

January 2015

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# A MESSAGE FROM THE REGIONAL ADMINISTRATOR



For many, January signals the beginning of a new year. A time to take stock of where we are as individuals, as communities and as a nation. Along with our own personal resolutions to make more time for exercise and to eat right, it's a time when we set priorities for what we hope to accomplish this year at work and at play.

This particular year, 2015, is a special one for those of us who work at the U.S. Department of Housing and Development. We celebrate a very special anniversary—the creation of our agency and of 50 years of making a difference in people's lives. More on that note to come.

Earlier this month in his remarks at the National Press Club, HUD Secretary Julián Castro reflected that things are looking up and that America's got momentum. He spoke of how the housing market is coming back as an engine of economic prosperity, of how home prices have risen for 32 straight months and that more Americans are feeling financially secure because homeowner's equity is up \$4 trillion since 2009. And, with that renewed confidence, comes renewed optimism for the future. Secretary Castro declared that HUD stands ready to take this momentum and make 2015 A Year of Housing Opportunity.

"Opportunity is not an abstract concept—it's a path to a more prosperous life, and housing often serves as its foundation," Sec. Castro stated. He quoted T.S. Elliot who once said that "home is where one starts from."

"We call HUD The Department of Opportunity because, whether you're rich or poor, young or old, a Republican or a Democrat, housing shapes the quality of your life. Good housing and strong communities are a source of hope," he said. "HUD was created—in President Johnson's words— to build a new America that's 'better, more beautiful, more liberating of life and more inspiring of the spirit."

Personally, I find each one of those messages very powerful and inspiring. And, if the last few weeks are any evidence of what we at HUD can accomplish in 2015, we are off to a good start to help folks get the affordable housing they need.

## How the FHA is Working to Help Homeowners

Homeownership is still the cornerstone of the American Dream—a fact you can see in the lives of everyday folks. Since HUD launched an Office of Housing Counseling, we've served 9 million individuals, helping them buy a home when they're ready and postpone their search when they're not.

The Federal Housing Administration (FHA) has insured 1.6 million first-time homebuyers in the last three years alone. So, we're making progress and the steps we have recently taken will simply build on some good work that has already been done.

First, we're working to expand access to credit. According to the Urban Institute, the housing market is missing out on 1.2 million loans every year because credit is so tight. So we've undergone a yearlong effort to clarify our policies so that lenders can feel more confident in working with a wide-range of creditworthy borrowers. This has helped increase the flow of credit—and we're going to keep building on this progress.

Secondly, we want to make homeownership more affordable for those who already qualify for a loan. Earlier this month, President Obama announced that FHA will reduce its annual mortgage insurance premiums by half a percentage point. Right now, FHA premiums are at a historically high level, and the cost of obtaining the American Dream is just too much for some.

The National Association of Realtors estimates that nearly 400,000 creditworthy borrowers were priced out of the housing market in 2013 because of high premiums. We expect this premium reduction to help more than 2 million borrowers save an average of \$900 annually over the next three years. It will also encourage nearly a quarter million new borrowers to purchase their first home. This premium change only makes an FHA loan more affordable for qualified families. All other FHA requirements will remain the same, including verification of a person's ability to pay. Families still have to qualify for an FHA loan, but when they do, they will find a more affordable path to homeownership waiting for them.

By bringing down the cost of mortgage premiums, we're helping people lift themselves up —and expanding opportunity for generations of Americans. We're about making their lives a bit better and giving them the chance to thrive, and that's why we're so focused on homeownership.

This is just the beginning of "A Year of Housing Opportunity." Stay tuned for what comes next!

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Jane C.W. Vincent, Region III Regional Administrator



#### **NEWS YOU CAN USE**

On Jan. 26, Secretary Castro announced \$202.6 million in grants to support 1,141 local homeless housing and service programs throughout the Mid-Atlantic Region. HUD's Continuum of Care (CoC) grants support the Administration's efforts to end homelessness by providing critically needed housing and support services to individuals and families experiencing homelessness across the country. In addition to renewing funding to thousands of effective existing projects, HUD is funding 25 new projects that will provide permanent supportive housing to individuals and families experiencing chronic homelessness in areas with especially high need. These new projects were awarded as part of a special competition designed to help the Department make progress toward its goal of ending chronic homelessness. View a complete list of all the state and local homeless projects awarded funding.

Secretary Castro announced \$3.2 million in new <a href="Choice Neighborhoods">Choice Neighborhoods</a> Planning Grants to seven locations in six cities to help distressed neighborhoods confront interconnected challenges related to housing, education, health, safety and employment. Several communities are building on work undertaken through earlier place-based efforts. <a href="Find out more">Find out more</a> about how these places plan to use their new Choice Neighborhoods awards.

**HUD Statement on Texas Department of Housing and Community Affairs, et al., Petitioners v. The Inclusive Communities Project, Inc.** On Jan. 21, the Supreme Court of the United States considered an important legal doctrine that is critical to HUD's ability to enforce the Fair Housing Act and to protect the rights of those whose housing choices would otherwise be limited because of their race, color, religion, national origin, disability, sex, or because they have children. The landmark Fair Housing Act of 1968 prohibits housing discrimination and has been interpreted to prohibit housing practices that produce an unjustified discriminatory effect, regardless of whether there was any evidence of intent to discriminate. HUD's discriminatory effects rule did not create new law, rather formalized long-established agency practice and 40 years of judicial precedent from 11 appellate courts. We cannot turn back the clock in the progress we've made fighting housing discrimination. We now await the Court's ruling. Read HUD's amicus brief supporting this doctrine and HUD's final rule.

As the nation's housing market continues to improve, HUD Secretary Julián Castro announced the **Federal Housing Administration (FHA) will reduce the annual premiums new borrowers will pay by half of a percent**. This action is projected to save more than two million FHA homeowners an average of \$900 annually and spur 250,000 new homebuyers to purchase their first home over the next three years. Read FHA's Mortgagee Letter and a list of frequently asked questions. This action also reflects the improved economic health of FHA's Mutual Mortgage Insurance Fund (MMIF). FHA's recent annual report to Congress demonstrates the economic condition of the agency's single-family insurance fund continues to improve, adding \$21 billion in value over the past two years. To read the complete announcement, visit hud.gov.

