### Wyoming State Office

#### FY 2005 Annual Report

"Bringing HUD and Wyoming community resources together to encourage opportunities and promote growth"



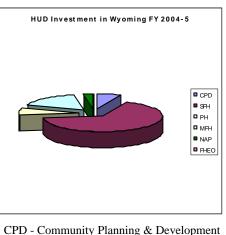
U. S. Department of Housing and Urban Development 150 East B Street, Room 1010 P.O. Box 11010 Casper, WY 82602-5001 888-245-2994 www.hud.gov www.español.hud.gov

# Message from the Staff

Welcome to our FY 2005 Annual Report. The Casper Field Office closed out another successful fiscal year with several accomplishments and record setting funding in some program areas this year homeless funding broke the \$1 million dollar mark for the first time! During our staff retreat to the Wind River Reservation, we celebrated our many successes, but also realized that we have a lot of work remaining to complete our mission — to increase homeownership, support community development, and increase access to affordable housing free from discrimination. As we visited with several of our partners on the Reservation, we also recognized that we cannot accomplish our mission without you! Although in this past year, we have gained several new partners and grantees, we need to continue to expand the circle. So, we invite your input into our coming year management plan and look forward to working with you on our shared goals. Finally, we would like to thank all our partners and grantees for your dedication. You provide hope and open doors to many Wyoming citizens, who would otherwise be shut out. We look forward to another successful year and partnership.



Casper Office Staff Left: Mary Coleman, Maria Rodriguez, Chris Stearns



SFH - Single Family Housing
PH - Public Housing
MFH - Multi Family Housing
NAP - Native American Programs
FHEO - Fair Housing & Equal Opportunity

## **Increase Homeownership Opportunities**

Today, homeownership is at an all-time high. For American families the purchase of a home is a primary source of personal wealth and prosperity. In order to expand homeownership opportunities in Wyoming, our office participated in several homeownership events. Homebuyer fairs provided first-time and minority homebuyers a chance to learn about the home buying process and available programs. Our efforts have helped keep Wyoming's homeownership rate above the national aver-We participated in the annual age. Road Show providing training to lenders throughout Wyoming communities on updated HUD/FHA programs, loan products and services. We provided training on predatory lending, energy efficiency, underwriting and appraisal, and housing counseling. We also provided an overview of the reverse mortgage program for CPA's and senior citizens at senior centers in Casper and Buffalo. In conjunction with Fannie

Mae, we provided a reverse mortgage training for lenders, housing counseling agencies and nonprofit organizations serving the elderly in Cheyenne. A public radio interview was also conducted in Riverton where listeners could call in and ask questions about the HECM (reverse mortgage) pro-

gram. Even though homeownership rates are high and minority homeownership rates have in fact increased, homeownership for native Americans and minorities still lag behind. In order to narrow this gap, we provided assistance to the Indian Housing Coordination Committee by participating in cultural events such as the Pathways Homeownership Fair in Ethete. We participated in the first Latina fair in Casper. Our office gave a presentation at the Wyoming Immigrant Access



DE Underwriting Training

Radio interview in Riverton

Forum to educate immigrant advocates, beneficiaries, social service, education and health care providers about HUD housing programs. To make the home buying process less complicated, our office continued working with our state housing counseling task force. We provided training and attended quarterly meetings.

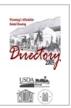


# **Promote Decent Affordable Housing**

Housing comes in many forms, from homeownership, to single-family rentals and multifamily developments, to meeting the special needs of our most vulnerable citizens. Many families have insufficient income to support mortgages in areas where they live. Therefore, HUD continues to support affordable housing for families and individuals that rent through public and assisted housing programs. One of our objectives was to work with the Wyoming Community Development Authority (WCDA) and Rural Development (RD) in preserving local housing stock and expiring contracts. This resulted in saving at least one, possibly two, multifamily projects. We also worked with our partners to create an

affordable rental housing directory that provides access to a single list of affordable rental housing projects in the state. We provided a toolkit and training to our local officials on America's Affordable Communities Initiative which seeks to reduce regulatory barriers that impede the development and availability of affordable housing. The Wyoming Community Development Authority (WCDA) and the city of Casper were nationally recognized for their efforts to reduce regulatory barriers. To increase opportunities for the elderly and persons with disabilities, our office (in cooperation with our Regional Multifamily Office) provided 202/811 training to multifamily owners, landlords and nonprofits that resulted in four grant applications. To help HUD-assisted renters make progress toward self-sufficiency, we coordinated with our Regional Public Housing Office to provide training to our housing authorities on Family Self-Sufficiency (FSS), Individual Development Account (IDA) programs and the use of the Housing Choice Voucher for homeownership. The state now has IDA programs in three areas and is progressing toward statewide coverage.

We partnered with energy-efficiency organizations to provide information to our customers about ways to improve energy efficiency and conservation.



### **Strengthen Communities**

This goal focuses on HUD programs that improve economic conditions and promote community development. Multifamily staff provided technical assistance to Riverside Plaza II, a senior project, to open a neighborhood networks computer center. Residents will develop computer skills and have access to the internet. This year World Changers and the city of Casper celebrated the rehabilitation of its 300th house.



