 local public housing agencies (PHAs) in Florida. Funding is provided principally through two programs; the *Conventional Public Housing Program*; and the *Section 8 Housing Choice Voucher Program*.

The U.S. Department of Housing and Urban Development (HUD) administers programs implemented by local housing agencies that manage housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments. It is the responsibility of local PHAs to provide decent, safe and sanitary rental housing for low-moderate income families, the elderly, persons with disabilities, and various native-American Indian Tribes. There are approximately 1.3 million households living in public housing units, managed by some 3,300 local public housing authorities nationwide.

In FY 2008, a total of \$897,619,172 in HUD funding was provided to the 111 Public Housing Authorities (PHAs) in Florida. These PHAs manage 112,689 apartment units, of which 75,100 (or 67%) are funded through the *Section 8 Housing Choice Voucher Program*. The remaining 37,589 apartment units are referred to as "project-based Section 8" units.

Section 8 Housing Choice Voucher Program

- The Housing Choice Voucher Program is the federal government's major program for assisting very low-income families, the elderly, and the disabled. The program provides rent subsidy for eligible families, which allows them to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.
- A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home. The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.

There are two Public Housing "HUBs" within Florida; one each in the Miami and Jacksonville Offices. These two divisions administer the Public Housing and *Section 8 Voucher Programs* in the State, as well as seven (7) other Public Housing Programs.

Contact: Mary Trepasso – Acting Director, Jacksonville Public Housing HUB

Phone: (904) 208-6142 / Fax: (904) 232-1721

Email: Mary.M.Trepasso@hud.gov

Victor Rocher – Acting Director, Miami Public Housing HUB

Phone: (305) 520-5074 / Fax: (904) 232-1721

Email: victor.rocher@hud.gov

Detailed information on Public / Indian Housing Programs may be found on HUD's website at: <http://www.hud.gov/progdesc/pihindx.cfm>

COMMUNITY PLANNING AND DEVELOPMENT (CPD)

In FY 2008, a total of \$913,690,054 in funding was made available across the State of Florida through HUD's Community Development (CPD) Programs. Included in this 2008 federal fiscal year total was \$541 million in *Neighborhood Stabilization Program* (NSP) funding for 48 Florida communities, and to the State of Florida through the Department of Community Affairs (DCA), to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. A more in depth summary of this Program can be found on page 30, Appendix 3.

In addition, a \$17.4 million Community Development Block Grant (CDBG) *Disaster Supplemental Appropriation* was funded in FY2008 for hurricane recovery efforts to supplement the \$182 million (FY2006) appropriation following Florida's 2005 hurricanes - Katrina and Wilma; all of which was in addition to the \$100.9 million in CDBG funds that were appropriated in FY 2005 as a result of the four major hurricanes – Charlie, Frances, Jeanne and Ivan - that struck the State during 2004.

CPD provides most of its funding through 72 “entitlement” cities and urban counties⁶ and to the State of Florida for programs including:

- Community Development Block Grant (CDBG) Program
- HOME Affordable Housing Program
- Emergency Shelter Grant (ESG) Program
- Housing Opportunities for Persons with AIDS (HOPWA)

The amount of funding within each program is determined nationally by formulas, which are set by Congress. A description of the formula allocation is contained in Appendix 2 (page 28). CPD also manages all competitive HUD Homeless Programs in the state as well as other competitive programs that are included in a consolidated *Notice of Funds Availability* (SuperNOFA) <http://www.hud.gov/grants/index.cfm> that contains all HUD grants available each year.

Contact: Gary Causey, CPD Director, HUD Jacksonville Office

Phone: (904) 208-6077 / Fax: (904) 232-3617

Email: Gary.A.Causey@hud.gov

Maria Ortiz, CPD Director, HUD Miami Office

Phone: (305) 536-5678, ext. 2223

Email: Maria.R.Ortiz@hud.gov

Kathy White, Florida Agency CPD Contact / HUD Jacksonville Office

Phone: (904) 208-6079 / Fax: (904) 232-3617

Email: Kathryn.S.White@hud.gov

A detailed description of each of the 24 programs of CPD may be found on HUD's website: http://www.hud.gov/offices/cpd/about/cpd_programs.cfm

⁶ Florida also has 36 HOME participating jurisdictions; 22 Emergency Shelter Grant recipients and 11 HOPWA Grantees