The Federal Housing Administration (FHA) issued a new policy under its Home Equity Conversion Mortgage (HECM)
Program giving FHA-approved lenders the option to delay calling HECMs with eligible 'non-borrowing spouses' due and payable. A delay would postpone foreclosure normally triggered by the death of the last surviving borrower. FHA's new guidance will allow reverse mortgage lenders to assign eligible HECMs to HUD upon the death of the last surviving borrowing spouse, thereby allowing eligible surviving spouses the opportunity to remain in the home despite their non-borrowing status. Last year, FHA amended its HECM policies to allow for the deferral of foreclosure, or 'due and payable status' for certain Eligible Non-Borrowing Spouses for case numbers assigned on or after Aug. 4, 2014. This action allows lenders to offer similar treatment for eligible HECMs and Eligible Non-Borrowing Spouses with FHA case numbers issued before Aug. 4, 2014. By electing the Mortgagee Optional Election Assignment, lenders will be permitted to modify their FHA mortgage insurance contracts to permit assignment of an eligible HECM to HUD despite the HECM being eligible to be called due and payable as a result of the death of the last surviving borrower. Read FHA's new mortgagee letter.

FHA's Office of Single Family Housing published Mortgagee Letter 2014-25, which provides FHA's single family housing loan limits for Title II Forward Mortgages and Home Equity Conversion Mortgages (HECMs), and provides loan limit instructions for streamline refinance transactions without an appraisal. The loan limits published in this Mortgagee Letter are effective for case numbers assigned on or after January 1, 2015, and remain in effect through December 31, 2015. There are no jurisdictions with a decrease in loan limits from the 2014 levels. To enable Mortgagees to easily identify areas with loan limit increases, FHA has published a separate list of counties with loan limit increases. Mortgagees may view this list on the Maximum Mortgage Limits web page.

HUD's Office of Housing Counseling (OHC) has posted Frequently Asked Questions for housing counseling agencies interested in becoming HUD approved. View the FAQs on HUD's <u>website</u>. HUD has also posted a new version of <u>Form HUD-9900</u> Application for Approval as a Housing Counseling Agency.

The FHA posted content for its Other Participants sections of the Single Family Housing Policy Handbook (SF Handbook) (HUD Handbook 4000.1) for stakeholder review and feedback. The draft Doing Business with FHA—Other Participants in FHA Transactions section contains information regarding eligibility, approval, and recertification requirements for 203(k) Consultants, Direct Endorsement (DE) Underwriters, and Nonprofits. The draft Quality Control, Oversight, and Compliance—Other Participants in FHA Transactions section contains information regarding the quality control, monitoring, and enforcement of 203(k) Consultants, DE Underwriters, and Nonprofits. These sections and supporting information will be posted for review and feedback on the SF Drafting Table on their respective web pages. HUD invites stakeholder feedback on these two Handbook sections from Jan. 21 through Feb. 22.

Created by HUD's Office of HIV/AIDS Housing to assist Housing Opportunities for Persons with AIDS (HOPWA) and Ryan White HIV/AIDS Program (RWHAP) grantees in their collaborative use of the HIV Care Continuum, the <a href="HIV Care Continuum">HIV Care Continuum</a>: The Connection between Housing and Improved Outcomes along the HIV Care Continuum white paper outlines each step of the HIV Care Continuum, explores the impact of housing status along the continuum, and calls for strategic partnerships between

health care and housing providers to address significant gaps in care for unstably housed people living with HIV/AIDS. For more information please visit the hudexchange web site.

HUD and the U.S. Census Bureau announced <u>new residential construction statistics</u> for **building permits**, **housing starts and housing completions for December 2014**.

HUD has compiled data from state housing agencies on Low Income Housing Tax Credit tenants' race and ethnicity, disability status, family composition, age, household income, monthly rental payments and use of rental assistance. Understanding Whom the LIHTC Program Serves presents the information nationally and for each state.

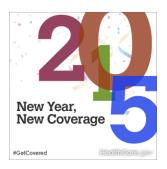
The Substance Abuse and Mental Health Services Administration (SAMHSA) SSI/SSDI Outreach, Access and Recovery (SOAR) Technical Assistance Center is accepting applications from Continua of Care (CoCs) that have not yet participated in the federally sponsored SOAR Technical Assistance Program. SAMHSA's SOAR program assists states and localities to expedite access to the Social Security Administration's (SSA) disability programs – Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) – for persons who are experiencing or at risk for homelessness and who have a mental illness, a co-occurring substance use disorder or other serious medical condition. Currently, all 50 states participate in the federally sponsored SOAR technical assistance (TA). CoCs are invited to submit a brief, 3-5 page application in response to the Request for Applications (RFA) to participate in the SOAR TA Project by Feb. 9. A message of interest and intent to file an application is requested, but not required, by Jan. 23. Refer to the RFA and related documents. For more information or if you have questions about the RFA, please contact Kristin Lupfer, Project Director, SAMHSA SOAR Technical Assistance Center via e-mail at klupfer@prainc.com or by phone at 518-439-7415, ext. 5262.

The Association of Community Health Plans and the National Health Care for the Homeless Council are sponsoring a webinar on Feb. 6 from 3 to 4:30 p.m. entitled **Health Centers and Managed Care Organizations: Working Together to Meet the Health Care Needs of Individuals Experiencing Homelessness**. States that have implemented the Affordable Care Act's Medicaid expansion have seen dramatic increases in the number of very low-income people accessing health coverage. Among those newly enrolled are people experiencing homelessness, a group that tends to have high rates of chronic and acute conditions, a need for intensive case management and supportive services, and frequent use of hospitals and emergency departments. To ensure this population is able to access needed care and improve health and stability, insurers and community providers are forging new relationships and finding innovative ways to reach a vulnerable population. The webinar will focus on how safety net health plans serving the Medicaid population can work with Health Care for the Homeless (HCH) programs to reach and engage homeless members and ensure access to both primary and behavioral health services. To learn more and to register, see the online posting. Realty information company RealtyTrac has mapped data showing the savings for median priced homes in many metro counties, ranging from \$118 to over \$7,900. HousingWire lists the counties with the lowest and highest savings.

Realty information company <u>RealtyTrac</u> has <u>mapped data</u> showing the savings for median priced homes in many metro counties, ranging from \$118 to over \$7,900. HousingWire lists the counties with the lowest and highest savings.

