

Connecting with Communities:
A User's Guide to HUD Programs and the
2009 NOFA Process

March 2009

U.S. Department of Housing and Urban Development

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Introduction to the User's Guide

The U.S. Department of Housing and Urban Development (HUD) is pleased to provide you with this year's *Connecting with Communities: A User's Guide to HUD Programs and the 2009 NOFA Process*. HUD provides this User's Guide to help grant applicants become familiar with programs available to state and local governments; public housing agencies (PHAs); nonprofit organizations including colleges and universities; Indian tribes and tribally designated housing entities (TDHEs); graduate students; public housing resident organizations; owners of federally assisted low-income housing; and for-profit professional and technical services companies. The FY 2009 NOFAs have already been acted upon and this guide is meant to be an overview, explanation, and preparation for the future rather than dealing with currently available funding opportunities.

The User's Guide comprises the following sections:

- Introduction to the User's Guide provides an overview of HUD's Programs, Strategic Goals and Policy Priorities, as well as new initiatives and changes that were made to HUD's Notices of Funding Availability (NOFAs) for competitive funding opportunities in 2009.
- Part I, Registration Steps explains the registration process for Grants.gov.
- Part II, "Understanding the General Section". This part includes: What is the General Section?; What is a competitive grant?; What is a formula grant?; Factors for Award; and additional NOFA items and Grants.gov Registration requirements. Part I also includes two tables. Table one lists the 2009 funding opportunities contained in the General Section including program Catalog of Federal Domestic Assistance (CFDA) number and OMB Approval number. Table two lists programs by subject category and eligible applicant type.
- Part III, "Descriptions of FY 2009 Programs," provides information on the goals, eligible applicants, and eligible activities for each of the funding opportunities announced in HUD's program NOFAs.
- Part IV, "The American Reinvestment and Recovery Act (ARRA) of 2009 Programs", (also known as the Recovery Act) was passed by Congress to help stimulate the economy. This section provides information on ARRA programs and links to further information. Descriptions of the ARRA programs provide information on the goals, eligible applicants,

and eligible activities for each of the Recovery Act programs. All of HUD's Recovery Act funds have been awarded.

- Part V, "HUD's Formula-Based Programs," provides information on HUD's formula-based programs and other major initiatives, which account for the majority of the funding that HUD provides each year.
- Part VI, "Contact Information," provides a list of field offices; however, not all field offices handle all of HUD's programs. Applicants should look to the individual program NOFAs for contact numbers for information on specific programs.
- Part VII, "Just for Individuals," provides information for individuals on the process of how to work with local governments and nonprofit organizations to make financial assistance and housing counseling available. HUD does not provide funds directly to individuals.

In 2009, HUD's competitive program NOFAs were published individually rather than bundled together in a single publication. **These individual publications** made available approximately **\$3.7 billion** in competitive funding opportunities, tailored to help communities design and implement housing, economic development, and community development programs to address local needs. HUD funds are made available to state and local governments, Indian tribes, Tribally-Designated Housing Entities (TDHEs), nonprofit organizations, public and private developers, managers of affordable housing, universities, Public Housing Agencies (PHAs), and Public Housing Resident Associations. These funds are in addition to, and complement, the more than **\$42.5 billion**¹ provided to communities via formula grants, housing choice vouchers, and other funding.

Most of the **\$46.2 billion** that HUD administers is provided directly to state and local governments and PHAs to address locally identified priority housing, economic development, and community development needs. HUD believes these resources should promote comprehensive, coordinated approaches to address community conditions. Housing assistance, public housing revitalization, economic development, and other community development strategies work best when jointly implemented at the local level.

In Fiscal Year (FY) 2009, Congress passed the American Recovery and Reinvestment Act. The Act provided additional grant funds to HUD and other federal agencies to stimulate the economy through a rapid infusion of funding. The focus of HUD's ARRA funding is to create and retain

¹ This total includes appropriations for the Community Development Block Grant (CDBG) program (less set-asides), HOME Investment Partnerships, Public Housing Operating Fund, Public Housing Capital Fund, Indian Housing Block Grants (IHBG), Emergency Shelter Grants (ESGs), Housing Opportunities for Persons With AIDS (HOPWA), formula portion, Fair Housing Assistance Program (FHAP), and renewal of Housing Choice vouchers.

jobs, stabilize the neighborhoods suffering from foreclosures, help stimulate the housing market, and spur energy efficient and green development.

HUD's Strategic Plan contains critical goals for the Department. In awarding funding under this year's NOFAs, HUD will be guided by the following strategic goals:

- Increase homeownership opportunities;
- Promote decent affordable housing;
- Strengthen communities;
- Ensure equal opportunity in housing;
- Embrace high standards of ethics, management, and accountability; and
- Promote participation of faith-based and community organizations.

In addition, HUD's NOFAs contain Secretarial Policy Priorities established by HUD's Secretary. Each program NOFA encourages applicants to undertake specific activities that further the Secretary's policy priorities. HUD's FY2009 policy priorities are listed below:

- Improve the knowledge of Homeowners, Homebuyers, and Renters to be aware of discriminatory practices in real estate and lending; their rights; and increase financial literacy to prevent foreclosure to address the needs of households facing foreclosure;
- Encourage accessible design features, including;
 - Visitability in new construction and substantial rehabilitation; and
 - Use of universal design;
- Provide full and equal access to grassroots, faith-based, and other community-based organizations in HUD program implementation;
- Increase participation of Minority Serving Institutions (MSIs) in HUD programs;
- Promote Energy Star and Green Development;
- Promote Assistance to Veterans.

What's New?

NOFA News

The Department in FY 2009 did not release a SuperNOFA. Instead, individual Notices of Funding Availability (NOFAs) for each program were published on HUD's website (for paper applications) or Grants.gov for electronic applications.

The Federal Register notice announces the availability of funding references and where to find the funding opportunities rather than providing full details of the opportunity. The move to using Grants.gov Find to announce the availability of HUD's NOFAs saved both time and money in making grant opportunities available to the public.

The American Recovery and Reinvestment Act (ARRA) of 2009

The Recovery Act 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 – only eight days after President Obama signed the Act into law. Recovery Act investments in HUD programs will be not just swift, but also effective.: They will generate tens of thousands of jobs, modernize homes to make them energy efficient, and help the families and communities hardest hit by the economic crisis. The remaining 25 percent of funds were awarded via competition. In an effort to increase transparency and accountability, ARRA program information, investments, and results are provided at HUD's Recovery website at <http://portal.hud.gov/portal/page/portal/RECOVERY>.

Federal Funding Accountability and Transparency Act of 2006 (Public Law 109-282)

Known as FFATA or the Transparency Act, this Act requires full disclosure of all entities and organizations receiving Federal funds. This Act calls for the establishment of a central website that makes available to the public full disclosure of all entities receiving federal funds. The only exemptions to this law are federal transactions below \$25,000 and credit card transactions prior to October 1, 2006. Grantees should be aware that the law requires the information provided on the federal website to include:

- (1) The name of the entity receiving the award;
- (2) The amount of the award;
- (3) Information on the award including the transaction type, funding agency, the North American Industry Classification system code or Catalog of Federal Domestic Assistance number, program source, and an award title descriptive of the purpose of each funding action;
- (4) The location of the entity receiving the award and primary location of performance under the award, including the city, state, congressional district and country;

- (5) A unique identifier on the entity receiving the award and of the parent entity of the recipient, should the entity be owned by another entity; and
- (6) Any other relevant information specified by OMB.

The Transparency Act also required the creation of a federal website where all federal expenditure information would be available to the public. Applicants, grantees or the general public seeking information on federal financial assistance awarded can obtain this information using the federal website USASpending.gov.

Electronic Application

Grants.gov was established as a governmental initiative named E-Grants. Part of the President's 2002 Fiscal Year Management Agenda, E-grants was designed to improve government services to the public making government more focused on citizens and results, which includes expanding Electronic Government (E-Government).

The concept behind Grants.gov was to streamline and simplify the grants application process through a unified, federal government-wide approach for submitting applications electronically. The foundation for this effort had its origins in the Federal Financial Assistance Management Improvement Act of 1999, also known as Public Law 106-107. Public Law 106-107 required the federal agencies to streamline the grant application and reporting process. P.L. 106-107 has since sunset, but the federal grant making agencies have continued efforts to improve processes.

Grants Executive Board (GEB)

The Grants Executive Board is an interagency board established to provide guidance and governance for the operations of Grants.gov. Grants.gov is the federal agency portal established for grant applicants to find and apply for competitive grant programs offered by the federal government. The Grants Executive Board meets jointly with the Grants Policy Council on a bimonthly basis. The GEB conducts periodic satellite broadcasts and webinars to inform the grants community about new policies and procedures affecting Grants.gov users and the grants community as whole. For more information on GEB Stakeholder meetings go to

http://www.grants.gov/help/stakeholder_communications.jsp

The Grant Policy Committee (GPC)

The GPC was established by the Chief Financial Officers (CFO) Council, and consists of grants policy experts from across the Federal government. The vision of the GPC is to improve the effectiveness of Federal financial assistance by: (1) simplifying the application process (2) streamlining financial assistance award and administration (3) improving quality and timeliness of information related to assistance; and (4) improving stewardship of Federal dollars.

Mission

The GPC's mission is to improve the management of Federal financial assistance government wide while balancing the good stewardship of Federal dollars with reduced burden on applicants, recipients and Federal agencies.

The GPC recommends financial assistance policies and practices to the Office of Management and Budget (OMB) and coordinates related interagency activities.

GPC activities have focused on the following activities:

- Recommend uniform forms and formats for applications and post-award reports;
- Recommend improvements to audit and oversight policies and procedures;
- Support the professional development of the Federal workforce for awarding and administering Federal financial assistance to the stakeholder communities;
- Recommend standard and streamlined Federal-to-grantee business processes; Facilitate greater grantee and community input in streamlining Federal financial assistance processes through utilization of interagency sponsored satellite broadcasts and webinars. Information on GPC activities can be found at

http://www.cfoc.gov/index.cfm?function=grant_governance

HUD Initiatives**Making Home Affordable Initiative**

The Obama Administration's Making Home Affordable Program was created to help millions of homeowners refinance or modify their mortgage payments to a level that would be affordable now as well as in the future.

The Making Home Affordable Initiative, first announced by HUD Secretary Shaun Donovan on February 18, 2009, offered a comprehensive plan to stabilize the U.S. housing market. In just a few months, more than 200,000 borrowers had received offers for trial loan modifications, and tens of thousands of refinances. Trial modifications are under way, and informational mailings about the program have been sent to more than one million borrowers who may be eligible.

On July 1, 2009, Secretary Donovan announced an expansion of the Obama Administration's Home Affordable Refinance Program to include participation by borrowers who are current but up to 125 percent underwater on their mortgage. Under authorization provided by the Federal Housing Finance Agency, borrowers whose mortgages are currently owned or guaranteed by Fannie Mae and Freddie Mac are now allowed to refinance those loans according to the terms of the Home Affordable Refinance program established earlier this year.

Under the Making Home Affordable program eligible homeowners will be able to refinance existing mortgage or modify existing mortgages to enable them to have mortgage payments they can afford.

To learn more about the Making Home Affordable Program go to HUD's website <http://www.makinghomeaffordable.gov/>

HUD Approved Housing Counseling Agencies

HUD-approved housing counseling agencies are available to provide you with the information and assistance needed to avoid foreclosure. As part of President Obama's comprehensive Homeowner Affordability and Stability Plan (HASP), homeowners may be eligible for a special Making Home Affordable loan modification or refinance, to reduce monthly payments and retain their home.

For help in understanding the Making Home Affordable programs go to HUD's website at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/> to find a local counseling agency that will provide free foreclosure prevention services. Counselors will work with homeowners to determine eligibility for the program as well as assistance in completing and submitting required documents to the loan servicer.

Foreclosure prevention counseling services are provided free of charge by nonprofit housing counseling agencies working in partnership with the Federal Government. These agencies are funded, in part, by HUD and NeighborWorks® America. There is no need to pay a private company for these services.

HUD Foreclosure Rapid Response Teams

HUD has established Foreclosure Rapid Response Teams to assess the areas hardest hit by foreclosure. The task of these teams is to determine assistance needs based on delinquency rate data at the zip code level, as well as to conduct listening sessions with local stakeholders such as housing counseling agencies, lenders, and members of the public. Based on the findings of the Foreclosure Rapid Response Team full-time employees are committed to implement recommendations. Additionally, HUD has deployed Fair Housing Equal Opportunity (FHEO) specialists to areas hardest hit by foreclosure. The Fair Housing Specialists conduct outreach and education locally, receive discrimination complaints and where warranted, conduct full investigations of fair housing violations or discriminatory practices.