FAIR HOUSING AND EQUAL OPPORTUNITY (FHEO) DIVISION

HUD's Office of Fair Housing & Equal Opportunity (FHEO) administers federal laws that ensure all Americans have equal access to the housing of their choice. Activities carried out by the Office include implementing and enforcing the Fair Housing Act, and other Civil Rights Laws, including:

- *Title VI of the Civil Rights Act of 1965;*
- *Section 109 of the Housing and Community Development Act of 1974;*
- *Section 504 of the Rehabilitation Act of 1973;*
- *Section 3 of the Housing & Urban Development Act of 1968;*
- *Title II of the Americans with Disabilities Act of 1990;*
- *The Age Discrimination Act of 1975;*
- *Title IX of the Educational Amendments Act of 1972;*
- *The Architectural Barriers Act of 1968;*
- Numerous *Executive Orders* (11063, 12892, 12259, 11478 and 12432)

Activities funded by HUD's FHEO Office include:

Fair Housing Assistance Program (FHAP) is designed to build a coordinated intergovernmental effort to further fair housing. Funding is distributed to eleven certified state and local fair housing enforcement agencies and is used to cover the costs of processing complaints, training personnel and providing technical assistance.

Fair Housing Initiatives Program (FHIP) provides funding for educational symposia, production of fair housing materials for distribution, conducting outreach through electronic and print media and to persons with disabilities. Currently, twenty-one organizations in the state are funded under this effort, although any public or private organizations that are formulating programs to prevent or eliminate housing discriminatory practices are eligible to apply for funding.

The Division Director for *Fair Housing and Equal Opportunity Programs* is located in the Miami Office with staff in the Orlando, Jacksonville, and Tampa Offices. The Division is responsible for enforcement of the *Fair Housing Act*, *Section 504 Program* requirements (persons with disabilities), and other Equal Opportunity requirements of the Department in Florida.

Contact: **Candace M. Tapscott, FHEO Director, HUD Miami Office**

Phone: (305) 536-4479 / Fax: (305) 536-4863

Email: Candace.M.Tapscott@hud.gov

Stephanie X. Waller, FHEO Director, HUD Jacksonville Office

Phone: (904) 208-6138 / Fax: (904) 232-1359

Email: stephanie.x.waller@hud.gov

A detailed description of each FHEO program may be found on HUD's website at <http://www.hud.gov/progdsc/fheoindx.cfm>

OTHER HUD PROGRAM ACTIVITIES

Environmental Requirements:

Assistance in meeting Federal laws and regulations is provided through HUD's Florida Field Environmental Officer in Miami's HUD Field Office:

Contact: **Al Cazzoli**
Phone: (305) 520-5005 / Fax: (305) 536-5765
Email: ubaldo.a.cazzoli@hud.gov

Detailed information on HUD environmental requirements may be on HUD's website at: <http://www.hud.gov/offices/cpd/environment/index.cfm>

Labor Standards Requirements:

Assistance in meeting HUD labor standards requirements is provided by HUD's Atlanta Regional Office:

Contact: **Dondra Merrell**
Phone: (678) 732-2041
Email: Dondra.Merrell@hud.gov

Detailed information on HUD labor standard requirements may be found on HUD's website at: <http://www.hud.gov/offices/olr/index.cfm>

Acquisition/Relocation Requirements:

Assistance in meeting HUD acquisition and relocation requirements is provided through the HUD Atlanta Regional Office:

Contact: **Phillip Fortenberry**
Phone: (678)732-2550 / Fax: (404)331-6997
Email: phillip.j.fortenberry@hud.gov

Detailed information on Acquisition / Relocation requirements may be found on HUD's website at: www.hud.gov/offices/cpd/library/relocation/index.cfm

Migrant and Seasonal Farmworker Concerns:

In Florida, the Miami Field Office provides assistance through HUD's Southwest Border, Colonias and Migrant/Farm Worker Initiatives.