#### WHAT DO YOU THINK?

- **Feb. 13** <u>Comments</u> are due on the Environmental Protection Agency's <u>proposed rule</u> that would eliminate the requirement that refresher training for renovators have a hands-on component, remove jurisdiction-specific certification and accreditation requirements, and clarify requirements for training providers.
- **Feb. 17** <u>Comments</u> are due on HUD's <u>consideration</u> of giving more time to states, insular areas, small Public Housing Authorities and small entitlement jurisdictions to prepare their first Assessments of Fair Housing.
- Mar. 9 <u>Comments</u> are due on regulatory <u>updates</u> that would put recent statutory changes into effect and align program requirements for Housing Choice Vouchers (tenant- and project-based) and public housing, Section 202, Section 811 and other multifamily housing programs are also affected, as well as HOME, the Continuum of Care program and HOPWA.
- Mar. 16 <u>Comments</u> are due on HUD's proposed changes for project-based Section 8 and Section 202 programs. <u>One proposed rule</u> would amend HUD's regulations for Management and Occupancy Reviews (MORs) at project-based Section 8 properties, and reduce payments HUD makes to owners for vacant project-based Section 8 or Section 202 units.
   <u>Another</u> would reduce the frequency of MORs.



**IMPORTANT REMINDER:** If you don't have insurance, you can use <u>HealthCare.gov</u> to check out your options for new plans. You can find affordable coverage that meets your needs and the website will let you know if you qualify for assistance to lower the cost of your premium.

If you prefer talking to a person, you can call 1-800-318-2596 (TTY: 1-855-889-4325), any time, any day. Don't delay taking action—if you or someone you know needs health care coverage—Feb. 15 is the deadline to enroll in plan for 2015. After Feb. 15—you can enroll or change plans for 2015 only if you qualify for a Special Enrollment Period.

## **HUD FEDERAL REGISTER RULES, NOTICES & FUNDING**

#### **Proposed Rule**

<u>Affirmatively Furthering Fair Housing: Re-Opening Public Comment Period on Subject of Later First AFH Submission Date for Certain Entities</u>

<u>Streamlining Management and Occupancy Reviews for Section 8 Housing Assistance Programs and Amending Vacancy Payments for Section 8 and Section 162 Housing Assistance Programs</u>

<u>Federal Housing Administration (FHA): Updating Regulations Governing HUD Fees and the Financing of the Purchase and Installation of Fire Safety Equipment in FHA-Insured Healthcare Facilities</u>

<u>Streamlining Administrative Regulations for Public Housing, Housing Choice Voucher, Multifamily Housing, and Community Planning and Development Programs</u>

#### **Notices**

Rental Assistance Demonstration (RAD)-Updated Application Review and Commitments To Enter Into Housing Assistance Payment Contracts (CHAPs) Issuance Process for First Component RAD Transactions

30-Day Notice of Proposed Information Collection: Choice Neighborhoods

30-Day Notice of Proposed Information Collection: Indian Community Development Block Grant

Federal Property Suitable as Facilities To Assist the Homeless

Implementation of the Privacy Act of 1974, as Amended; New System of Records, the Rental Assistance Demonstration (RAD)

<u>Program Evaluation Data Files</u>

Section 8 Housing Assistance Programs Proposed Management and Occupancy Review Schedule

Notice of a Federal Advisory Committee Meeting: Manufactured Housing Consensus Committee General Subcommittee Teleconference

<u>Final Fair Market Rents for the Housing Choice Voucher Program and Moderate Rehabilitation Single Room Occupancy</u> Program Fiscal Year 2015; Revised

<u>Third Allocation, Waivers, and Alternative Requirements for Grantees Receiving Community Development Block Grant</u>
Disaster Recovery (CDBG-DR) Funds in Response to Disasters Occurring in 2013

60-Day Notice of Proposed Information Collection: Assessment of HUD-Funded or Designated Neighborhood Networks Centers and Other Computer Labs Within Public Housing Authorities and Multifamily Housing Properties

30-Day Notice of Proposed Information Collection: Indian Community Development Block Grant

<u>60-Day Notice of Proposed Information Collection: Procedures for Appealing Section 8 Rent Adjustments; OMB Collection:</u> 2502-0446

<u>60-Day Notice of Proposed Information Collection: Inspector Candidate Assessment Questionnaire</u>

<u>60-Day Notice of Proposed Information Collection: Application for Resident Opportunity & Self Sufficiency (ROSS) Grant Forms</u>

60-Day Notice of Proposed Information Collection: Re-entry Assistance Program

Waivers and Alternative Requirements for the Family Self-Sufficiency Program

For the complete listing, visit the Federal Register.

#### **Funding Notices**

**DUE Feb. 9** – Choice Neighborhoods Implementation Grant Program

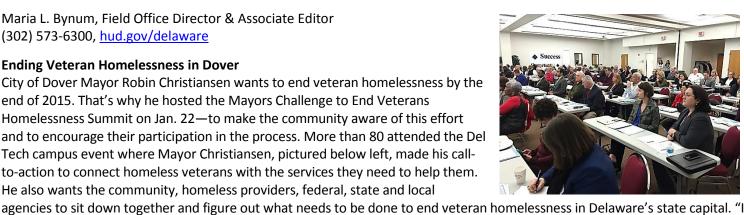
**DUE Mar. 16** – National Disaster Resilience Competition

# AROUND THE REGION, DELAWARE

Maria L. Bynum, Field Office Director & Associate Editor (302) 573-6300, hud.gov/delaware

#### **Ending Veteran Homelessness in Dover**

City of Dover Mayor Robin Christiansen wants to end veteran homelessness by the end of 2015. That's why he hosted the Mayors Challenge to End Veterans Homelessness Summit on Jan. 22—to make the community aware of this effort and to encourage their participation in the process. More than 80 attended the Del Tech campus event where Mayor Christiansen, pictured below left, made his callto-action to connect homeless veterans with the services they need to help them. He also wants the community, homeless providers, federal, state and local





found it really, really unconscionable that people that had served as warriors for our country face homelessness for any reason whatsoever," said Christiansen in opening remarks. "If somebody has served their country, they deserve better than that." Representatives from HUD, the VA and Homeless Planning Council of Delaware, Delaware State Housing Authority, Delaware Commission of Veterans Affairs and the City of Dover will be hosting a Rapid Results Boot Camp Mar. 2 as a followup to the Summit. Representatives in concert with other agencies will set a target of the number of veterans to be housed in 100 days and will proposed to repeat that cycle until there are no more veterans experiencing homelessness in the First State. During the boot camp, agencies will hammer out a process that will house future veterans who find themselves homeless. Last November, Dover Mayor Christiansen accepted HUD's request to join the Mayors Challenge to End Veteran Homelessness and established a citizens working group to accomplish the goal. Christiansen has challenged other Mayors and elected officials in Delaware to follow his lead. For additional information about the Summit and upcoming Rapid Results Boot Camp, visit hud.gov.