Casper HUD office presents a capacity building grant award of \$150,000 to the Wind River Development Fund. (left: Lisa Wagner, Letitia Underwood, Pat Bergie, Scott Ratliff)

Community Development Block Grant (CDBG) funds were used to assist with replacing doors, windows, painting, replacing or repairing roofs. Our office participated in the annual small business and Native American business conferences to share information about the government contracting process. We participated in the annual Coalition for the Homeless "Walk in Your Shoes" fundraiser to raise awareness of homelessness throughout the state.

### **Ensure Equal Opportunity in Housing**

In celebration of the 37th anniversary of the Fair Housing Act, our office distributed toolkits to Mayors of Wyoming, the Governor and Tribal officials. This toolkit provided information about fair housing to help reduce discrimination in the sale, rental, and financing of dwellings as well as other housing-related transactions. We set up a public display to raise awareness of fair housing. We held several workshops on Fair Housing and Fair Housing Accessibility for our industry partners. These workshops offered critical information on the Fair Housing Act as well as more specific technical information on design and construction requirements. Our office participated in the disabilities Mega Conference in Cheyenne. We set up a booth to provide guidance for persons with disabilities, housing providers, and building and design professionals to en-

sure that our



Pathways Homebuyer Fair

programs are accessible to everyone.

### Embrace High Standards of Ethics, Management and Accountability

This goal focuses on the overall efficiency and effectiveness of our office. We are committed to improving our performance and delivering results to our customers. Our office published quarterly newsletters and the end-of-year report to keep our partners and customers informed about our activities and upcoming educational opportunities. This year HUD celebrated ten years on the web. We maintain our local website as a valuable resource, providing our citizens with online services and making government information easier to find and use. We provide our partners with quality training and information through satellite broadcasts, webcasts and our internet site to help improve their performance.

Our staff participated in several internal and external trainings for our personal enrichment, program knowledge and to maintain high individual performance. Our office visited the Wind River Reservation to meet some of our partners and to improve communication and employee involvement. We collaborated with our regional office on focus group sessions to solicit input on our customer service. As a result, we developed and implemented a customer service plan in order to increase customer satisfaction. To improve internal communications, our staff is involved in decisions on planning and developing a workable management plan.

Train-the-Trainer workshop for non-

profits and others. The program helps

trainers learn how to provide class-

room instruction for adults outside the

financial mainstream to develop finan-

cial knowledge and use banking ser-

vices effectively. We attended The

Institute for Youth Development

(IYD) grants conference de-

signed to help faith-based and

non-profit organizations com-

pete for federal grants. In

partnership with our Denver

HUD Office, Technical As-



Debbie Wilson, Vice-Pres. of WY Assn of Housing & Redevelopment (WAHR) was our guide on our trip to the Wind River Reservation.

Thank You, Debbie!

#### Promote Participation of Faith-Based and Community Organizations

Faith-based organizations and other grassroots groups provide the public important services. HUD wants to increase their involvement in our programs with educational seminars, technical assistance and by working closely with them. As the federal liaison to the Governor's Advisory Board on Faith Initiatives, we participated in several events

throughout the year to conduct outreach to inform potential partners on HUD opportunities. Wyoming Faith Initiatives received a continuing Compassionate Capital Fund grant. We partnered with Federal Deposit Insurance Corp (FDIC) to hold a Money Smart



sistance Collaborative (TAC) Money Smart Train-the Trainer workshop

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Looking Ahead..... <sup>v</sup>

What: Energy Saving Seminar

When: November 8, 2005

Where: Colorado Housing & Finance Authority, 1981 Blake Street, Denver

HUD is offering a free energy seminar to help building managers, maintenance staff and others to operate more energy-efficient apartment buildings

To register, call Cecily Channell at (212) 564-5800 ext. 13 or e-mail Channel@swinter.com What: Loss Mitigation Program Training

When: November 14-15, 2005

Where: Casper HUD Office via Tandberg system

Time: 8:00 am - 4:00 pm

Topics: Loss mitigation program overview, early delinquency servicing requirements, general program requirements, special forbearance agreements, loan modifications, preforeclosure sale, partial claims, etc.

To register, please call our office at toll free (888) 245-2994

eligible uses of McKinney Homeless funds, grant administration and financial management. Our office was on hand to help answer questions and provide one-on-one technical assistance. We coordinated and participated in consultation meetings with the cities of Casper, Cheyenne and the State. Our goal is to increase partnerships between faith-based/community organizations and HUD's traditional grantees. In collaboration with the Montana HUD Office a free grant application workshop was held in Billings. Wyoming faithbased organizations were invited to attend and receive one-on-one training.

What: Part 58 Environmental Training

When: November 16, 2005

Where: Casper HUD Office via Tandberg system

Time: 8:30 am - 4:00 pm

Topics: Types of environmental determinations, categorical exclusion not subject to Part 58.5 but subject to Part 58.6, categorical exclusion subject to part 58.5, environmental assessment, lead-based paint

To register, please call Howard Kutzer at (303) 672-5285 Ext. 1305