FHEO and its partners in the Fair Housing Assistance Program investigate approximately 10,500 housing discrimination complaints annually. Anyone who believes they are the victims of housing discrimination should contact HUD at 1 (800) 669-9777 (voice), (800) 927-9275 (TTY).

Homebuyer Tax Credit Helps First-Time Homebuyers To Buy A Home

On May 29, 2009, Secretary Donovan announced that the Federal Housing Administration (FHA) will allow homebuyers to apply the Obama Administration's new \$8,000 first-time homebuyer tax credit toward the purchase costs of a FHA-insured home. The *American Recovery and Reinvestment Act of 2009* offers homebuyers a tax credit of up to \$8,000 for purchasing their first home. Families can only access this credit after filing their tax returns with the IRS. FHA's rules allow State Housing Finance Agencies and certain non-profits to "monetize" up to the full amount of the tax credit (depending on the amount of the mortgage) so that borrowers can immediately apply the funds toward their down payments. Homebuyers using FHA-approved lenders can apply the tax credit to their down payment in excess of 3.5 percent of appraised value or their closing costs, which can help achieve a lower interest rate. The Tax Credit was recently modified to make more households eligible for the program. To find out more about the Tax Credit, please visit the Internal Revenue Service [website](http://www.irs.gov/newsroom/article/0,,id=204671,00.html?portlet7) at <http://www.irs.gov/newsroom/article/0,,id=204671,00.html?portlet7>. Answers to Frequently Asked Questions can be found at <http://www.irs.gov/newsroom/article/0,,id=206293,00.html>

HUD Offers Multi-Lingual Website To Help Families Who Are Limited English Proficient To Gain Access To HUD Programs

On June 17, 2009, HUD unveiled an enhanced website to promote equal access to housing programs by providing important HUD documents in 12 different languages. HUD's expanded Limited English Proficiency (LEP) website features factsheets, housing brochures and other forms in [Amharic](#), [Arabic](#), [Armenian](#), [Cambodian](#), [Chinese](#), [Farsi](#), [French](#), [Korean](#), [Portuguese](#), [Spanish](#), [Tagalog](#), and [Vietnamese](#), in addition to English. This website greatly expands HUD's ability to offer all families access to our programs and services, regardless of the language they speak. For more information go to HUD's website at <http://www.hud.gov/offices/fheo/promotingfh/lep.cfm>

Center for Faith-Based and Community Initiatives

In support of its goal to promote participation of grassroots, community-based, including faith-based organizations, HUD has established the Center for Faith-Based and Community Initiatives. The Center's mission is to cultivate support for faith-based and community organizations as they strengthen America's communities. The Center pursues its mission through strategic objectives of: reducing barriers to faith-based and community organizations' participation in HUD-sponsored programs; conducting outreach and providing technical assistance to strengthen the capacity of faith-based and community organizations; and encouraging partnerships between faith-based/community organizations and HUD's traditional grantees and sub-grantees. Among its activities, the Center has conducted two-day grant writing training sessions around the country that address organizational development, successful grant writing techniques, performance measurement, and factors for award. Over 40,000 individuals from organizations across the country have been trained in how to compete for public and private grants, and how to

enhance key skills for organizational effectiveness. Additionally, the Center's Unlocking Doors pilot project has hosted forums in cities across the country where faith-based and community groups have been able to meet with city and other community leaders regarding affordable housing initiatives.

HUD seeks to ensure that all Americans have access to safe and decent affordable housing, and to enable more individuals and families to realize the American dream of homeownership. The Center for Faith-Based and Community Initiatives at HUD seeks to expand the role of faith-based and community-based organizations (FBCOs) in this work, both by growing funded partnerships with FBCOs and also by strengthening independent efforts to address housing needs.

Equal Participation of Faith-Based Organizations

On July 9, 2004, HUD's Equal Participation of Faith-Based Organizations final rule was published. The final rule implements executive branch policy that, within the framework of constitutional church-state guidelines, faith-based organizations should be able to compete on equal footing with other organizations for federal funding. Executive Order 13279, entitled "Equal Protection of the Laws for Faith-Based and Community Organizations," establishes fundamental principles and policymaking criteria to guide federal agencies in formulating and developing policies that have implications for faith-based and community organizations to ensure the equal protection of the laws for these organizations in federally-assisted social services programs. Consistent with the Executive Order, the final rule describes HUD's policy for the participation of faith-based organizations in HUD programs and activities. In addition, the final rule makes a conforming amendment to regulations for the State Community Development Block Grant (CDBG) program regarding the equal participation of faith-based organizations in the program.

Southwest Border Region (SWBR) Colonias, and Migrant/Farmworker Initiative

In 1999, the Department initiated the Southwest Border Colonias and Migrant/Farmworker Initiative (<http://www.hud.gov/colonias>) to assist distressed rural communities address their respective needs. The SWBR Initiative is **not a program** and as such, does not have grant dollars, but works to coordinate HUD and federal services and programs for the target communities. The SWBR Initiative also works to identify and leverage existing resources and to collaborate with federal, state, and local partners to improve the plight of colonias and farmworker communities.

The SWBR organizes the efforts of numerous HUD programs that impact these distressed communities, targeting resources to make a difference. HUD's strategic plan enables the Department to work effectively in serving the needs of the local communities to:

- Increase homeownership opportunities;

- Promote decent, affordable housing;
- Strengthen communities;
- Ensure equal opportunity in housing;
- Maintain high standards of ethics, management, and accountability; and
- Promote participation of faith-based and community organizations.

HUD has invested millions in the Colonias and in migrant/farmworker communities through the Department's competitive awards, formula grants, and the other HUD program structures.

HUD defines **Colonias** as unincorporated rural communities located within 150 miles of the U.S.-Mexico Border. Since many Colonias are located in rural areas, they do not have formally sanctioned local governance and thus, lack one or more of the basic necessities local governments customarily provide and that most Americans take for granted, such as running water, sanitation and sewage systems, electricity, and paved roads. These problems, coupled with high poverty rates, make it more difficult for residents to help pay for critical services such as potable water and struggle on a daily basis with issues often associated with developing nations.

Farmworker populations exist nationwide and follow migratory paths running along three major routes, also known as streams. The Eastern migrant stream runs from Florida, through Georgia and the Carolinas, up to the Mid-Atlantic Region and as far north as New Hampshire and Maine. The Mid-America migrant stream starts in south Texas and runs through the Plains States of Kansas, Missouri, and Iowa, and towards the Mid-West Region to Illinois, Indiana, Michigan, and Wisconsin. The Western migrant stream runs from western Arizona and southern California, through the central and San Joaquin Valleys of California continuing on to Oregon, Washington, and western Idaho. Housing conditions vary, but generally dilapidated and unsanitary barracks-style housing, or no housing at all, is the norm for farmworkers and their families.

Conclusion

Connecting with Communities: A User's Guide to HUD Programs and the 2009 NOFA Process

This guide provides a succinct overview of all HUD programs, including the programs under the Recovery Act of 2009 so that citizens can better understand the scope of HUD programs and resources available to them through our community partners. **A copy of the User's Guide is available on HUD's Funds Available website at**

<http://www.hud.gov/offices/adm/grants/fundsavail.cfm>. The website also contains a link to the application materials for each program published on Grants. The Funds Available website provides a link to the schedule of satellite training broadcasts for the individual programs, and related information on HUD.

Part I: Understanding HUD's Competitive Notice of Funding Availability (NOFA) Process

What Is the General Section?

HUD's competitive Notices of Funding Availability (NOFAs) are composed of two documents: The General Section and the Program Section. The General Section is the way HUD announces funding available through its competitive grant programs. The General Section provides prospective applicants for HUD's competitive funding opportunities the ability to become familiar with the policy requirements, which are applicable to all NOFAs. Each published NOFA will contain a description of specific requirements for the program for which the funding is made available and each will refer to the General Section.

This User's Guide is only a supplement to published NOFAs. It is not the official legal document related to HUD's competitive grant programs. The individual NOFA publication on Grants.gov is the official source for competitive grant programs and what you should follow in developing your funding application.

What Is a Competitive Grant Program?

A **competitive grant** allows eligible applicants to request funding directly from HUD by submitting an application. Each competitive program has been created and authorized by Congress to accomplish one or more goals through specific types of activities.

Each application submitted competes with all other applications submitted for that particular program. Only a limited number of applicants—those that best meet the funding criteria established in the program NOFA—receive funding. Applicants who are eligible to apply for funding are listed in Table 2.

Common Factors for Award

Most of HUD's competitive grant programs are published as Notice of Funding Availability (NOFA) use the five criteria, known as Factors for Award, to rate and rank applications in the grant competitions. Using common factors for award makes preparing your grant applications more manageable if you are applying for funding under several different HUD programs.

The factors for award are:

1. Capacity of the Applicant and Relevant Organizational Staff;
2. Need/Extent of the Problem;
3. Soundness of Approach;
4. Leveraging Resources; and
5. Achieving Results and Program Evaluation.

The content of these five factors may vary slightly and may be *measured* differently during the application review according to the goals of specific programs. The User's Guide is only a supplement to the General Section and each individual NOFA, not a replacement. Anyone applying for funds **must** refer to the Grants.gov publication and each individual NOFA for details on how each program defines and measures these factors. The following is a more detailed discussion of each factor.

Factor 1—Capacity of the Applicant and Relevant Organizational Staff. This factor addresses the extent to which you have the organizational resources necessary to successfully implement your proposed activities in a timely manner. Such resources include a staff of sufficient size that possesses knowledge and experience in your proposed program activities. In cases where you will use personnel not considered to be staff of your organization, you may be asked to demonstrate timely and easy access to qualified experts/professionals. Relevant experience may include experience in managing grants. In cases where you previously received

funding from HUD, experience may be evaluated by your ability to achieve measurable progress in implementing your most recent grant awards.

Factor 2—Need/Extent of the Problem. This factor refers to whether or not your community has a significant problem to be addressed and an urgent need for HUD funding to address that problem. To determine need, HUD relies on you to document the extent of the problem in the geographic area that you will target with your program. For example, when you propose to target activities to a particular neighborhood, you should document the extent of need in that neighborhood as opposed to the larger community in which the neighborhood is located. The need should be related to the purpose of your proposed activities and documented using sound and reliable data wherever possible. If firm statistical data is not available for the target area, other means of documenting need are acceptable, but often are not rated as highly as an application that contains firm statistical evidence of need. If possible, you are encouraged to link the documentation of need to data identified in the community's Consolidated Plan, including the Analysis of Impediments (AI) to Fair Housing Choice.

To obtain a copy of your community's Consolidated Plan, contact the community development office of your local government or your local HUD Field Office. A list of HUD Field Offices and telephone numbers is provided in Appendix A. (Persons with hearing or speech impediments may access any of those numbers via TTY by calling the Federal Relay Service at 1-800-877-8339). To obtain a copy of your community's AI to Fair Housing Choice, contact the housing and community development office of your local government. Small cities (communities with less than 50,000 population) that are CDBG non-entitlement communities should contact the offices of their state government instead of their local government for copies of the Consolidated Plan, including the AI. Applicants should request electronic copies of these documents, if available, so that they can insert relevant portions of these documents into their electronic application submissions.

Factor 3—Soundness of Approach. This factor addresses the quality and appropriateness of your proposed program. The exact criteria that will be considered in rating this factor will vary by program and are detailed in each program NOFA. Examples of some criteria that **might** be considered include the extent to which:

- Activities in your work-plan and proposed budget detail the specific activities to be performed and benefits to be achieved.
- Activities in your work-plan give priority to the needs identified in Factor 2.
- Activities in your work-plan affirmatively further fair housing.
- Activities in your work-plan have a clear timeframe for implementation and will produce measurable results related to the purposes of the grant program in a reasonable time period.

- Activities in your work-plan will produce products or ideas that can be used in other communities.
- Activities in your work-plan further the policy priorities of HUD.