## **Launching New Castle County's Innovation District**

Delaware Governor Jack Markell and New Castle County Executive Thomas Gordon launched the Route 9 Innovation District on Jan. 14 before community residents and supporters gathered in the Rose Hill Community Center gymnasium. The launch officially kicked off the County's initiative to revitalize the Route 9 Corridor with a state-of-the-art Innovation Center/Library serving as the anchor. The \$21 million library will have state-of-the-art technology to help both students and members of the community with academic research and job searches. "We have the largest broadband in the country," Gordon said in his remarks. "It means we have the best ability to use technology that's already been paid for by the Governor. Everybody is going to be doing innovation centers. We're moving from



books to readers, advanced computers, and smart phones." HUD's Neighborhood Stabilization Program funds have been used to purchase foreclosed and abandoned properties and rehabilitate them in residential areas along the Route 9 corridor. New Castle County receives community planning and development funds for economic development, affordable housing and other eligible uses.



### **Downtown Development District Designation**

Dover's Restoring Central Dover plan to attract new business downtown, boost homeownership, reduce crime and a host of other initiatives got a real shot in the arm earlier this month. Delaware Governor Jack Markell, pictured at right with Dover Mayor Robin Christianson, announced Dover as one of three municipalities to receive the first time Downtown Development District (DDD) Designation. Seaford and Wilmington were also selected to receive the funding. "We want our cities to be vibrant places with a lot of action and we want people to be able to live to work and have a lot of fun in these neighborhoods," said Markell during a press conference in the state capital. The program

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provides incentives designed to spur investments and community development in the DDDs. "We wanted the money to be directed to the places and projects where it would have the most impact and without a doubt, Dover is one of those places," added Markell. Seven million dollars in grant funding will be administered by the Delaware State Housing Authority for the initial year of the program. The plan ensures active coordination with ongoing initiatives that include the City's Community Development Block Grant Action Plan. Mayor Robin Christiansen and the City's Planning Director Ann Marie Townshend who coordinated the application for the Downtown Development District Designation. Next to them is a map of the Downtown Development District area. For more of the story and a link to the application, visit destatehousing.com.



#### **Events & Announcements**

- Feb. 20, 9 to 11:30 a.m. Delaware State Housing Authority is hosting an Informational Session on Funding Opportunities in Sussex County at the Cheer Community Center, 20520 Sandhill Road, Georgetown, Del. The agenda will include presentations on the Housing Development Fund, Community Development Block Grant, Federal Home Loan Bank of Pittsburgh Affordable Housing Program, U.S. Dept. of Agriculture Rural Development Programs, and NCALL Community Loan Fund. Please RSVP by Feb. 17 to Olga Lezcano at olga@destatehousing.com or call (888) 363-8808.
- Mar. 21, 8 a.m. to 4 p.m. Delaware State Housing Authority and Delaware Financial Literacy Institute/The Money School 5<sup>th</sup> Annual Homebuyer Fair at the Chase Center on the Riverfront, Wilmington, De. Visit <a href="https://www.destatehousing.com/NewsAndEvents/money\_school.php">www.destatehousing.com/NewsAndEvents/money\_school.php</a> or call (877) 307-6858.
- **DUE Apr. 30, 3 p.m.** Applications for submissions for the 2015 Low Income Housing Tax Credit QAP. For more information, visit the <u>Delaware State Housing Authority website</u>.
- **DUE May 1** Delaware National Association of Housing Redevelopment Officials is offering a \$4,000 scholarship to a graduating high school senior, residing in affordable housing, who is planning to attend a two- or four-year college or university. Students entering college under Delaware's Seed Program are also eligible for the scholarship. Visit the **DE NAHRO website** or contact Paula Sims at (302) 738-0915 or email paulasims1@yahoo.com.

# **DISTRICT OF COLUMBIA**



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# HUD Veterans Affinity Group Collects 648 Pairs of Boots & Shoes for "Walk In Their Foot Steps" Drive

The HUD Veterans Affinity Group (VAG) Chairman Walter Elmore and Director Turner turned over 648 pairs of new allweather boots and shoes to the U.S. Department Veterans Affairs Medical Center (VAMC) Hospital Director Brian Hawkins and the VAMC Chief of Voluntary Services Stephanie Burns in

support of the 24th VAMC 2015 Winterhaven Homeless Stand Down for homeless veterans on Jan. 24 at the Washington VAMC. Private, and government organizations including the Harbor Group Management Company, National Black Veterans (PGC Chapter 0089), NGEN, Inc., a professional services firm helping small to mid-sized businesses in the Washington, D.C. metro region with technology, and others, HUD Veterans Affinity Group (VAG) 4th Annual "Walk In Their Foot Steps" New Boot/Shoe Collection effort for Homeless Veterans brought in much needed boots and shoes to benefit needy veterans. Pictured left to right for this year's official collection photo are John Gilmore, NGEN; Cheryl Samples, VAMC; Walter Elmore, VAG Chairman; Brian Hawkins, VAMC Director; Marvin Turner, Esq., Director, HUD National Capital Area Office; Stephanie Burns, Chief, VAMC Voluntary Services; Lonnie H. Bryant, Jr., NABVETS, PGC Chapter 0089 and Terry Speigner, CEO, NGEN, Inc. *Photograph courtesy of VAMC*.

The Winterhaven Homeless Stand Down is an annual event that brings together veteran service organizations, corporate entities, community partners, federal and local government agencies, faith-based organizations and non-profit organizations to collaborate and provide much needed social and medical services for veterans experiencing homelessness and at-risk of homelessness and their families. The services include medical screenings, mental health services, veterans claims and benefits assistance, employment/educational opportunities, housing assistance, clothing distribution, including new all-weather shoes/boots, and personal hygiene items. "A pair of new all-weather boots or shoes can make a difference and assist a homeless veteran in obtaining employment, housing and an array of other social service, medical, and economic opportunities," noted Elmore.