Further information on HUD's Farm Worker Initiative in Florida may be found at: www.hud.gov/local/shared/working/groups/frmwrkcolnfl/toolkit.cfm?state=fl

Public Affairs – HUD / Florida:

Coordination of media / public relations and event management for all four HUD Florida Offices is provided by the Miami Office. Each Florida HUD Office has a public affairs contact person listed below:

Miami Office

Gloria Shanahan, Regional Public Affairs Officer

Phone: (305) 536-5678 ext.2254 / Fax: (305) 536-5765

Email: Gloria.Shanahan@hud.gov

Tampa Office

Bill Kalbas - Public Affairs Officer

Phone: (813) 228-2026 ext.2112 / Fax: (813) 228-2431

Email: William.J.Kalbas@hud.gov

Orlando Office

Ms. Jerrie Magruder - Public Affairs Officer

Phone: (407) 648-6446 ext.2017 / Fax: (407) 648-6310

Email: Jerri.G.Magruder@hud.gov

Jacksonville Office

Matthew Stewart - Public Affairs Officer

Phone (904) 208-6034 / Fax: (904) 232-3759

Email: matthew.s.stewart@hud.gov

Over the past five years, the Department has been recognized for its leadership in government-based website operations related to management, organization, quality control processes and our focus on providing useful local information. New technologies have enhanced the Department's ability to provide the public and business partners with the best possible housing and community resources online. As an example, *FHA Connection* – used by HUD/FHA-approved lenders – processes an average of 200,000 online transactions everyday.

In 2008, a monthly average of 1.5 million people nationwide visited HUD's website each month, including nearly 50,000 Floridians. About 80% of those that visit HUD's website are private citizens with most wanting to know more about buying a home. HUD's launch of *FHA.gov* last year is another example of providing consumers better information on FHA programs and mortgage products.

Further information about HUD's media and public relations may be found at:
www.hud.gov/local/index.cfm?state=fl&topic=news
and <http://www.hud.gov/news/index.cfm>

TAB 3

HUD's Investment in Florida

HUD's FY 2008 Investment in Florida

Figures are in (\$) millions

For the 12-month period (Oct. 1, 2007 – Sept 30, 2008) HUD's investment in Florida totaled \$11.2 billion.

Single Family Housing Programs	\$9,083,766,050⁷
Community Planning and Development Programs	\$ 913,690,054⁸
Public Housing Programs	\$ 897,619,172
Multifamily Housing Programs	\$ 317,811,546⁹
Fair Housing and Equal Opportunity Programs	\$ <u>3,186,027</u>
Total	\$11,218,007,203¹⁰

⁷ Includes \$967,177 in single-family housing counseling grants

⁸ Includes direct funding to State of Florida of \$57,147,727 *(before NSP funds allocated)

⁹ Figure represents "new" funding for fiscal year : does not reflect multi-year HAP Contract(s) or renewals

¹⁰ All Program Funding is as of September 30, 2008 – the end of the 2008 Federal Fiscal Year



HUD Grants to Florida State Agencies

FY 2005 - 2008

HUD provides annual grant funds directly to the five (5) Florida State Agencies listed below. These funds provide assistance to local governments and non-profit groups that do not receive direct HUD funding. With the exception of *Fair Housing Assistance Grants* provided to the Florida Commission on Human Relations, the need for and use of these funds are identified in the State of Florida's *Consolidated Plan*.

Funds provided by HUD are distributed by grant formulas that are set by Congress. A description of these formulas can be found in appendix 2. The grants provided directly to the State for the last three federal fiscal years are:

<i>STATE AGENCY</i>	<i>PROGRAM</i>	<i>FY2005</i>	<i>FY2006</i>	<i>FY2007</i>	<i>FY2008</i>
Dept. of Community Affairs	Community Development Block Grant	\$31,654,546	\$29,257,212	\$29,667,316	\$27,755,925
	Neighborhood Stabilization Program				\$ 91,141,478* \$450,000,000*
Florida Housing Finance Corporation	HOME Affordable Housing Program	\$22,815,823 ¹¹	\$21,885,471	\$21,225,599	\$20,076,118
Dept. of Children and Families	Emergency Shelter Grants Program	\$ 2,774,084	\$2,780,348	\$2,915,931	\$2,954,684 \$7,000,189*
Dept. of Health	Housing Opportunities for Persons with AIDS	\$ 3,581,000	\$3,313,000	\$4,066,000	\$4,361,000
Florida Commission on Human Relations	Fair Housing Assistance Program	Annual Competition	Annual Competition	Annual Competition	Annual Competition
TOTAL		\$60,825,453*	\$57,235,031*	\$57,874,846*	\$55,147,727

**Earmarked for State Programs beginning each year - July 1*

More information on grants provided to states can be found at:
http://www.hud.gov/offices/cpd/about/cpd_programs.cfm

- Figures represent American Recovery and Reinvestment Act (ARRA) expenditures



Summary of HUD's Florida Disaster Assistance Funding

This section is a summary HUD funding to assist Florida's hurricane recovery efforts¹²