Factor 4—Leveraging Resources. This factor refers to your ability to secure resources beyond those provided by the specific program from which you are seeking funds. This factor is designed to encourage you to obtain resources in combination with HUD funding to increase your chances of achieving the purposes of the activities you propose to undertake. Leveraged resources may include funding or in-kind contributions, such as services or equipment. Partners providing the leveraged resources may include governmental entities, public or private nonprofit organizations, for-profit private organizations, individuals, or other entities willing to partner with you. Be sure to document evidence of these resources in a letter or other document signed by an authorized official of the organization legally able to make a binding commitment for the organization that will provide the resources, as specified in each program NOFA. The requirements for documentation are contained in each program section. Therefore, you may need to make special efforts to coordinate promises for funding to satisfy requirements. This factor focuses on resources targeted to the specific activities you are proposing. Therefore, you should give special consideration to creating partnerships that are appropriate for designing and implementing your proposed activities.

Factor 5—Achieving Results and Program Evaluation. Achieving results means you the applicant, has clearly defined and specific interim or final products (called outputs) that will be achieved during the award period. These will serve as benchmarks for measuring progress. In addition, your application should identify specific outcomes or impacts that your activities will have on the community. For example, as a result of your activities, you may successfully increase homeownership opportunities for minorities or persons with disabilities in your community, or you may improve the environmental quality of housing for children in the community. In structuring your application, keep in mind that *outcomes* are ultimate goals. *Benchmarks* or *outputs* are interim activities or products that lead to the ultimate achievement of your goals. You should carefully review the program NOFA(s) for which you are seeking funding, as many of the NOFAs contain specific outputs and outcomes that applicants are expected to achieve if awarded funds.

Program evaluation requires that you have identified specific reporting tools in place (or will have in place) to track output and outcome information, how information is being collected and how often, and the methodology you will use to measure your success in meeting your stated goals. HUD expects that if you are not meeting your stated goals and projected results that you will use the evaluation tool to adjust your business practices to ensure that performance goals are met within the award period. HUD uses a logic model to assist applicants in identifying outputs

and outcomes. HUD's Logic Model Form will help you complete your response to Factor 5 because it provides important information related to each specific program, i.e., service activities, outcomes, and evaluation tools. In addition, your completed logic model will provide a comprehensive summary of how your program will assist HUD in achieving Departmental policy priorities and goals. Training via satellite broadcast will be provided and available as a web cast from HUD's website at: <http://www.hud.gov/offices/adm/grants/fundsavail.cfm>. Web cast training information is available on HUD's website at: <http://www.hud.gov/>; click on "Training."

The logic model is also a reporting tool that enables you to identify outputs and outcome achievements each time you report to HUD. If you receive an award from HUD, your approved logic model will be part of your reporting to HUD during your period of performance. It is HUD's intent to publish approved logic models and grantee process reports submitted to HUD on its Grants website. Starting with awards made in FY 2009, HUD is establishing a Grants performance page that will feature program performance ratings issued by OMB. HUD will also post all approved logic models that show each awardee's projected outputs and outcomes during the period of performance. As required performance reports are received by HUD, they will be added to the web site. HUD is creating this web page to highlight and make available to the public performance results from HUD funded programs in keeping with Executive Order 13392, issued December 14, 2005, and published in the Federal Register on December 19, 2005 (70 FR75373). HUD believes that informing the public on progress in funded programs is in keeping with presidential and congressional intent for transparency in federally funded programs, as demonstrated by the passage of the Federal Funding Accountability Act of 2006 (Pub. L. 109-282), and creation of the federal web sites <http://www.ExpectMore.gov>

Registration

All grantees must have a Data Universal Numbering system Number from Dun and Bradstreet and have a current active registration in the Central Contractor Registration (CCR.) In addition, all of HUD's competitive programs require electronic application via the Federal portal www.grants.gov. A DUNS number, CCR registration and registration with grants.gov is required to use the Grants.gov system.

Obtaining a DUNS Number

Before obtaining a DUNS number, check to see if your organization already has a DUNS number. To check go to <https://www.bpn.gov/CCRSearch/Search.aspx>, enter your organization name, city and state. If a record is found, you can copy the DUNS number and then go to www.ccr.gov and search CCR to see if the CCR registration is current for your organization. If the registration found is not for your organization, or not current, you will have to follow the registration instructions available on the Dun and Bradstreet website and CCR website. A brief synopsis of where to obtain information is below:

To obtain a DUNS number you can go to the Dun & Bradstreet (D&B) website at <http://fedgov.dnb.com/webform>, or if in the U.S. or U.S. Virgin Islands call 866-705-5711, and if in Alaska or Puerto Rico call 800-234-3867. Please remember that the organization name must exactly match the name as it appears in IRS tax records. For Federal Assistance applicants/grantees there is no charge to register with Dun and Bradstreet and obtain a DUNS number.

Registering with CCR. Organizations must register or annually renew its registration with CCR. For assistance with the registration process, you are strongly encouraged to use the on line help which includes a Users Guide showing each step in the process with accompanying screen shots. The Users Guide and screen shots can be found at <http://www.ccr.gov/handbook.aspx>. If you run into any problems, you can contact the CCR Assistance Center, Monday through Friday, 8 a.m. to 4 p.m., Eastern Time at 888-227-2423 or 269-961-5757 or online at www.ccr.gov.

Registering with Grants.gov. In order to submit an electronic application, in addition to having a DUNS number and CCR registration, applicants must be registered with Grants.gov.

Instructions for registration with Grants.gov are found at http://www.grants.gov/applicants/get_registered.jsp. Users of the Grants.gov system must be registered and also must be authorized to submit the application for federal assistance. If you have questions or need additional information, call the Grants.gov Contact Center at 800-518-GRANTS (4726) or email support@grants.gov. The Contact Center hours of operation are Monday-Friday 7 a.m. to 9 p.m. eastern standard time.

The Organization Register user's guide can be retrieved from the Grants.gov website at:

http://www.grants.gov/applicants/get_registered.jsp.

Detailed information on the registration process can also be found in each Fiscal Year's General Section to HUD's Notices of Funding Availability. Applicants seeking funding from HUD must read the General Section each year to obtain the latest information on the registration process and other requirements related to submission and timely receipt of application.

Competitive Grant Program List

Table 1 lists all of the Notice of Funding Availability for 2009 by program category. Each program is described in Part II of this User's Guide.

Table 1: Competitive Grant Programs

Application Deadline Date. (All applications must be submitted and validated by Grants.gov no later than 11:59:59 P.M. Eastern Time on the application deadline date. See submission details in General Section)

A copy of the User's Guide is available on HUD's Funds Available website at <http://www.hud.gov/offices/adm/grants/fundsavail.cfm>. The website also contains a link to the application materials for each program published on Grants. The Funds Available website provides a link to the schedule of satellite training broadcasts for the individual programs, and related information on HUD.

Community Development Technical Assistance (CD-TA) Programs

HOME TA	McKinney-Vento Homeless Assistance Programs TA
CFDA No.: 14.239 OMB Approval No.: 2506-0166	CFDA No.: 14.235 OMB Approval No.: 2506-0166
CHDO (HOME) TA	HOPWA TA
CFDA No.: 14.239 OMB Approval No.: 2506-0166	CFDA No.: 14.241 OMB Approval No.: 2506-0166
CDBG Technical Assistance Grant Program	CDBG State and Small Cities Program
CFDA No.: 14.227 OMB Approval No.: 2206-0077	CFDA No.: 14.219 OMB Approval No.: 2506-0020
CDBG Section 108	CDBG Insular Grant Program
CFDA No.: 14.248 OMB Approval No.: 2206-0077	CFDA No.: 14.225 OMB Approval No.: 2206-0077

Indian Community Development Block Grant Program

Indian Community Development Block Grant Program (ICDBG)	
CFDA No.: 14.862 OMB Approval No.: 2577-0191	

University and College Programs

Historically Black Colleges and Universities Program (HBCU)	Alaska Native/Native Hawaiian Institutions Assisting Communities Program (AN/NHIAC)
CFDA No.: 14.520 OMB Approval No.: 2528-0235	CFDA No.: 14.515 OMB Approval No.: 2525-0206
Hispanic-Serving Institutions Assisting Communities Program (HSIAC)	Tribal Colleges and Universities Program (TCUP)
CFDA No.: 14.514 OMB Approval No.: 2528-0235	CFDA No.: 14.519 OMB Approval No.: 2525-0215
Doctoral Dissertation Research Grant Program (DDRG)	
CFDA No.: 14.516 OMB Approval No.: 2528-0235	

Fair Housing Initiatives Programs

Fair Housing - Private Enforcement Initiative (PEI)	Fair Housing Organization Initiative (FHOI)
CFDA No.: 14.418 OMB Approval No.: 2529-0033	CFDA No.: 14.417 OMB Approval No.: 2529-0033

Fair Housing Education and Outreach Initiative (EOI)	
CFDA No.: 14.416 OMB Approval No.: 2529-0033	
Housing Counseling Programs	
Housing Counseling – Local Housing Counseling Agencies (LHCA) National and Regional Intermediaries State Housing Finance Agencies (SHFA)	Housing Counseling Training
CFDA No.: 14.169 OMB Approval No.: 2502-0261	CFDA No.: 14.316 OMB Approval No.: 2502-0567
Healthy Homes and Lead Hazard Control Programs	
Lead-Based Paint Hazard Control Grant Program	Healthy Homes Demonstration Program
CFDA No.: 14.900 OMB Approval No.: 2539-0015	CFDA No. 14.901 OMB Approval No.: 2539-0015
Lead Hazard Reduction Demonstration Grant Program	Lead Hazard Control Capacity Building Grant Program
CFDA No. 14.905 OMB Approval No.: 2539-0015	CFDA No. 14.912 OMB Approval No.: 2539-0015
Green and Healthy Homes Technical Studies	
CFDA No. 14.911 OMB Approval No.: 2539-0015	
Economic Development and Self Sufficiency Programs	
Rural Housing & Economic Development (RHED)	Self-Help Homeownership Opportunities Program (SHOP)
CFDA No.: 14.250 OMB Approval No.: 2506-0169	CFDA No.: 14.247 OMB Approval No.: 2506-0157
Brownfield Economic Development Initiative (BEDI)	Capacity Building for Community Development and Affordable Housing
CFDA No.: 14.246 OMB Approval No.: 2506-0153	CFDA No.: 14.252
Public Housing Resident Opportunity and Self-Sufficiency (ROSS)	
ROSS Service Coordinators Program	Public Housing Family Self-Sufficiency
CFDA No.: 14.870 OMB Approval No.: 2577-0229	CFDA No.: 14.877 OMB Approval No.: 2577-0229
Targeted and Assisted Housing	
Assisted-Living Conversion Program for Eligible Multifamily Projects	Section 811 Supportive Housing for Persons with Disabilities
CDFA No.: 14.314 OMB Approval No.: 2502-0542	CFDA No.: 14.181 OMB Approval No.: 2502-0462
Section 202 Supportive Housing for the Elderly	Service Coordinators in Multifamily Housing
CFDA No.: 14.157 OMB Approval No.: 2502-0267	CFDA No.: 14.191 OMB Approval No.: 2502-0447
Continuum of Care Homeless Assistance Programs	
Supportive Housing Program (SHP)	Shelter Plus Care (S+C)
CFDA No.: 14.235 OMB Approval No.: 2506-0112	CFDA No.: 14.238 OMB Approval No.: 2506-0112
Section 8 Moderate Rehabilitation Single Room Occupancy (SRO)	
CFDA No.: 14.249 OMB Approval No.: 2506-0112	

Who Can Apply for HUD Programs?

Each program has different statutory and congressionally mandated requirements for determining which organizations are eligible to apply for funding. The table below provides a listing of the funding opportunities arranged by the type of applicant eligible for each. The table is only a guide. You must read the Eligible Applicants Section for the specific program NOFA to determine eligibility for program funds.

Although HUD is strictly prohibited from awarding funding to ineligible applicants, we strongly encourage ineligible groups with expertise to partner with an eligible entity.

The table below displays all NOFA programs by applicant type.