This year's event drew 704 Veterans seeking services of which 86 were women who had served in the armed forces and nearly 650 volunteers, including those on active duty from the Marines, Army, Navy and Air Force. Throughout the day, 100 participants received a free haircut in the barbershop. More than 1,000 donated coats were distributed along with sleeping bags, hats, gloves, backpacks, thermals, bus tokens, dry-cleaning

services and the 648 pairs of boots and shoes collected by HUD's VAG. Veterans Affairs Secretary Robert McDonald, pictured at left, reviewed the

collection as he toured the VAMC during the event. At right, a volunteer helps a participant try on a pair of new boots. "Over \$200,000 in donations from community partners, corporations and Veteran Support Organizations enabled us to provide for those who attended," added Stephanie Burns, Chief of VAMC Voluntary Services. *Photographs courtesy of VAMC*.



On Jan. 26, HUD Secretary Julián Castro announced \$26.9 million in grants to support 171 local homeless housing and service programs in Virginia. HUD's Continuum of Care (CoC) grants will ensure these local projects provide critically needed housing and support services to those persons and families experiencing homelessness. In addition to renewing funding to thousands of effective existing projects, HUD is funding 25 new projects that will provide permanent supportive housing to individuals and families experiencing chronic homelessness in areas with especially high need. These new projects were awarded as part of a special competition designed to help the Department make progress toward its goal of ending chronic homelessness. In Northern Virginia, two projects received additional funding. Arlington County's CoC will receive an additional \$250,192 to support their Turning Keys program and Fairfax County's CoC will receive an additional \$1 million grant to support their Pathway Homes program. The programs receiving the grants offer a variety of services to those who are experiencing homelessness, including street outreach, client assessment and direct housing assistance.

- **Feb. 19, Noon to 2 p.m.**, Introduction to Low Income Tax Credits and Tax Exempt Bonds at AHC, 2335 11<sup>th</sup> Street North, Arlington, VA 22201. Please join Michael Scheurer of the Virginia Housing Development Authority for a luncheon session on the basics of tax-exempt bonds and the Low Income Housing Tax Credit program for practitioners interested in learning how these programs work separately and together to produce affordable housing. This is intended to be a "hands on learning" experience for beginners. To register, visit handhousing.org.
- Feb. 24, 9:30 a.m. to 1 p.m. Economic Inclusion: Maximizing the Power of the EITC, the R.I.S.E. Demonstration Center, 2730 Martin Luther King, Jr. Avenue, SE, Washington, D.C. 20032. Kartik Athreya, group vice president, Federal Reserve Bank of Richmond, will discuss his recent research on the Earned Income Tax Credit (EITC), with a focus on EITC use in the District. The EITC is the Nation's largest income-support program. Rich Petersen and Joseph Leitmann-Santa Cruz of Capital Area Asset Builders will lead a discussion of current efforts to maximize the number of DC residents who benefit from the EITC and the partnerships required for success. Attendance is free, but registration is required.

## **MARYLAND**

Carol B. Payne, Field Office Director (410) 962-2520, <a href="https://hud.gov/maryland">hud.gov/maryland</a>

## **HUD Leaders Join City of Baltimore Point-in-Time Count**

The City of Baltimore conducted its annual Point-in-Time Count on Jan. 26 and 27. This year's count included promising practices designed to help Baltimore get a more accurate count of veterans and unaccompanied youth experiencing homelessness. Youth outreach workers were recruited to identify and count youth aging out of foster care and Lesbian Gay Bisexual Transgender (LGBT) youth living on the street or in abandon houses. On Jan. 25, Baltimore Field Office Director Carol Payne (pictured far right) hosted HUD's Tracey Dunn, Assistant Secretary for Congressional and Intergovernmental Affairs Erika



Moritsugu, and Assistant Secretary of Public Affairs Betsaida Alacantara, Mayor Stephanie Rawlings-Blake, Councilman (11th District) Eric Costello and Executive Director of the Journey Home at Mayor's Office of Human Services Adrienne Breidenstine (left to right) for a press conference to announce the purpose and importance of the annual PIT count. Speakers thanked the more than 400 volunteers for their service that evening and highlighted the City's partnership with the U.S. Departments of Housing and Urban Development and Veterans Affairs. Assistant Secretary Mortisugu delivered remarks amplifying HUD's commitment to ending veteran homelessness and chronic homelessness and praising the City's model practices to end homelessness. Held at the Our Daily Bread Employment Center, the Catholic Charities sponsored center serves children and families, people living in poverty, individuals with intellectual disabilities, individuals experiencing homelessness, immigrants, and seniors by providing services to address their immediate needs as well as support and prepare clients for independence and full lives. Later that evening, the PIT Count kick-off began with VA Deputy Secretary Sloan Gibson delivering remarks and thanking volunteers for their commitment to end chronic and veteran homelessness. Until 3 a.m. the following morning, the HUD crew canvassed their assigned area on foot, surveying homeless individuals sleeping on sidewalks and under bridges. The team also offered immediate shelter to those who were open to seeking housing and blankets to those who preferred to remain outside in the frigid 30 degree temps.

## PENNSYLVANIA – EASTERN REGION



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Philadelphia's Point-in-Time Count draws federal support, large turnout More than 300 volunteers turned out for Philadelphia's annual point-intime count on Jan. 21, assembling in teams to survey the unsheltered population across the city. "The point-in-time count is one of the strongest reminders we have of why we do the work we do—whether we work for a government agency, a nonprofit or simply volunteer our time to make a difference in the lives of those experiencing homelessness," stated HUD Regional Administrator Jane C.W. Vincent in her remarks. Nearly 50 employees from HUD, the Department of Veterans Affairs and the General

Services Administration volunteered. Joining this year's count was HUD Assistant Secretary for Fair Housing and Equal Opportunity Gustavo Velasquez, who teamed up with leaders from the city's Office of Supportive Housing to canvass Center City. Posing for a photo (above) during the kick-off program are Jane C.W. Vincent, HUD Regional Administrator; Gustavo Velasquez, HUD Assistant Secretary for Fair Housing and Equal Opportunity; Sister Mary Scullion, Project HOME Executive Director; and Marie Nahikian, City of Philadelphia Office of Supportive Housing (OSH) Director and David Holloman, OSH Chronic Homelessness Director.