On December 30, 2005, then-President Bush signed *Supplemental CDBG Appropriation* legislation providing \$11.5 billion in disaster relief to five Gulf Coast states. In late January 2006, then-Housing and Urban Development (HUD) Secretary Jackson, announced HUD's plan to allocate disaster funding among the five Gulf Coast states impacted by Hurricanes Katrina, Rita and Wilma. The emergency funding was provided through HUD's Community Development Block Grant (CDBG) Program to specifically assist Louisiana, Mississippi, Florida, Alabama and Texas in their long-term recovery efforts. An allocation of \$82,904,000 was made to Florida on July 26, 2006; then an additional supplemental funding of \$100,066,518 was announced August 18, 2006.

The CDBG funding was allocated based on Congress' intent that areas of highest need and with greatest concentration of destruction receive priority consideration. In allocating the *Supplemental CDBG Appropriation*, HUD analyzed data from several different sources, and allocated 55% percent of the funds toward unmet housing needs - particularly the unmet needs of homeowners who likely would have purchased flood insurance had they known they were at significant flood risk.

CDBG is one of HUD's oldest and most flexible programs.¹³ The rehabilitation of affordable housing and construction of public facilities and improvements have traditionally been the largest uses of the grants, although CDBG is also an important catalyst for job growth and business opportunities.

More general information on HUD's Hurricane Disaster Assistance can be found at: <http://www.hud.gov/katrina/index.cfm>

Specific Multifamily Housing Guidance for Disaster Recovery is available via: www.hud.gov/offices/hsg/mfh/disasterguide.cfm

¹² Summary of recent Community Planning & Development (CPD) Disaster funds:
1996 \$6,337,634; **1998** \$512,116 - \$20,242,000 and \$4,687,000;
2005 \$100,915,626; **2006** \$82,904,000 / \$100,066,518
2008 \$17,457,005

¹³ Since 1974, HUD's Community Development Block Grant (CDBG) Program has allocated approximately \$116 billion to state and local governments to target their own community development priorities.

TAB 4

Appendix



Web References

New technologies continue to enhance the Department's ability to provide the public with the best possible housing and community resources online. [FHA.gov](http://www.FHA.gov) was launched last year to provide consumers with better information on FHA programs and mortgage products.

HUD Websites, www.hud.gov; espanol.hud.gov; and www.FHA.gov offer information about our programs, organization, initiatives, and other resources pertinent to citizens and to the specific clients we serve. It contains pages for each state; Florida's HUD website is www.hud.gov/florida. On many pages, the HUD Florida site links to the www.MyFlorida.com website maintained by the State of Florida. HUD web pages of particular interest to Florida residents and state agencies are:

GENERAL SITES

- 2008 Grant Funds Available:
<http://www.hud.gov/offices/adm/grants/fundsavail.cfm>
- 2010 HUD Budget Summary: www.hud.gov/budgetsummary2010
- 2009 HUD Budget Summary: www.hud.gov/budgetsummary2009
- 2008 HUD Budget Summary: www.hud.gov/budgetsummary2008
- *American Recovery and Revitalization Act of 2009*:
<http://www.hud.gov/recovery/arract2009.cfm>
- *Homeowner Affordability and Stability Plan of 2009*:
<http://www.hud.gov/initiatives/homeowner/index.cfm>
- Faith Based Initiatives:
www.hud.gov/local/shared/working/faithbased/ivfaithbased.cfm?state=fl
- Real Estate Acquisition/Relocation:
www.hud.gov/offices/cpd/library/relocation/index.cfm
- HUD News Releases in Florida: www.hud.gov/local/index.cfm?state=fl&topic=news
- Labor Standards and Davis Bacon Act Requirements:
<http://www.hud.gov/offices/olr/index.cfm>

HUD HOUSING PROGRAMS

- Multifamily Housing Programs: www.hud.gov/local/fl/working/localpo/mfhsg.cfm
- Multifamily Housing Guidance for Disaster Recovery: www.hud.gov/offices/hsg/mfh/disasterguide.cfm
- Single Family Housing Programs: www.hud.gov/local/fl/working/localpo/sfhsg.cfm
- Public Housing Programs: www.hud.gov/local/fl/working/localpo/pih.cfm