<i>NOFA Programs Listed by Applicant Type</i>	
<i>Type of Applicant</i>	<i>Available Programs</i>
<i>Governmental Organizations</i>	
States	<ul style="list-style-type: none"> • HOME Technical Assistance (TA) • McKinney-Vento Homeless Assistance Programs TA • Housing Opportunities for Persons With AIDS (HOPWA) TA • Fair Housing Initiatives Program (FHIP) <ul style="list-style-type: none"> — Education and Outreach Initiative (EOI) • Housing Counseling Programs <ul style="list-style-type: none"> — State Housing Finance Agencies (SHFAs) • Lead-Based Paint Hazard Control Program • Healthy Homes Technical Studies Program • Lead Technical Studies Program • Healthy Homes Demonstration Program • Lead Outreach Grant Program • Rural Housing and Economic Development (RHED) • Brownfield Economic Development Initiative • Continuum of Care <ul style="list-style-type: none"> — Supportive Housing Program (SHP) — Shelter Plus Care (S+C)
Units of General Local Government	<ul style="list-style-type: none"> • HOME TA • McKinney-Vento Homeless Assistance Programs TA • HOPWA TA • FHIP <ul style="list-style-type: none"> — Education and Outreach Initiative (EOI) • Lead-Based Paint Hazard Control Program • Healthy Homes Technical Studies Program • Lead Technical Studies Program • Healthy Homes Demonstration Program • Lead Outreach Grant Program • Lead-Based Paint Hazard Reduction Demonstration Grant Program • Continuum of Care <ul style="list-style-type: none"> — Supportive Housing Program (SHP) — Shelter Plus Care (S+C)

<i>NOFA Programs Listed by Applicant Type</i>	
<i>Type of Applicant</i>	<i>Available Programs</i>
<i>Governmental Organizations</i>	
Public Housing Agencies (PHAs)	<ul style="list-style-type: none"> • McKinney-Vento Homeless Assistance Programs TA • FHIP <ul style="list-style-type: none"> — Education and Outreach Initiative (EOI) • Healthy Homes Demonstration Program • Economic Development and Self-Sufficiency Programs <ul style="list-style-type: none"> — Public and Indian Housing Family Self-Sufficiency (FSS) • Continuum of Care <ul style="list-style-type: none"> — Supportive Housing Program (SHP) — Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program for Homeless Individuals — Shelter Plus Care (S+C) • Section 811 Supportive Housing for Persons With Disabilities² • Service Coordinators in Multifamily Housing • Housing Choice Voucher FSS Program Coordinators • ROSS – Service Coordinators • Public and Indian Housing Family Self-Sufficiency
Tribally Designated Housing Entities (TDHEs)	<ul style="list-style-type: none"> • Public and Indian Housing Family Self-Sufficiency Program • ROSS – Service Coordinators
Indian Tribes	<ul style="list-style-type: none"> • Lead-Based Paint Hazard Control Program • Healthy Homes Technical Studies Program • Lead Technical Studies Program • Healthy Homes Technical Studies • Healthy Homes Demonstration Program • Lead Outreach Grant Program • Community Development Block Grant (ICDBG) Program for Indian Tribes and Alaska Native Villages • ROSS – Service Coordinators • Public and Indian Housing Family Self-Sufficiency

² To qualify for Section 811 Supportive Housing, the PHA must be a 501(c)(3) tax-exempt organization.

<i>NOFA Programs Listed by Applicant Type</i>	
<i>Type of Applicant</i>	<i>Available Programs</i>
<i>Nonprofit Organizations and Others</i>	
<i>Nonprofit Organizations</i>	<ul style="list-style-type: none"> • Community Development TA • Fair Housing Initiatives Program (FHIP)³ <ul style="list-style-type: none"> — Private Enforcement Initiative (PEI) — Education and Outreach Initiative (EOI) — Fair housing organization Initiative (FHOI) • Housing Counseling Program (HCP)⁴ <ul style="list-style-type: none"> — Local Housing Counseling Agencies — National, Regional — State Housing Finance Agencies • Housing Counseling Training • Healthy Homes and Lead Hazard Control <ul style="list-style-type: none"> — Healthy Homes Technical Studies Program — Lead Technical Studies Program — Healthy Homes Demonstration Program — Operation Lead Elimination Action Program (LEAP) — Lead Outreach Grant Program • Economic Development and Self-Sufficiency Programs <ul style="list-style-type: none"> — Rural Housing and Economic Development (RHED) • Continuum of Care <ul style="list-style-type: none"> — Supportive Housing Program (SHP) (private, nonprofit organizations) — Section 8 Moderate Rehabilitation SRO Program for Homeless Individuals (private, nonprofit organizations) • Section 202 Supportive Housing for the Elderly • Assisted Living Conversion Program (ALCP) for Eligible Multifamily Projects • Section 811 Supportive Housing for Persons With Disabilities • Service Coordinators in Multifamily Housing⁵ <ul style="list-style-type: none"> • McKinney-Vento Homeless Assistance Programs TA • ROSS – Service Coordinators

³ For FHIP-PEI, the nonprofit organization must be a fair housing enforcement organization with at least 1 year of experience in complaint intake and investigation, testing for fair housing violations, and meritorious claims in the 2 years prior to the filing of the application. For FHIP-FHOI, the nonprofit must be a qualified fair housing enforcement organization with at least 2 years experience in complaint intake and investigation, testing for fair housing violations, and meritorious claims in the 3 years prior to the filing of the application.

⁴ For HCP, the nonprofit organization must be a HUD-approved housing counseling agency.

⁵ For SCMFH, only owners of eligible multifamily assisted developments may apply

<i>NOFA Programs Listed by Applicant Type</i>	
<i>Type of Applicant</i>	<i>Available Programs</i>
<i>Nonprofit Organizations and Others</i>	
<i>Colleges and Universities</i>	<ul style="list-style-type: none"> • Historically Black Colleges and Universities (HBCU)⁶ • Hispanic-Serving Institutions Assisting Communities (HSIAC)⁷ • Alaska Native/Native Hawaiian Institutions Assisting Communities (AN/NHIAC)⁸ • Tribal Colleges and Universities Program (TCUP)⁹ • FHIP <ul style="list-style-type: none"> — Education and Outreach Initiative (EOI) • Healthy Homes Technical Studies Program • Lead Technical Studies Program • Healthy Homes Demonstration Program • Operation LEAP (non-public entities) • Lead Outreach Grant Program
<i>Doctoral Students</i>	<ul style="list-style-type: none"> • Doctoral Dissertation Research Grant (DDRG) • Early Doctoral Student Research Grant (EDSRG)
<i>Resident Organizations</i>	<ul style="list-style-type: none"> • ROSS – Service Coordinators • FHIP <ul style="list-style-type: none"> — Education and Outreach Initiative (EOI)
<i>Owners of Assisted Low-Income Housing</i>	<ul style="list-style-type: none"> • Service Coordinators in Multifamily Housing

⁶ To qualify for the HBCU program, the college or university must be designated as an HBCU by the U.S. Department of Education.

⁷ To qualify for HSIAC, the college or university must meet the U.S. Department of Education's definition of an Hispanic Serving Institution.

⁸ To qualify for AN/NHIAC, the college or university must meet the U.S. Department of Education's definition of an Alaskan Native or Native Hawaiian Institution.

⁹ To qualify for TCUP, the college or university must meet the U.S. Department of Education's definition of a tribal college or university. In some cases, TCUs are part of a tribal government.

<i>NOFA Programs Listed by Applicant Type</i>	
<i>Type of Applicant</i>	<i>Available Programs</i>
<i>Nonprofit Organizations and Others</i>	
<i>For-Profit Professional and Technical Services Companies</i>	<ul style="list-style-type: none"> • HOME TA • McKinney-Vento Homeless Assistance Programs TA • FHIP <ul style="list-style-type: none"> — Education and Outreach Initiative (EOI) • Healthy Homes Technical Studies • Lead Technical Studies Programs • Healthy Homes Demonstration Program • Lead Outreach Grant Program • Operation LEAP

Fiscal Year 2009 Programs

This section provides brief descriptions of the programs included in HUD's 2009 Notice of Funding Availability (NOFA). The descriptions summarize the purpose of the programs, eligible applicants, and eligible activities. Before applying for a particular program, applicants should read the NOFA explanation of the program, including the Eligible Applicants section, to make sure that their organization and proposed activities qualify under the program requirements. The descriptions in the individual NOFAs are more detailed than those provided below and the NOFA requirements govern eligibility. You may also contact your HUD Field Office (see Appendix A) for more information. The programs are grouped under subheadings based on the general purpose of the program.

Housing and Community Development

Descriptions of the following programs are included in this section.

Technical Assistance (TA)

- HOME TA
- Community Housing Development Organization (CHDO) HOME TA
- McKinney-Vento Homeless Assistance Programs TA
- Housing Opportunities for Persons With AIDS (HOPWA) TA

Community Development Block Grant (CDBG)

- CDBG Entitlement Program
- CDBG State and Small Cities Program
- CDBG Section 108
- CDBG Insular
- CDBG TA
- Capacity Building for Community Development and Affordable Housing

Indian Community Development Block Grant

- Community Development Block Grant (ICDBG) Program for Indian Tribes and Alaska Native Villages

Universities and Colleges

- Historically Black Colleges and Universities (HBCU)
- Hispanic-Serving Institutions Assisting Communities (HSIAC)
- Alaska Native/Native Hawaiian Institutions Assisting Communities (AN/NHIAC)
- Tribal Colleges and Universities Program (TCUP)

Student Research and Study Program

- Doctoral Dissertation Research Grant (DDRG)

Fair Housing Outreach/Enforcement and Housing Counseling

- Fair Housing Initiatives Program (FHIP)
- Private Enforcement Initiative (PEI)
- Education and Outreach Initiative (EOI)
- Fair Housing Organization Initiative (FHOI)

Housing Counseling Program (HCP)

- National and Regional Intermediaries
- Local Housing Counseling Agencies
- State Housing Finance Agencies (SHFAs)
- Housing Counseling Training Program (HCTP)

Healthy Homes and Lead Hazard Control

- Lead-Based Paint Hazard Control Program
- Lead Hazard Reduction Demonstration Grant Program
- Lead Hazard Control Capacity Building Program
- Healthy Homes Technical Studies Program
- Healthy Homes Demonstration Program
- Green Healthy Homes Technical Studies Program

HOPE VI Main Street Grants for Small Communities Family Unification Program

TECHNICAL ASSISTANCE (TA)

HOME TA. The HOME Investment Partnerships Program provides funds to state and local governments (participating jurisdictions [PJs]), to implement local housing strategies to increase the supply of housing for low-income people. HOME TA is designed to improve the ability of PJs to effectively design and implement HOME strategies. HOME TA provides funds to the following entities:

HOME PJs include:

- For-profit or nonprofit professional and technical services firms with demonstrated knowledge of the HOME program and the capacity to provide TA;
- Public purpose organizations responsible to the chief elected officers of PJs established pursuant to state or local legislation;
- Agencies or authorities established by two or more PJs to carry out activities consistent with the purposes of the HOME program; and
- National or regional nonprofit organizations that have memberships comprised predominantly of entities, officials of entities of PJs, or PJs' agencies or established organizations.

The funding may be used for the following activities:

- To improve the ability of PJs to design and implement housing programs that reflect sound underwriting, management, and fiscal controls; demonstrate measurable outcomes in the use of public funds; and include accurate and timely reporting of HOME program accomplishments;
- To encourage public-private partnerships that yield an increase in the amount of private dollars leveraged for HOME-assisted projects and result in an increase in the commitment and production of HOME-assisted units;
- To assist PJs in developing strategies that ameliorate the affordability gap between rapidly increasing housing costs and the less rapid growth in income among low-income households, especially among underserved populations; and
- To assist PJs in developing strategies that increases and helps sustain homeownership opportunities for low-income households, particularly low-income minority households, and directly result in the commitment and completion of HOME-assisted units.
- Improve PJs ability to incorporate energy efficiency into the planning, design, financing, construction, and operation of affordable housing.

Approximately \$6,500,000 is available under the HOME TA Program for fiscal year (FY) 2009.

Program Office: Community Planning and Development

HOME Community Housing Development Organization TA (HOME-CHDO TA). HOME-CHDO TA is designed to provide education and organizational support assistance to CHDOs in the HOME program with the objective of developing their HOME-assisted units. Not less than 40 percent of the funds made available for HOME-CHDO TA in FY 2009 shall be made available to eligible organizations that have worked primarily in one state. HOME-CHDO TA provides funds to the following entities:

Public or private nonprofit intermediary organizations that customarily provide services in more than one community related to the provision of decent housing that is affordable to low- and moderate-income persons or related to the revitalization of deteriorating neighborhoods; have demonstrated experience in providing a range of assistance (such as financing, TA, construction, and property management assistance) to CHDOs or similar organizations that engage in community revitalization; and have demonstrated the ability to provide TA and training for community-based developers of affordable housing.