As the annual organizer, Project HOME coordinated the count of all unsheltered people, including six locations for youth outreach. With a new, spacious location to better accommodate its volunteers, the service provider increased the efficiency of its adult count kick-off program. "Our hope is to use the findings from this count to increase housing and treatment resources for homeless men and women who are, today, living on our streets so that they might, tomorrow, live in homes with appropriate support," said Sister Mary Scullion. "Especially now—with unemployment and poverty high in Philadelphia and shelters and food pantries struggling to meet increased demand—we use this tool to help advocate for resources that are strategic investments." The city will report its one-night point-in-time count later in the year, which will help form the basis of HUD's 2015 national homeless estimate. While the count informs where the city might target its resources, it does not determine the funding level. Pictured above right, OSH



Chronic Homelessness Director David Holloman and HUD Assistant Secretary for Fair Housing and Equal Opportunity Gustavo Velasquez survey a man experiencing homelessness in downtown Philadelphia.



This year, the Youth Count Philadelphia 2015 formed to host eight events for young people experiencing homelessness that are harder to find. HUD's Van Williams (left) volunteered at the Achieving Independence Center for the youth count, where 16 young people were surveyed. Pictured with Williams are (left to right) Andre Saunders, Stephen Stone, Crystal Allen of Methodist Family Services of Philadelphia and Loneva Carlos of Wes Health Systems.

On January 27, HUD announced \$92.4 million in grants to support 568 local homeless housing and service programs in Pennsylvania. Of that amount, \$30 million was awarded to the City of Philadelphia.

According to the People's Emergency Center e-newsletter, the annual <u>United States Conference of Mayors Status Report on Hunger and Homelessness survey from 25 U.S. cities</u>—including Philadelphia—shows that while the nation's economic indicators are showing improvement, hunger and homelessness in these cities continue to rise. Across the cities over the past year, an average of 22 percent of the demand for emergency shelters is estimated to have gone unmet. Because no beds were available, emergency shelters in 73 percent of the surveyed cities had to turn away homeless families with children. Shelters in 61 percent of the cities had to turn away unaccompanied individuals. Over the past year in Philadelphia, 48% of the overall demand from families for emergency shelter was unmet. This is the same percentage as the previous year. To accommodate increased demand, shelters have had to increase the number of persons or families that can sleep in a single room, and distribute vouchers for hotel or motel stays because shelter beds were not available.

### Volunteers Celebrate the Life and Legacy of Dr. Martin Luther King, Jr.

On Jan. 19, Philadelphia Housing Authority residents and volunteers answered Dr. Martin Luther King, Jr.'s call "What are you doing for others?" as they spent MLK Day of Service performing service projects at three locations in the City. Pictured here, President and CEO Kelvin Jeremiah greeted HUD Philadelphia Acting Public Housing Director Monica Hawkins at the John F. Street Community Center, located adjacent to the Richard Allen Homes and Cambridge Plaza at 1100 Poplar Street. The center hosted a book drive for young PHA residents while volunteers cleaned and organized its library/computer center. Service events also took place at Norman Blumberg and West Park Apartments.



### **Pennsylvania Statewide Announcements**

• Pennsylvania Housing Finance Agency (PHFA) is inviting public comment on its plan for overseeing the annual allocation of money from the Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) fund. The PHARE fund was established by Act 105 of 2015 to provide the mechanism by which certain allocated state or federal funds, as well as funds from other outside sources, would be used to assist with the creation, rehabilitation and support of affordable housing throughout the Commonwealth. Written comments must be submitted via email to Bryce Maretzki at <a href="mailto:bmaretzki@phfa.org">bmaretzki@phfa.org</a> or to Clay Lambert at <a href="mailto:clamber@phfa.org">clamber@phfa.org</a>. The public comment period ends Mar. 1, 2015.

PHFA offers a variety of programs to help consumers with a home purchase, repair or improvement or to refinance their existing mortgage. Eligible consumers can also receive assistance with their down payment and closing costs, obtain a mortgage credit certificate and receive a free consultation from a home counseling agency. PHFA staff takes proactive steps to help consumers facing financial hardships. For more information, visit their website at <a href="https://www.phfa.org">www.phfa.org</a> or call their Customer Solutions Center at 1-855-U-Are-Home (827-3466). Customer service representatives are available 8 a.m. to 9 p.m. weekdays and 9 a.m. to 5 p.m. on Saturdays.

## PENNSYLVANIA - WESTERN REGION



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**Economic Transformation: Neighborhood by Neighborhood**On Jan. 15, Erie executive stakeholders joined Director Jane Miller and members of HUD's Pittsburgh Field Office team for a tour of the City's East Liberty and Larimer neighborhoods to learn their

best practices. East Liberty Development, Inc. Investment Officer Skip Schwab offered an historical perspective on community investment in East Liberty, while Mosites Company Real Estate Director Mark Minnerly spoke of transportation corridors and diversified funding streams. Kingsley Association Executive Director Malik Bankston addressed the importance of empowering residents and listed myriad community investment opportunities. The group toured housing options in the Choice Neighborhood of Larimer, as well as key developments in East Liberty including Bakery Square and the Google office complex. All communicated one clear message—economic transformation took many, many years of thoughtful planning to advance the two progressive communities. These transformations could be paralleled in many smaller cities and neighborhoods using the ingredients of time, energy and talent to amass the needed resources. Pictured above left, HUD Sustainability Officer Rebecca Maclean describes economic transformation strategies and tactics employed with Larimer's Choice Neighborhoods Implementation Grant to Erie's visiting stakeholders.

Did you know that FHLBank Pittsburgh's Community Lending Program (CLP) offers funding for qualified community and economic development projects that create housing, build infrastructure, help small businesses and strengthen neighborhoods? The CLP pool of funds is available year-round to FHLBank member financial institutions in Delaware, Pennsylvania and West Virginia. Member institutions access this funding at a very competitive rate, below FHLBank's regular lending rates, to lend to qualified community projects. A variety of funding options also gives you the flexibility to meet your project's needs. To discuss how your project might qualify for CLP funding, please contact James Gasperowich at 800-288-3400, ext. 2864, or <a href="mailto:james.gasperowich@fhlb-pgh.com">james.gasperowich@fhlb-pgh.com</a>. For a list of FHLBank member institutions near you, visit <a href="mailto:www.fhlb-pgh.com">www.fhlb-pgh.com</a> and select "About Us."