COMMUNITY DEVELOPMENT PROGRAMS

- Community Development Block Grants to States: www.hud.gov/offices/cpd/communitydevelopment/programs/stateadmin/index.cfm
- Economic Development Initiative: www.hud.gov/economicdevelopment/index.cfm
- Home Investment Partnership Program: www.hud.gov/offices/cpd/affordablehousing/programs/home/index.cfm
- Special Needs Assistance Programs: www.hud.gov/homeless/index.cfm
- Consolidated Plans: www.hud.gov/offices/cpd/about/conplan/local/fl/index.cfm
- Housing Opportunities for Persons with AIDS: www.hud.gov/offices/cpd/aidshousing/programs/index.cfm

FAIR HOUSING AND EQUAL OPPORTUNITY PROGRAMS

- Fair Housing and Equal Opportunity: www.hud.gov/progdesc/fheoindx.cfm



State Program Formula Allocation Summary

Under the **Community Development Block Grant (CDBG) Program**, HUD directly funds cities over 50,000 in population and counties over 200,000 in unincorporated population. By law, 70% of the total annual CDBG appropriation must go to such “entitlement” communities. The 30% balance is allocated to States for allocation to “non-entitlement” communities through distribution procedures developed by each State. In Florida, there are 72 “entitlement” cities and counties receiving direct funding allocations from HUD. All others apply for competitive funding through the State of Florida.

The *Housing and Urban Development Act of 1974*, as amended mandates the formula to be used in determining the amount of funds to be granted to each “entitlement” community and to each State for administering the “non-entitlement” program. These amounts are calculated annually using the latest available census figures and the following formula: A percentage share of the national non-entitlement allocation is determined using **either** the state’s population and number of persons living below the poverty level **or** the age of the State’s housing stock, the amount of housing overcrowding, and growth lag vis-à-vis other states. Whichever of the figures results in a higher relative percentage share is the one used in dividing the national appropriation between the states.

This same formula is used to allocate non-entitlement funds received by localities and the States under the **Emergency Shelter Grants (ESG)** program. However, a threshold is established for funding entitlement communities and amounts earmarked to communities falling below that threshold are re-allocated to the states along with the states’ regular set aside of 30%.

Therefore, there are fewer communities receiving direct ESG monies than there are receiving CDBG entitlement funds where no minimum threshold exists. In aggregate, the states actually receive about 46% of the annual ESG appropriation.

Sixty percent of the national **HOME** appropriation is reserved for entitlement communities and 40% to the states. As with the ESG program, there is a threshold amount which entitlement cities must achieve in order to be funded so the number of HOME entitlement communities (Participating Jurisdictions) is again less than the number of CDBG entitlements. The funding formula for distributing these monies contains the following factors: relative inadequacy of housing supply, supply of substandard rental housing, number of low-income families in rental housing units needing rehabilitation, housing production costs, incidence of poverty, and fiscal incapacity to carry out housing activities.

Ninety percent of funds allocated under the **Housing Opportunity for Persons with AIDS** (HOPWA) program goes to those states and localities, which have the largest number of cumulative AIDS cases. Not all states and few CDBG entitlement communities receive HOPWA funds. The remaining ten percent of the national appropriation is reserved for a nationwide competition announced annually. In Florida, the state receives an annual allocation of HOPWA funds as do seven cities, which receive their funding directly from HUD.

More information on HUD's formula allocation process for states can be found at:
http://www.hud.gov/offices/cpd/about/cpd_programs.cfm



Neighborhood Stabilization Program Summary

In FY 2008, HUD's *Neighborhood Stabilization Program* (NSP) provided \$541 million to communities throughout Florida. In addition to providing \$91 million in funding to the State of Florida via the Florida Department of Community Affairs (DCA), the \$450 million balance of funds specifically targeted 48 CDBG "entitlement" communities across the state that experienced the most extreme foreclosure rates and falling home values in 2007-2008.

The NSP effort provides a resource for state and local governments to alleviate risks of property abandonment by purchasing foreclosed homes at a discount and to rehabilitate or redevelop them. Neighborhood stabilization grants can be used to acquire land and property; to demolish or rehabilitate abandoned properties; and/or to offer down payment and closing cost assistance to low- to moderate-income homebuyers(*).

Grantees can create "land banks" to assemble, temporarily manage, and dispose of vacant land for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property. This Program also seeks to prevent future foreclosures by requiring housing counseling for families receiving homebuyer assistance.

The NSP Program was created under the *Housing and Economic Recovery Act of 2008 (HERA)*
<http://www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg/hera2008.pdf>

NSP Program: <http://www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg/>