The funding may be used for the following activities:

- To assist new CHDOs and potential CHDOs develop the organizational capacity to own, develop, and sponsor HOME-assisted projects. A *new CHDO* is defined as a nonprofit organization that, within three years of the publication of this NOFA, was determined by a PJ to qualify as a CHDO and is expected to enter into a written agreement with that PJ to own, develop, or sponsor HOME-assisted housing within 24 months of the PJ's determination that the organization qualifies as a CHDO;
- To improve the HOME program production and performance of existing CHDOs in the areas of program design and management, including: underwriting, project financing, property management, compliance, and organizational management and capacity, including: fiscal controls, board development, contract administration, and compliance systems;
- Provision of organizational support TA and training to community groups for the establishment of community land trusts as defined in Section 223(f) of the Cranston Gonzales National Affordable Housing Act; and
- Funding of various operating expenses for eligible CHDOs that own, develop, or sponsor HOME-assisted housing under the "pass-through" provision. Operating expenses may include reasonable and necessary costs for the operation of the CHDO such as salaries, wages, and other employee compensation and benefits; employee education, training, and travel; rent; utilities; communication costs; taxes; insurance; and equipment, materials, and supplies. Providers must establish written criteria for selection of CHDOs receiving pass-through funds. PJs must designate the organizations as CHDOs, and generally the organizations should not have been in existence more than three years. Providers must enter into an agreement with the

CHDO that the agreement and pass-through funding may be terminated at the discretion of HUD if no written legally binding agreement to provide assistance for a specific housing project (for acquisition, rehabilitation, new construction, or tenant-based rental assistance) has been made by the PJ with the CHDO within 24 months of initially receiving pass-through funding. The pass-through amount, when combined with other capacity building and operating support available through the HOME program, cannot exceed the greater of 50 percent of the CHDO's operating budget for the year in which it receives funds or \$50,000 annually.

Approximately \$8,000,000 is available under the HOME-CHDO TA Program for fiscal year (FY) 2009.

Program Office: Community Planning and Development

McKinney-Vento Homeless Assistance Programs TA (McKinney-Vento TA). Homeless TA funds are available to provide McKinney-Vento Homeless Assistance Act, HUD-funded grantees, project sponsors, and potential recipients with skills and knowledge needed to develop and operate projects and activities. These HUD-funded grantees, project sponsors and potential recipients are organized as Continuum of Care (CoC) for community planning. The assistance may include but is not limited to, developing, enhancing, and disseminating written information, such as papers, monographs, manuals, curriculums, guides and brochures; and person-to-person exchanges, conferences, training and use of technology.

McKinney-Vento TA funds the following entities:

- States;
- Units of general local government;
- Public housing agencies (PHAs); and
- Public or private nonprofit or for-profit groups including educational institutions and area wide planning organizations that are qualified to provide TA.

The national TA activities are focused on the following priorities:

- Improve the ability of HUD-funded grantees, project sponsors, and potential recipients as CoCs to participate in the Annual Homeless Assessment Report (AHAR). Develop materials and training for: reporting bed coverage; extrapolation and data analysis methodologies and documents; data integration; data quality assessments; utilization of AHAR data at the program and/or CoC level; and the collection and analysis of CoC data for Congressionally directed Homeless Management Information System (HMIS) related reports;

- Assist CoCs with HMIS implementation. National technical assistance will related to data collection, data quality; data analysis, provider participation. HMIS structure and governance, reporting, performance measurement, data warehousing, HMIS Data and Technical Standards and Annual Progress Report (APR);
- Maintain and enhance the HMIS website portal as the vehicle for collection and dissemination of HMIS information;
- Support collaboration between metropolitan, regional and statewide HMISs. Assistance may include providing state and/or regional HMIS technical assistance coordinators and/or technology to promote effectuating long-distance meeting, conferencing and networking and supporting disaster preparedness and recovery efforts;
- Develop new, and enhance existing materials to facilitate understanding of the electronic submission process of CoC Homeless Assistance program applications, technical submissions and APRs by HUD-funded grantees, project sponsors, and potential recipients;
- Maintain and enhance the Homelessness Resource Exchange (HRE) as the vehicle for collection and dissemination of information related to homelessness. The HRE is HUD's one-stop for information and resources for providers who are assisting persons who are homeless or at risk of becoming homeless;
- Develop, enhance and deliver curriculums for HUD-funded grantees, project sponsors and potential recipients on topics including but not limited to: performance outcome measures, homeless prevention strategies, comprehensive housing development strategies using collaborative public and private partnerships, CoC governance and structure, organizational capacity, planning strategies for ending chronic homelessness and increasing access to mainstream services for homeless persons.

Local TA activities are focused on these priorities that result in measurable performance outputs and outcomes:

- Capacity building for HUD-funded grantees, project sponsors, and potential recipients including information that would help these stakeholders carry out the purposes of the McKinney-Vento Act homeless assistance programs and assist in identifying and overcoming barriers;
- Deliver approved curricula to assist HUD-funded grantees, project sponsors, and potential recipients with understanding program requirements and monitoring standards, including sound fiscal and financial management practices, assessment of sub-recipients and providing TA to help CoC assess grantees, project sponsors and individual projects;

- Assisting HUD-funded grantees, project sponsors, and potential recipients to improve access to mainstream systems of care.

Approximately \$5,485,000 is available under the McKinney-Vento TA program for fiscal year (FY) 2009.

Program Office: Community Planning and Development

Housing Opportunities for Persons with AIDS TA (HOPWA TA). HOPWA funds are available for technical assistance, training, and oversight activities which can be used to provide grantees, project sponsors, and potential recipients with the skills and knowledge to effectively develop, operate, evaluate and oversee HOPWA eligible project activities that result in measurable performance housing outputs and client outcomes. HOPWA TA includes program training and support that is to be developed and conducted in collaboration with HUD field office oversight of local HOPWA activities.

Eligible applicants include:

- For-profit or nonprofit organizations;
- States; and
- Units of local government.

The National TA priority is directed toward the development and implementation of activities that promote successful HOPWA grantee performance management and reporting under the national performance goal of increasing housing stability, reducing risks of homelessness and improving access to care of HOPWA beneficiaries.

Approximately up to \$985,000 is available under the HOPWA TA Program for fiscal year (FY) 2009.

Program Office: Community Planning and Development

Community Development Block Grant

CDBG program technical assistance must be utilized to meet specified objectives, in particular the facilitating of skills and knowledge in planning, developing, and administering activities under the CDBG program for recipients and other entities that may need but do not possess such skill and knowledge, including measuring programs and activities under the CDBG program. These

technical assistance funds will support local and state grantees' efforts in these areas as well as program management, reporting accomplishments, and analytical support of information for performance measurement. TA activities that result in measurable performance outputs and outcomes are focused on the following priorities:

- (1) Improve CDBG recipient knowledge and understanding of reporting accomplishments and the importance of measuring performance from a national programmatic perspective through the Integrated Disbursement and Information System (IDIS).
- (2) Develop and deliver training on implementing the re-engineered Integrated Disbursement and Information System (IDIS).
- (3) Improve CDBG program knowledge through training of recipients, sub-recipients, and sub-grantees on CDBG program regulations and financial management requirements.
- (4) Increase program knowledge of the CDBG Section 108 program through program-specific recipient training.
- (5) Develop model protocols that ensure accurate, required program recordkeeping and performance data by recipients, sub-recipients, and sub-grantees.
- (6) Develop materials for grantees, sub-recipients, and sub-grantees on energy conservation or other Departmental or programmatic priorities.

CDBG Entitlement Program -- The program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.

CDBG State and Small Cities Program gives each State the opportunity to administer CDBG funds for non-entitlement areas. Non-entitlement areas include those units of general local government which do not receive CDBG funds directly as part of the entitlement program. Non-entitlement areas are cities with populations of less than 50,000 (except cities that are designated principal cities of Metropolitan Statistical Areas), and counties with populations of less than 200,000.

The State CDBG program has replaced the Small Cities program in States that have elected to participate. Currently, 49 States and Puerto Rico participate in the program. HUD continues to administer the program for the non-entitled counties in the State of Hawaii because the State has permanently elected not to participate in the State CDBG Program.

CDBG Section 108 Program is a source of financing allotted for the economic development, housing rehabilitation, public facilities rehab, construction or installation for the benefit of low- to moderate-income persons, or to aid in the prevention of slums. Section 108 provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. This makes it one of the most potent and important public investment tools that HUD offers to local governments. It allows them to transform a small

portion of their CDBG funds into federally guaranteed loans large enough to pursue physical and economic revitalization projects that can renew entire neighborhoods. Such public investment is often needed to inspire private economic activity, providing the initial resources or simply the confidence that private firms and individuals may need to invest in distressed areas. Section 108 loans are not risk-free, however; local governments borrowing funds guaranteed by Section 108 must pledge their current and future CDBG allocations to cover the loan amount as security for the loan.

CDBG Insular Program provides annual grants to four designated Insular Areas to address the housing, community and economic development needs and priorities of their communities and residents.

Community Development Block Grant Assistance Technical Assistance (CDBG-TA). HUD may provide CDBG program technical assistance to meet specified objectives, in particular the facilitating of skills and knowledge in planning, developing and administering activities under the CDBG program for recipients and other entities that may need but do not possess such skill and knowledge, including measuring programs and activities under the CDBG program. These technical assistance funds will support local and state grantees efforts in these areas as well as program management, reporting accomplishments, and analytical support of information for performance measurement.

Eligible applicants include:

- States
- Units of general local government;
- National or regional nonprofit organizations that has membership comprised predominately of entities or officials of entities of CDBG recipients
- For-profit or nonprofit professional and technical services company or firm that has demonstrated knowledge of the CDBG program and the capacity to provide technical assistance services;
- Public or private nonprofit or for-profit organizations, including educational services and area-wide planning organizations.

TA activities that result in measurable performance outputs and outcomes are focused on the following priorities:

- Improve CDBG recipient knowledge and understanding of reporting accomplishments and the importance of measuring performance from a national programmatic perspective;
- Develop and deliver training on implementing the re-engineered Integrated Disbursement and Information System (IDIS);
- Improve CDBG program knowledge through training of recipients, sub-recipients, and sub-grantees on CDBG program regulations and financial management requirements;

- Increase program knowledge of the CDBG Section 108 program through program specific requirement training;
- Develop model protocols that ensure accurate, required program knowledge recordkeeping and performance data by recipients, sub-recipients, and sub-grantees;
- Develop materials for grantees, sub-recipients, and sub-grantees on energy conservation or other Departmental or programmatic priorities.

Approximately up to \$2,000,000 is available under all CDBG TA Program for fiscal year (FY) 2009.

Capacity Building for Community Development and Affordable Housing enhances the capacity and ability of community development corporations (CDCs) and community housing development organizations (CHDOs) to carry out community development and affordable housing activities that benefit low-income families.

Approximately \$34,000,000 is available for Capacity Building program in fiscal year (FY) 2009.

Program Office: Community Planning and Development

Community Development Block Grant for Indian Tribes

The primary objective of the Indian Community Development Block Grant (ICDBG) program is the development of viable Indian and Alaska native communities including decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income. Eligible applicants are any Indian tribe, band, group, or nation, including Alaska Indians as defined in 24 C.F.R. 1003.5 and, in certain circumstances, tribal organizations. Funds are awarded on a competitive basis for housing rehabilitation, land to support new housing, new housing construction, community infrastructure, community buildings, economic development, public services, and planning.

Approximately \$65,000,000 is available for the ICDBG program for Indian Tribes and Alaska Native Villages for fiscal year (FY) 2009.

UNIVERSITIES AND COLLEGES

Historically Black Colleges and Universities (HBCU) Program. The HBCU program is designed to assist Historically Black Colleges and Universities (HBCU) in expanding their roles and effectiveness in addressing community development needs in their localities, including neighborhood revitalization, housing, and economic development, to benefit primarily low- and moderate-income persons. HBCUs (as defined by the U.S. Department of Education) that are two- or four-year institutions and are fully accredited are eligible to apply for funding under this

program. Eligible activities under this program are the same as those that are eligible under the Community Development Block Grant (CDBG) program and must meet one of the CDBG national objectives. Examples of eligible activities under this program include, but are not limited to, the following:

- Acquisition of real property;
 - Clearance and demolition;
 - Rehabilitation of residential and/or commercial structures;
 - Direct homeownership assistance to low- and moderate-income people;
 - Public facilities improvements;
 - Special economic development activities;
 - Public services;
 - Assistance to community-based development organizations;
 - Provision of technical assistance to public or nonprofit entities to increase their capacity to carry out eligible neighborhood revitalization or economic development activities; and
 - Planning and administration of costs related to grant-funded activities.
- Approximately \$9,000,000 is available under the HBCU program for fiscal year (FY) 2009.