- **Feb. 3 through 5** The 2015 DOT Civil Rights Virtual Symposium: Speaking with One Voice: Connecting the DOTs is a three-day, virtual event that brings together people and ideas from leading experts on Civil Rights topics that impact the U.S. transportation system today and into the future. To register, <u>visit DOTCivilRightsSymposium2015</u>.
- **DUE Feb. 17, 4 p.m. EST** The Urban Redevelopment Authority of Pittsburgh (URA), in partnership with the City of Pittsburgh Department of City Planning and the Housing Authority of the City of Pittsburgh, is <u>requesting proposals</u> from a consultant, or consulting team, to undertake a Greater Hill District Housing Study to better understand the demand for housing in the Greater Hill District in order to help guide investment strategies and provide for diverse patterns of housing occupancy throughout the neighborhood, while sustaining and benefiting current residents.

# **VIRGINIA**

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# State of Virginia mobilizes to address the Housing and Healthcare needs for people experiencing homelessness

On Jan. 8 and 9, HUD's Office of Special Needs Assistance Programs (SNAPS) and the Office of HIV/AIDS Housing (OHH), which administers the Housing Opportunities for Persons with AIDS (HOPWA) Program, sponsored a catalytic state-wide action planning event in Virginia designed to improve coordination between HUD - funded



homeless assistance and HHS-funded healthcare. More than 50 stakeholders representing the housing and healthcare service systems came together to develop a statewide action plan that focuses on addressing the complex housing and healthcare needs of individuals experiencing or at risk of becoming homeless. SNAPS and OHH will conduct several more action planning sessions throughout the country in the coming months as part of the Housing – Healthcare (H²) TA initiative and wants to recognize the state of Virginia for their strong commitment to unite around this challenging issue. Virginia Secretary of Health and Human Services and Secretary of Commerce and Trade Maurice Jones provided opening remarks and pledged their commitment to supporting the action plan. Pictured above, the attending stakeholders, including Richmond Field Office Director Carrie Schmidt, developed action steps for the plan during facilitated break-out sessions. For more information, visit hud.gov.

#### Energy Department Recognizes City of Roanoke, VA for Leadership in Better Buildings Challenge

As part of the Obama Administration's effort to cut energy waste in the nation's buildings, the Energy Department recognized the city of Roanoke, Virginia for its leadership. Through the Better Buildings Challenge, Roanoke has committed to 20 percent savings by 2020 across more than 25 buildings, covering one million square feet. Roanoke has already achieved 16 percent energy savings since 2009, and its Better Buildings Challenge showcase project, a retrofit of the Berglund Center, is expected to result in 30 percent energy savings, totaling \$180,000 annually. The Berglund Center is a 390,000 square-foot entertainment and convention center with a performing arts theater, coliseum, exhibit hall, and special events center and office space. Kicking off upgrades in 2011, Roanoke first conducted a comprehensive assessment of the civic center and identified strategies to reduce energy use while increasing comfort and cutting costs. For the complete story, visit energy.gov.

### Congratulations

Governor Terry McAuliffe announced that companies participating in the Commonwealth's Virginia Values Veterans (V3)

**Program** have now pledged to hire a total of 10,000 Virginia veterans into jobs throughout the state. Governor McAuliffe said, "This milestone of 10,000 jobs pledged for Virginia's veterans is a testament to our V3 companies who have recognized that hiring veterans is good for their business, it's good for the veteran, and it's good for the Commonwealth." The Governor also announced proposals to expand the V3 Program, and to reward V3 companies for successfully recruiting, hiring and retaining transitioning service members and veterans. The <a href="newsrelease indicates these bills">news release indicates these bills</a> will be considered during the 2015 legislative session.

New to the Star City (Roanoke, Va.) in 2015 is Big Lick SOUP (Supporting Outstanding Urban Projects), a grassroots microfunding initiative to give real traction to creative projects in the Roanoke Valley. It's pretty simple. All members of the community are invited to bring a \$10 donation and enjoy a delicious, hearty meal—including soup—from local restaurants. Each donation goes toward a micro-grant that one Roanoker will receive by popular vote at the end of a night of presentations, music and fun. The grant recipient will use the funds to implement his or her community project idea in Roanoke. Detroit SOUP was the first of this kind and played a significant role in the efforts to revitalize the city of Detroit. Since then, the concept has been replicated globally. This micro-granting dinner celebrates and supports diverse community projects that can range thematically between art, urban agriculture, social justice, social entrepreneurism, education, technology and more. For more information about the Big Lick SOUP concept, visit <a href="https://example.com/theroaleanormal.com/theroalea

- **DUE Mar. 6** Applications are due for reservations of Low Income Housing Tax Credits under the 2015 nine percent competitive pool. For more information, visit the Virginia Housing Development Authorities' website.
- **Apr. 22** Southeast Rural Community Assistance Project's "Water is Life" Conference. For more information or to register, contact swats@sercap.org.

# **WEST VIRGINIA**

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## Charleston homeless' Tent City numbers dwindle

In the Jan. 4 edition of the *Charleston Gazette*, staff writer Rachel Molenda wrote, "Along the Elk River sits a small community made of tents and tarps. Many of Charleston's homeless congregate here, on the riverbank known as Tent City. Tent City has its own set of rules, its own standards. There are sets of friends here, and lovers. But, no one here has a permanent home. At least not yet. In the summer, there were 25 people living at the encampment next to the Spring Street Bridge. The Charleston-Kanawha



Housing Authority, using federal money, has given 14 of them housing vouchers, said Traci Strickland, director of the Kanawha Valley Collective, a nonprofit that addresses homelessness and poverty. Between six and eight people live in Tent City now. Some of those people are transient—just passing through Charleston—but out of the four remaining from the summer; two are on their way to having apartments. 'Basically, the other people that have been staying down there really just haven't wanted assistance with housing,' Strickland said. One tells Strickland he has a place to go if he wants or needs



one. Workers haven't been able to engage with the others to figure out their situations. 'If you really think about it, living in a shelter can be quite difficult,' Strickland said. Shelters are typically set up like dormitories, but a person might have 19 roommates instead of just one or two. 'Personally, I can't imagine doing that,' Strickland said." Above right, Sunday Gazette-Mail photographer F. Brian Ferguson captured an image of James "Ace" Everett, 72, as he walks among the tents and clotheslines of Tent City, a homeless encampment near the Spring Street Bridge. At left, James "Ace" Everett, 72, chops some wood to add to a fire at Charleston's Tent City. Everett claims to have been the camp's first resident, after he cleared the area along the banks of the Elk River. He has since found an indoor residence but still comes to the river to visit. For the complete story and more photographs, visit <a href="www.wygazette.com">wwgazette.com</a>. Story and photographs reprinted by permission of the Charleston Gazette.