Program Office: Policy Development and Research

Hispanic-Serving Institutions Assisting Communities (HSIAC) Program. The HSIAC program is designed to assist nonprofit Hispanic-Serving Institutions (HSIs) of higher education expand their roles and effectiveness in addressing community development needs in their localities, including neighborhood revitalization, housing, and economic development, to benefit primarily low- and moderate-income persons. Under this program, HSIs (as defined by the U.S. Department of Education) that are two- or four-year institutions and are fully accredited are eligible to apply for funding. Examples of eligible activities under this program include, but are not limited to, the following:

- Acquisition of real property;
- Clearance and demolition;
- Rehabilitation of residential and/or commercial structures;
- Direct homeownership assistance to low- and moderate-income people;
- Public facilities improvements;
- Special economic development activities; and

- Public services.

Approximately \$6,000,000 is available under the HSIAC program for fiscal year (FY) 2009.

Program Office: Policy Development and Research

Alaska Native/Native Hawaiian Institutions Assisting Communities (AN/NHIAC) Program.

The AN/NHIAC program is designed to assist nonprofit Alaska Native and Native Hawaiian (AN/NHI) Institutions of higher education in expanding their roles and effectiveness in addressing community development needs in their localities, including neighborhood revitalization, housing, and economic development, to benefit primarily low- and moderate-income persons. Under this program, Alaska Native and Native Hawaiian Institutions of higher education (as defined by the U.S. Department of Education) that are two- or four-year institutions and are fully accredited are eligible to apply for funding. Examples of eligible activities under this program include, but are not limited to, the following:

- Special economic development activities;
- Public facilities improvements;
- Public services;
- Rehabilitation of residential and/or commercial structures;
- Acquisition of real property;
- Clearance and demolition; and
- Direct homeownership assistance to low- and moderate-income people.

Approximately \$3,000,000 is available under the AN/NHIAC program for fiscal year (FY) 2009.

Program Office: Policy Development and Research

Tribal Colleges and Universities Program (TCUP). The TCUP program is designed to assist tribal colleges and universities (TCUs) in building, expanding, renovating, and equipping their own facilities and to expand their role in their community through the provision of needed services such as health programs, job training, and economic development activities. Under this program, TCUs (as defined by the U.S. Department of Education) that are two- or four-year institutions and are fully accredited, or are a candidate for accreditation, are eligible to apply for funding. Examples of eligible activities include, but are not limited to:

- Building a new facility (e.g., classrooms, administrative offices, health and cultural centers, gymnasium, technology centers, etc.);
- Renovating an existing or acquired facility;

- Expanding an existing or acquired facility;
- Equipping university facilities (e.g., lab equipment, library books, furniture, etc.);
- Property acquisition;
- Health screening;
- Homeownership counseling/training;
- Technical assistance to establish, expand or stabilize micro-enterprises; and
- Crime, alcohol and/or drug-abuse prevention activities, or other public services.

Approximately \$5,000,000 is available under TCUP for fiscal year (FY) 2009

Program Office: Policy Development and Research

STUDENT RESEARCH AND STUDY PROGRAM

The ***Doctoral Dissertation Research Grant (DDRG)*** program enables doctoral candidates enrolled at institutions of higher education accredited by a national or regional accrediting agency recognized by the U.S. Department of Education to complete their research and dissertations on policy-relevant housing and urban development issues. The FY 2009 DDRG program seeks to fund research studies that may impact federal problem solving and policymaking and that are relevant to HUD's policy priorities and annual goals and objectives.

Under this program eligible applicants are institutions of higher education accredited by a national or regional accrediting agency recognized by the U.S. Department of Education that sponsor doctoral student is responsible for the completion of the application (with the assistance of the institution) and must meet the following requirements below:

Doctoral students sponsored for funding under this program must meet the following requirements:

- (1) Be a U.S. citizen or lawful permanent resident (recipient of an Alien Registration Recipient Card-Form I-551, commonly referred to as a Green Card) currently enrolled an accredited doctoral program;
- (2) Have an approved dissertation proposal;
- (3) By the application due date, the student's dissertation proposal/prospectus will be accepted by the full dissertation committee;
- (4) The student will have an assigned dissertation advisor; and

- (5) By September 1, 2009, the student will have satisfactorily completed all other written and oral Ph.D. doctoral requirements, including all examinations and defense of the proposal, except the dissertation.

Approximately \$200,000 is available for the DDRG program in fiscal year (FY) 2009.

Program Office: Policy Development and Research

FAIR HOUSING EDUCATION AND OUTREACH, AND ENFORCEMENT

Fair Housing Initiatives Program (FHIP). FHIP is designed to increase compliance with the Fair Housing Act and with substantially equivalent state and local fair housing laws by providing funding that results in an increased number of referrals to HUD of fair housing complaints and other information regarding discriminatory housing practices. FHIP has two objectives that fall under two Initiatives: Enforcement and Education and Outreach.

Private Enforcement Initiative (PEI). FHIP-PEI provides funding to Qualified Fair Housing Organizations (QFHOs) and Fair Housing Organizations (FHOs) for a broad range of activities related to enforcing the Fair Housing Act and substantially equivalent state and local fair housing laws.

Eligible program activities include, but are not limited to:

- Complaint intake of allegations of housing discrimination;
- Complaint investigation;
- Testing;
- Evaluating testing results;
- Mediation after filing of a complaint;
- Litigation of fair housing cases; and
- Limited education and outreach.

Education and Outreach (EOI). FHIP-EOI assists national and local projects that inform and educate the public about their rights and obligations under the Fair Housing Act and substantially equivalent state and local fair housing enforcement laws. Almost any public or private organization that is formulating or carrying out programs to prevent or eliminate discriminatory housing practices is eligible for FHIP-EOI.

Eligible program activities include, but are not limited to:

- Holding education symposia;
- Duplicating existing fair housing materials for distribution;
- Conducting outreach and providing information on fair housing through printed and electronic media;

- Providing outreach to all protected classes;
- Developing or implementing Fair Housing Month activities;
- Referring fair housing complaints;
- Conducting education and outreach on discriminatory subprime lending; and
- Developing and implementing a national media campaign.

Fair Housing Organization Initiative (FHOI). FHIP-FHOI provides funding to QFHOs, FHOs, and nonprofit groups organizing to build their capacity, establish new fair housing enforcement organizations and/or provide fair lending enforcement in underserved areas. There are three components under this Initiative: the Establishing New Organizations Component, the Continued Development General Component and the Continued Development Mortgage Rescue Scams Component.

(1) Establishing New Organizations Component (ENOC): Under this component HUD provides assistance to a FHIP qualified sponsoring organization that will establish a sponsored organization that will conduct fair housing activities in underserved areas, rural areas and/or areas with new immigrants (especially racial and ethnic minorities who are not English-speaking or have limited English proficiency). If you are sponsoring an organization, the sponsoring organization must submit the application and must certify that the sponsored organization has the ability to become a FHO.

(2) Continued Development Mortgage Rescue Scams Component (ECD-MS) – This component will assist groups organizing or building their capacity to provide fair housing enforcement for the purpose of supporting the continued development or implementation of initiatives which enforce the rights granted under Title VIII of the Civil Rights Act of 1968 as amended, by providing assistance to victims of fraud and lending abuse (for example, through counseling, loan workouts, etc.) to build their capacity to provide fair lending assistance and other fair housing enforcement.

(3) Continued Development General Component – This component will assist QFHOs, FHOs, other private nonprofit fair housing enforcement organizations and nonprofit groups in building their fair housing capacity.

Approximately \$21,100,000 is available under FHIP PEI and approximately, \$3,100,000 is available under FHIP EOI and approximately \$2,100,000 is available under FHIP FHOI for fiscal year (FY) 2009.¹⁰

Program Office: Fair Housing and Equal Opportunity

¹⁰ See Table 1 for individual program amounts.

HOUSING COUNSELING PROGRAMS

Housing Counseling Program (HCP). This program supports the delivery of a wide variety of housing counseling services to homebuyers, homeowners, low- to moderate-income renters, and the homeless. The primary objectives of the program are to improve financial literacy, expand homeownership opportunities, improve access to affordable housing and preserve homeownership. Counselors provide guidance and advice to help families and individuals improve their housing conditions and meet the responsibilities of tenancy and homeownership. Counselors also help borrowers avoid inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and eventually foreclosure. Additionally, counselors may provide counseling services to homeowners to prevent or resolve mortgage delinquency, default, and foreclosure, with the primary objective to preserve homeownership. Counselors provide guidance and advice to help families and individuals meet the responsibilities of homeownership and modify or refinance their loans to avoid unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and eventually foreclosure. Applicants funded through this program may also provide Reverse Mortgage Counseling to elderly homeowners who seek to convert equity in their homes into income that can be used to pay for home improvements, medical costs, living expenses, or other expenses.

HCP funds HUD-approved local housing counseling agencies, HUD-approved national and regional intermediaries, and State housing finance agencies (SHFAs). Local agencies are funded directly by HUD to provide services within their communities. Intermediaries and SHFAs manage the use of HUD housing counseling funds by sub-grantees, including local affiliates and branches. For information on how to become a HUD-approved housing counseling agency, consult the HUD website at: <http://www.hud.gov/offices/hsg/sfh/hcc/hccprof13.cfm>

Housing Counseling Training Program (HCTP). This program provides funding to support activities designed to improve and standardize the quality of counseling provided by housing counselors employed by HUD-approved housing counseling agencies. Cooperative agreements will be awarded for a period of up to twelve (12) months. Applicants must propose to develop and implement a comprehensive training program for housing counselors nationwide. The training program must contain both basic and advanced courses. The majority of the training services must be conducted as place-based activities.

Approximately \$5,000,000 is available under HCTP for fiscal year (FY) 2009.

HEALTHY HOMES AND LEAD HAZARD CONTROL

Lead-Based Paint Hazard Control Program. The purpose of the Lead-Based Paint Hazard Control Program is to assist states, Native American Tribes, and local governments in undertaking comprehensive programs to identify and control lead-based paint hazards in eligible privately-owned rental and owner-occupied housing.

Lead Hazard Reduction Demonstration Grant Program. The purpose of the Lead Hazard Reduction Demonstration Program is the same as the Lead Hazard Control, but the Lead Hazard Reduction Demonstration Program is targeted for urban jurisdictions with the highest lead-based paint hazard control needs.

Lead Hazard Control Capacity Building Program. The purpose of the Lead Hazard Control Capacity Building Grant Program is to assist states, Federally-recognized Native American Tribes, cities, counties/parishes, or other units of local government which have not received a HUD lead hazard control grant or been a sub-recipient of such a grant in developing the infrastructure necessary to undertake comprehensive programs to identify and control lead-based paint hazards in eligible privately owned rental or owner-occupied housing.

Approximately \$69,000,000 is available for grants to the most competitive applicants under the Lead-Based Paint Hazard Control Program for FY 2009, approximately \$48,000,000 under the Lead Hazard Reduction Demonstration Grant Program, and approximately \$1,700,000 under the Lead Hazard Control Capacity Building Program.

Healthy Homes Technical Studies Program. The purpose of the Healthy Homes Technical Studies Program is to improve the efficacy and cost effectiveness of methods for detecting and controlling housing-related health and safety hazards in the home, with a particular focus on children's health. This program funds state and local governments, academic institutions, nonprofit and for-profit organizations, and federally recognized Native American tribes to carry out research studies on these issues. Examples of research topics for which applications are being solicited are:

- Improving or assessing the efficacy of current methods for residential Integrated Pest Management (IPM);
- Controlling excess moisture by reducing migration through the building envelope and condensation of water vapor on interior surfaces, with an emphasis on low-cost interventions for low-income housing;
- Improving indoor air quality by developing cost-effective approaches to upgrading residential ventilation or improving control/management of combustion appliances;

- Assessing the efficacy and cost-effectiveness of interventions to address multiple high priority health and safety hazards; and
- Other areas of research consistent with the overall goals of the program.

Approximately \$4,000,000 is available for grants to the most competitive applicants under the Healthy Homes Technical Studies Program for FY 2009.

Program Office: Healthy Homes and Lead Hazard Control

Healthy Homes Demonstration Program. The Healthy Homes Demonstration Program is designed to develop, demonstrate, and promote cost-effective and preventive measures to correct multiple housing-related safety and health hazards that cause serious diseases and injuries to children. HUD is interested in reducing threats to a maximum number of residents, especially children, in low-income families. The objectives of the demonstration projects are to mobilize public and private resources by involving cooperation among all levels of government, the private sector, and grassroots community-based nonprofit organizations, including faith-based organizations, to develop the most promising, cost-effective methods for identifying and controlling housing-related hazards. Healthy Homes Demonstration projects develop assessment and mitigation protocols associated with identifying and controlling hazards in both new construction and rehabilitation projects. These protocols are designed to identify and correct housing-related hazards, disseminate healthy homes information, replicate successful models and build local capacity to sustain the healthy homes projects. Eligible applicants are states, local governments, federally recognized Indian tribes, not-for-profit and for-profit firms located in the United States.

Green Healthy Homes Technical Studies Program. The Green HHTS proves is to improve our knowledge of the effects residential green construction has on both indoor environmental quality and occupant health, with a particular focus on children and other sensitive populations. The goals are to improve our knowledge of the benefits of residential green building methods on 1) indoor environmental quality, and 2) occupant health. It is expected that benefits would be most likely observed for respiratory health outcomes and reductions in irritation-related symptoms.

Approximately \$2,400,000 is available for cooperative agreements to the most competitive applicants under the Green Healthy Homes Technical Studies Program for FY 2009.

HOPE VI Main Street Grants for Small Communities. HOPE VI Main Street grants will be used to develop affordable housing units in support of an existing effort to revitalize a historic or traditional central commercial area in accordance with Section 24 of the U.S. Housing Act of 1937 ("Section 24"). Small towns that meet the eligibility and threshold requirements of the

Notice of Funding Availability may apply for HOPE VI Main Street funds. Section 24 states that up to 5% of each HOPE VI appropriation will be set-aside for the HOPE VI Main Street Program.

Program Office: Public and Indian Housing

Family Unification Program is a program under which vouchers are provided to families for whom the lack of adequate housing is a primary factor in the imminent placement of the family's child, or children, in out-of-home care; or the delay in the discharge of the child, or children, to the family from out-of-home care. Youths at least 18 years old and not more than 21 years old (have not reached their 22nd birthday) who left foster care at age 16 or older and who do not have adequate housing are also eligible to receive housing assistance under the FUP. As required by statute, an FUP voucher issued to such a youth may only be used to provide housing assistance for the youth for a maximum of 18 months.

Approximately \$14,600,000 is available under the Family Unification Program for fiscal year (FY) 2009.

Economic Development and Empowerment

Descriptions of the following programs are included in this section.

- Housing Choice Voucher Family Self-Sufficiency (FSS) Program Coordinators
 - Rural Housing and Economic Development
 - Self-Help Homeownership Program (SHOP)
 - Brownfield Economic Development Initiative (BEDI)
 - ROSS – Service Coordinators
 - Public and Indian Housing Family Self-Sufficiency
-

Housing Choice Voucher Family Self-Sufficiency (FSS) Program Coordinators. The FSS program is intended to promote the development of local strategies to coordinate the use of assistance under the housing choice voucher program with public and private resources to help participating families obtain employment that will enable them to achieve economic independence and self-sufficiency. Through annual NOFAs HUD provides funding to PHAs to pay salaries of HCV/FSS program coordinators for one year. An FSS program coordinator ensures that program participants are linked to the supportive services they need to achieve self-sufficiency.

The FY 2009 **HCV/FSS** program coordinator funding is an administrative fee that will be distributed to PHAs through a PIH Notice, not through a NOFA. The PIH notice is expected to be published in late September or early October.

Program Office: Public and Indian Housing

Rural Housing and Economic Development (RHED) Program. The RHED program is designed to develop capacity at the State and local level and support innovative housing and economic development activities in rural areas. The program provides funding to local rural nonprofit organizations, community development corporations (CDCs), federally recognized Indian tribes, State housing finance agencies, and State community and/or economic development agencies for the implementation of innovative housing and economic development activities in rural areas. Examples of innovative housing and economic development costs include design costs, acquisition of land and buildings, provision of infrastructure, and construction.

Approximately \$44,300,000 is available under the RHED program for fiscal year (FY) 2009

Program Office: Community Planning and Development

Self-Help Homeownership Opportunity Program (SHOP). SHOP is designed to facilitate and encourage nonprofit organizations to provide innovative single-family or multi-family homeownership opportunities through the provision of self-help housing in which the homebuyer contributes a significant amount of sweat equity toward the construction of the house. SHOP also involves community participation in which volunteers assist homebuyers in constructing their homes. Only experienced national or regional organizations or consortia (which provide self-help housing in two or more States) are eligible to apply. Program funds are used for:

- Land acquisition and/or infrastructure improvements and
- Administration, planning, and management development costs

Approximately \$26,500,000 is available for SHOP in fiscal year (FY) 2009.

Program Office: Community Planning and Development

Brownfield Economic Development Initiative (BEDI). BEDI funds are used to enhance the security of a loan guaranteed by HUD under Section 108 of the Housing and Community Development Act of 1974, as amended, for the same brownfield economic development projected financed with Section 108 guaranteed loan. The grants are intended to stimulate economic development by local governments that partner with private developers to return brownfield sites to productive economic use.

Approximately \$20,000,000 is available for FY2009.

Program Office: Office of Community Planning and Development

ROSS- Service Coordinators Program works to promote the development of local strategies to coordinate the use of assistance under the Public Housing program with public and private resources, for supportive services and resident empowerment activities. These services should enable participating families to increase earned income, reduce or eliminate the need for welfare assistance, make progress toward achieving economic independence and housing self-sufficiency or, in the case of elderly or disabled residents, help improve living conditions and enable residents to age-in-place. A Service Coordinator ensures that program participants are linked to the supportive services they need to achieve self-sufficiency or remain independent. Funds in this program will no longer be allowed to be used for the direct provision of these services. This program is similar to the Public Housing FSS program (PH FSS); however, the PH FSS program

is open only to PHAs and Tribes/TDHEs, has a requirement of an escrow account for its participants and is one-year funding. The ROSS SC program is open to non-profit and Resident Association applicants, is three-year funding, includes administrative expenses and training as eligible uses of the funds and requires a 25% match by statute. A PHA or Tribe may receive grants in both programs.

Approximately \$28,000,000 is available under the Public Housing Service Coordinators program for fiscal year (FY) 2009.

Public Housing Family Self-Sufficiency provides funds to PHAs so they may hire a program coordinator to link participating families to the supportive services they need to achieve self-sufficiency.

Approximately \$12,000,000 is available under the Public Housing Family Self-Sufficiency program for fiscal year (FY) 2009.

Targeted Housing and Homeless Assistance

Descriptions of the following programs are included in this section.

Homeless Assistance

- Continuum of Care
 - Supportive Housing Program (SHP)
 - Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program
 - Shelter Plus Care (S+C)

Elderly

- Section 202 Supportive Housing for the Elderly
- Assisted Living Conversion Program (ALCP) for Eligible Multifamily Projects
- Section 202 Demonstration Planning Grant Program

Persons With Disabilities

- Section 811 Supportive Housing for Persons With Disabilities

Other Targeted Housing Assistance

- Service Coordinators in Multifamily Housing
- Family Unification Program (FUP)

Public Housing Revitalization HOPE VI

- HOPE VI Revitalization Grants
-

HOMELESS ASSISTANCE

The Continuum of Care is a comprehensive approach to assisting individuals and families in moving from homelessness to independence and self-sufficiency. Understanding that homeless people have varying needs, the Continuum of Care provides a continuum of housing and supportive services designed to help individuals and families move from homelessness and emergency shelter to transitional housing or to permanent housing. Individuals in need of counseling and supportive services, job training, and other social services are provided with these opportunities so that root causes of homelessness are addressed. Funding for the Continuum of Care is provided through three competitive programs: Supportive Housing Program (SHP), the Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program, and Shelter Plus Care (S+C). In addition to the programs in the General Section, the Continuum of Care is also supported through the Emergency Shelter Grant (ESG) program, a formula grant program that provides resources for those in need of emergency shelter to move off the streets.

Continuum of Care—Supportive Housing Program (SHP). SHP helps homeless people live as independently as possible by facilitating the development of housing and related supportive services for people moving from homelessness to self-sufficiency. The Supportive Housing Program awards funds to state and local governments, other agencies (such as PHAs), and nonprofit organizations that provide housing and supportive services for the homeless.

SHP funds support six types of program components:

- Transitional housing, which helps homeless people move to permanent housing;
- Permanent housing for homeless people with disabilities;

- Safe Havens, 24-hour supportive housing that serves hard-to-reach homeless people with severe mental illness;
- Supportive services for homeless people not living in supportive housing;
- Homeless Management Information System (HMIS), a computerized system that captures client-level information over time regarding characteristics of homeless persons; and
- Other types of innovative supportive housing for homeless people.

Supportive services include childcare, employment assistance, outpatient health services, case management, and assistance in locating and accessing permanent housing, help in obtaining employment, nutritional counseling, implementation and operation of a homeless management information system, and other types of assistance.

SHP funds may be used to:

- Acquire land for a homeless facility;
- Build, rehabilitate, or lease housing for homeless persons;
- Pay for new or increased supportive services for homeless people;
- Cover day-to-day operating expenses of supportive housing; and
- Pay administrative expenses.

Program Office: Community Planning and Development

Continuum of Care—Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program. Section 8 SRO is designed to ensure an adequate supply of SRO units to provide housing for the homeless. This program funds public housing agencies (PHAs) and private nonprofit organizations for rental assistance to homeless individuals who rent rehabilitated SRO units. The rental assistance is paid to the owners of the rehabilitated units in the form of monthly rental subsidies. A portion of the subsidy covers the normal rental assistance that would be paid on behalf of the person occupying the unit under the Section 8 SRO program. The rest of the subsidy can be used by the owner to help offset the monthly debt service on the rehabilitation financing. Occupants of rehabilitated units must be otherwise eligible for Section 8 rental assistance.

Program Office: Community Planning and Development

Continuum of Care—Shelter Plus Care (S+C). S+C is designed to ensure the availability of supportive housing opportunities for homeless people with disabilities and their families. S+C has a primary focus on persons who are seriously mentally ill; who have chronic problems with

alcohol, drugs, or both; or who have HIV/AIDS. S+C funds states, local governments, and PHAs to provide rental assistance to homeless people with disabilities and their families. Four types of rental assistance are available: tenant-based, project-based (contracted with a building owner), sponsor-based (contracted with a nonprofit organization), and SRO-based. Grantees must match the rental assistance with supportive services that are at least equal in value to the amount of HUD's rental assistance.

Approximately \$1,430,000,000 is available under the Continuum of Care Homeless Assistance programs for fiscal year (FY) 2009.

Program Office: Community Planning and Development

ELDERLY

Section 202 Supportive Housing for the Elderly. The Section 202 Supportive Housing for the Elderly program is designed to enable very low-income elderly people, including the frail elderly, (age 62 or older) to live independently by increasing the supply of rental housing with supportive services. Section 202 provides interest-free capital advances to private nonprofit organizations to construct, rehabilitate, or acquire (with or without rehabilitation) rental housing with supportive services for the very low-income elderly. The capital advance remains interest-free and does not need to be repaid as long as the housing remains available to very low-income elderly people for at least 40 years. The program also provides rental assistance for project residents. Residents' pay no more than 30 percent of their adjusted gross income in rent, while the project rental assistance covers the difference between the monthly-approved operating cost and the rent received from the tenant.

Approximately \$420,900,000 is available under the Section 202 Supportive Housing for the Elderly program for fiscal year FY 2009.

Program Office: Housing

Assisted Living Conversion Program (ALCP) for Eligible Multifamily Projects. Assisted Living Facilities (ALFs) are designed to accommodate frail elderly persons and people with disabilities who can live independently but need assistance with activities of daily living. The program provides grant funds to private nonprofit owners of Section 202 housing projects; Section 515/8 rural housing projects; Section 221(d)(3) projects; and Section 236 projects that are designated primarily for occupancy by the elderly and have been in occupancy for at least five years. Grant funds are used to cover the costs of the physical conversion of existing units, common space, and office space to assisted living. The grant requires that the project remain available for very low- and/or low-income residents for 20 years beyond the term of the original mortgage. Project owners must provide the necessary board and supportive services to support activities of daily

living for frail elderly ALF residents consistent with the licensing requirements of the state in which the project is located.

Approximately \$20,000,000 is available under the ALCP for fiscal year (FY) 2009.