- Feb. 17, 10 a.m. to 12:30 p.m. Community Education Resource Council hosts a session of bed bugs in the Lower Conference Room at the Charleston-Kanawha Housing Authority, 1525 Washington Street, West, Charleston, WV 25387. Please join HUD and the West Virginia Department of Agriculture and Legal Aid for a session designed for housing providers, homeless service organizations and other agencies on how to prevent bed bugs. The event will outline the treatment and responsibilities of both administering organizations and tenants. The Community Education Resource Council is a working group of individuals in agencies that strive to increase knowledge of services and providers and to enhance services in West Virginia. To register or for more information contact Evie Williams at <a href="Evie.Williams@hud.gov">Evie.Williams@hud.gov</a>
- March 23 & 24 Mission WV, Inc. and the THINK Program are excited to announce that registration is open for the 2nd Annual THINK Conference for Responsible Reality: Breaking the Cycle of Teen Pregnancy in West Virginia in Charleston, W. Va. Teen pregnancy education and prevention is an important issue in West Virginia. Teens becoming parents is part of a cycle that impacts the future of not only the mother-to-be but also the fathers, parents, and the community. The results are often long-term emotional, physical, and socio-economic. The 2nd Annual THINK Conference will bring together educators, community leaders, nurses, and school personnel throughout the state to share critical information about our successful initiatives and sustainability of our efforts in order to help our youth and unify individuals with a passion for adolescents as advocates for achieving the goal of "breaking the cycle." Sessions will include information and discussions about teen dating violence, media influences in the world today, 5 Love Languages, healthy relationships, and much, much more! For more information, please contact THINK Director Torri Childs, Mission WV, Inc., 168 Midland Trail, Ste. 1 Hurricane, WV 25526 or call (304) 562-0723.
- April 15, 16 & 17 2015 Spring Continuing Education Conference for Social Workers, Charleston (W. Va.) Civic Center. For additional info call (304) 345-6279, email <a href="mailto:Mail@NASWWV.org">Mail@NASWWV.org</a> or visit <a href="mailto:www.NASWWV.org">www.NASWWV.org</a>.

# **FUNDING OPPORTUNITIES**

### **Ongoing Opportunities:**

- The U.S. Department of Labor is accepting applications for "Stand Down" grants that will provide an estimated 10,000 homeless veterans with opportunities to reintegrate into society. The grants are being awarded under the department's Homeless Veterans' Reintegration Program.
- <u>Wells Fargo Homeownership</u> grant program to help local nonprofit housing organizations create sustainable homeownership opportunities for low-to-moderate-income people.
- The Surdna Foundation offers funding to nonprofit organizations that seek to help communities build wealth in a sustainable manner. Letters of Inquiry are accepted year around. For more information, click here.
- Kresge Foundation is accepting applications for funding for its <u>Advancing the Effectiveness and Resilience of Multi-Service</u>
   <u>Organizations</u> grant program.
- Kresge Foundation is accepting applications for funding for its Healthy Environments grant program.
- <u>The Coca Cola Foundation</u> offers grants to support programs that focus on: water stewardship; healthy and active lifestyles that lead to physical activity and nutritional education programs; community recycling; and education.
- The Macy's Foundation provides grants to organizations that are focused on women's issues.

## **Upcoming deadlines:**

- **DUE Feb. 2** The Five Star and Urban Waters Restoration Grant Program is seeking applications for grant funding for projects that develop community capacity to sustain local natural resources for future generations. Fundable projects include wetlands creation and restoration; green infrastructure and stormwater management; citizen's science and volunteer water monitoring; coastal habitat, riparian, urban forest restoration and other water quality protection and restoration projects in local communities. The grant program is offered in conjunction with the Urban Waters Federal Partnership which gives priority to projects located in underserved, environmentally overburdened communities. For more information go to www.nfwf.org/fivestar.
- **DUE Apr. 1** U.S. Secretary of Commerce Penny Pritzker announced that the round two designation competition of the 'Investing in Manufacturing Communities Partnership' (IMCP) is now open. IMCP, an Administration-wide initiative coordinated by the U.S. Commerce Department, is designed to accelerate the resurgence of manufacturing in communities nationwide. Specifically, the program aligns federal economic development investments behind long-term economic development strategies that help communities attract and expand private investment in the manufacturing sector and increase international trade and exports. Manufacturing Communities will receive preference for a range of future Federal economic development funding and technical assistance offered by IMCP participating agencies. Some Manufacturing Communities may receive financial assistance awards from IMCP participating agencies to assist in cultivating an environment for businesses to create well-paying manufacturing jobs in regions across the country.
- **DUE Apr. 30** The U.S. Department of Labor will fund \$100 million in grants to expand registered apprenticeship programs in high-skilled, high-growth industries like healthcare, biotechnology, information technology and advanced manufacturing. Registered Apprenticeships have long been known as one of the best training models for skilled trades ("earn while you learn"), yet the model remains underutilized in the United States. This unprecedented investment will help to transform apprenticeships for the 21st century and serves as a catalyst to increase the use of apprenticeship to meet employer needs in these sectors. Approximately 25 grants from \$2.5 million to \$5 million each will be awarded using funds collected from employers who use H-1B visas to hire foreign workers. The Funding Opportunity Announcement, which includes information on eligibility and how to apply, is available at <a href="http://www.grants.gov">http://www.grants.gov</a>. Prospective applicants are encouraged to view additional online resources at <a href="http://www.dol.gov/apprenticeship/">http://www.dol.gov/apprenticeship/</a>.

## REGION III HUDLINE NEWS

We welcome your feedback and invite you to share your news with Lisa A. Wolfe at <a href="lisa.a.wolfe@hud.gov">lisa.a.wolfe@hud.gov</a>. If you know anyone who would like to receive Region III HUDLine News, please feel free to share. To subscribe to the Region III HUDLine News, visit REGION III HUDLine News. We safeguard our lists and do not rent, sell or permit the use of our lists.