Program Office: Housing

Section 202 Demonstration Planning Grant Program. The Consolidated Appropriations Resolution of FY 2006 provided predevelopment grant funds to private nonprofit organizations and consumer cooperatives. Eligible activities under this program include architectural and engineering work, site control, and other planning activities relating to the development of supportive housing for the elderly that would otherwise be eligible for assistance under Section 202 of the Housing Act of 1959. A NOFA will be published in the near future.

Program Office: Housing

PERSONS WITH DISABILITIES

Section 811 Supportive Housing for Persons with Disabilities. The Section 811 program is designed to enable very low-income persons with disabilities (physical, developmental, or chronic mental illness disabilities) to live independently by increasing the supply of rental housing that includes supportive services. The program provides interest-free capital advances to nonprofit organizations to construct, rehabilitate, or acquire (with or without rehabilitation) rental housing that includes supportive services for very low-income people with disabilities who are at least 18-years-old. The advance remains interest-free and does not need to be repaid as long as the housing remains available for very low-income persons with disabilities for at least 40 years. The program also provides rental assistance for project residents. Residents pay no more than 30 percent of their adjusted gross income in rent, and the project rental assistance covers the difference between the monthly-approved operating cost and the rent received from the tenant.

Approximately \$90,600,000 is available under the Section 811 Supportive Housing for Persons with Disabilities for fiscal year (FY) 2009.

Program Office: Housing

OTHER TARGETED HOUSING ASSISTANCE

Service Coordinators in Multifamily Housing. The Service Coordinator program is designed to ensure that elderly persons and non-elderly people with disabilities, living in multifamily insured and assisted housing, are linked to the supportive services they need to continue living independently. The program funds owners of multifamily assisted housing developments

designed for occupancy by the elderly and non-elderly people with disabilities (such as Sections 8, 202, 221(d)(3), and 236). Owners use grant funds to hire service coordinators and to pay administrative costs associated with the positions. Service coordinators work with development and community residents, helping them locate, create, and obtain affordable supportive services.

Approximately \$20,000,000 is available under the Service Coordinators program for fiscal year (FY) 2009.

Program Office: Housing

Family Unification Program (FUP). FUP is a program under which vouchers are provided to families for whom the lack of adequate housing is a primary factor in the imminent placement of the family's child, or children, in out-of-home care; or the delay in the discharge of the child, or children, to the family from out-of-home care. Youths at least 18 years old and not more than 21 years old (have not reached their 22nd birthday) who left foster care at age 16 or older and who do not have adequate housing are also eligible to receive housing assistance under the FUP. As required by statute, an FUP voucher issued to such a youth may only be used to provide housing assistance for the youth for a maximum of 18 months.

Approximately \$14,600,000 is available under the Family Unification Program for fiscal year (FY) 2009.

Program Office: Public and Indian Housing

PUBLIC HOUSING REVITALIZATION HOPE VI

HOPE VI Revitalization Grants. HOPE VI revitalization grants may be used for activities including relocation, demolition, development, and rehabilitation of public housing rental units and homeownership units, and community and supportive services to residents to revitalize severely distressed public housing developments in accordance with Section 24 of the U.S. Housing Act of 1937. Public housing agencies (PHAs) that have severely distressed public housing in their inventory and meet the threshold requirements of the Notice of Funding Availability (NOFA) are eligible to apply for HOPE VI funds.

Approximately \$11,300,000 is available under the HOPE VI Revitalization program for fiscal year (FY) 2009.

Program Office: Public and Indian Housing

Part II: The American Recovery and Reinvestment Act of 2009 Programs

The **American Recovery and Reinvestment Act** is an unprecedented effort to jumpstart our economy, save and create millions of jobs, and put a down payment on addressing long-neglected challenges so our country can thrive in the 21st century. The Recovery and Reinvestment Act is an extraordinary response to a crisis unlike any since the Great Depression. With much at stake, the Act provides for unprecedented levels of transparency and accountability so that you will be able to know how, when, and where your tax dollars are being spent. Spearheaded by a new Recovery Board, this Act contains built-in measures to root out waste, inefficiency, and unnecessary spending. This website, Recovery.gov, will be the main vehicle to provide each and every citizen with the ability to monitor the progress of the recovery.

Recovery.gov will feature information on how the Act is working, tools to help you hold the government accountable, and up-to-date data on the expenditure of funds.

The site will include information about Federal grant awards and contracts as well as formula grant allocations. Federal agencies will provide data on how they are using the money, and eventually, prime recipients of Federal funding will provide information on how they are using their Federal funds. On our end, we will use interactive graphics to illustrate where the money is going, as well as estimates of how many jobs are being created, and where they are located. And there will be search capability to make it easier for you to track the funds.

Table 2: Recovery Act Programs

Application Deadline Date. (All applications must be submitted and validated by Grants.gov no later than 11:59:59 P.M. Eastern Time on the application deadline date, unless otherwise indicated in the program NOFA. See submission details in General Section, as relevant)

Competitive Programs	
Green Retrofit Program for Multifamily Housing	Indian Community Development Block Grant
CFDA No.: 14.318	CFDA No.: 14.886 OMB Approval No.: 2577-0263
Native American Housing Block Grant	Neighborhood Stabilization Program
CFDA No.: 14.887 OMB Approval No.: 2577-0262	CFDA No.: 14.256 OMB Approval No.: 2506-0185
Public Housing Capital Fund Recovery Competition (all funds have been awarded)	
CFDA No.: 14.884 OMB Approval No.: 2577-0261	
Formula Programs	
Community Development Block Grant	Homeless Prevention and Rapid Re-Housing Program
CFDA No.: 14.253 OMB Approval No.: 2506-0184	CFDA No.: 14.257 OMB Approval No.: 2506-0180
Native American Housing Block Grant	Native Hawaiian Housing Block Grant
CFDA No.: 14.882 OMB Approval No.: 2577-0262	CFDA No.: 14.883 OMB Approval No.: 2577-0262
Public Housing Capital Fund Recovery Act Formula Grants (all funds have been awarded)	Tax Credit Assistance Program
CFDA No.: 14.885 OMB Approval No.: 2577-0261	CFDA No.: 14.258 OMB Approval No.: 2506-0181
Other Programs	
Lead-Based Paint Hazard Control Grant Program	Lead Hazard Reduction Demonstration Grant Program
CFDA No.: 14.907 OMB Approval No.: 2539-0015	CFDA No.: 14.909 OMB Approval No.: 2539-0015
Healthy Homes Demonstration Program	Green and Healthy Homes Technical Studies
CFDA No.: 14.908 OMB Approval No.: 2539-0015	CFDA No.: 14.911 OMB Approval No.: 2539-0015
Project Based Rental Assistance	
CFDA No.: 14.317 OMB Approval No.: No Federal Reporting Required	

Recovery Act Programs

Descriptions of the following programs are included in this section.

- Public Housing Capital Fund Recovery Competition (CFRC)
- Native American Housing Block Grants (formula and competitive grants)
- Indian Community Development Block Grant (ICDBG)
- Green Retrofit Program for Multifamily Housing
- Shovel-Ready Projects and Assisted Housing Improvements
- Assisted Housing Energy Retrofit
- Tax Credit Assistance Program
- Project Based Rental Assistance
- Neighborhood Stabilization Program
- Homeless Prevention Program
- Community Development Block Grant
- Lead Hazard Reduction/Healthy Homes

Public Housing Capital Fund Recovery Competition (CFRC) Grants

The CFRC program provides an additional \$3.85 billion in formula grants and \$995 million in competitive grants for PHAs for capital and management activities as authorized under section 9 of the 1937 Act in accordance with four funding Categories: a. Improvements Addressing the Needs of the Elderly and/or Persons with Disabilities; b. Public Housing Transformation; c. Gap Financing for Projects that are Stalled due to Financing Issues; and d. Creation of Energy Efficient, Green Communities.

The Public Housing Capital Fund provides funds for the capital and management activities of Public Housing Agencies as authorized under Section 9 of the United States Housing Act of 1937 (42 U.S.C. 1437g) (the "Act"), including modernization and development of public housing. The funds cannot be used for operations or rental assistance.

Public housing authorities shall give priority to capital projects that can award contracts based on bids within 120 days from the date the funds are made available to the public housing authorities. Public housing agencies shall give priority consideration to the rehabilitation of vacant rental units and capital projects that are already underway or included in the 5-year capital fund plans required by the Act (42 U.S.C. 1437c-1(a)). Any restriction of funding to replacement housing uses shall be inapplicable. Funds provided shall supplement and not supplant expenditures from other Federal, State, or local sources or funds independently generated by the grantee. Notwithstanding Section 9(j), public housing agencies shall obligate 100 percent of the funds within one year of the date on which funds become available to the agency for obligation, shall expend at least 60

percent of funds within two years of the date on which funds become available to the agency for obligation, and shall expend 100 percent of the funds within three years of such date.

Under the Recovery Act, the Public Housing Capital Fund has obligated a total of \$4 billion in both formula and competitive grants in capital improvements to our nation's critical public housing inventory, including energy efficient modernization and renovation. The Department awarded \$3 billion of the \$4 billion within one week of the passage of the Recovery Act so it could immediately impact the economy. The remaining \$1 billion was awarded competitively and includes a particular focus on energy and green initiatives as seen in the \$600 million dedicated exclusively to the creation of energy efficient, green communities.

Native American Housing Block Grant Program (NAHBG)

This program assists tribes in developing, operating, maintaining and supporting affordable housing for rental and homeownership housing. Funds can be used for acquisition, new construction, rehabilitation of affordable housing, site improvement, development and rehabilitation of utilities and infrastructure, utility services, conversion, demolition, financing, administration and planning, improvement to achieve greater energy efficiency, mold remediation, investments that leverage private sector funding or financing for renovations, and energy conservation retrofit investments.

The NAHBG program will invest \$510,000,000 in energy efficient modernization and renovation of housing maintained by Native American housing programs, and the development of sustainable communities. Of this amount, \$255,000,000 was distributed according to the same funding formula that was used to allocate Indian Housing Block Grant funds in FY 2008.

The remainder of the NAHBG funds (\$242,250,000) was obligated through competitive funding. Priority in that competition was given to projects that will spur construction and rehabilitation and create employment opportunities for low-income and unemployed persons.

Tribes/tribally designated housing authorities (TDHE) are required under both NAHBG programs to obligate 100 percent of their funds within 1 year of the date funds are made available, expend at least 50 percent of such funds within 2 years of the date in which funds became available, and expend 100 percent of such funds within 3 years of such date. If a tribe/TDHE fails to comply with the 2 year expenditure requirement, the funds will be recaptured and reallocated by formula to tribes that have complied with this requirement. If a tribe/TDHE fails to comply with the 3 year expenditure requirement, the balance of the funds originally awarded to the tribe/TDHE will be recaptured.

Indian Community Development Block Grant (ICDBG)

This is funded through a set-aside of the Community Development Block Grant formula in title 1 of the Housing and Community Development Act of 1974 (42 U.S.C. 5306). Indian tribes and Alaska Native villages may use block grants to improve housing stock, provide community facilities, make infrastructure improvements, and expand job opportunities by supporting the

economic development of their communities. Activities which are eligible for funding include housing construction, rehabilitation, acquisition of land for housing, direct assistance to facilitate homeownership among low- and moderate-income persons, construction of tribal and other facilities for single or multi-use, streets and other public facilities, and economic development projects.

The Recovery Act provided \$10,000,000 for the ICDBG program. Only tribes/tribal organizations that received ICDBG grants in fiscal year 2008 were permitted to compete for these funds. Grantees must give priority to projects that can award contracts based on bids within 120 days from the date the funds are made available to the tribes.

Green Retrofit Program for Multifamily Housing

These investments are powerful vehicles for economic recovery because they work quickly, are labor-intensive, create jobs where they are needed most, and lead to lasting neighborhood benefits. Many will also reduce greenhouse gas emissions and save Americans money by retrofitting housing to make it more energy efficient.

The Green Retrofit Program will support making energy and green retrofit investments in a property to ensure the maintenance and preservation of the property, the continued operation and maintenance of energy efficiency technologies, and the timely expenditure of funds.

This program includes \$250,000,000 for Assisted Housing Energy & Green Retrofit. Green Building is an approach to property development, rehabilitation, maintenance and operation that results in reduced energy demand, reduced water consumption, lower operating costs, improved resident quality of life, and reduced overall impact on the environment, i.e., Green Building is a more environmentally responsible and sustainable approach to building and operating housing.

By retrofitting accepted properties for reduced energy demand, reduced water consumption, lower operating costs, improved resident quality of life (including comfort, and indoor air quality), and reduced overall impact on the environment, the Green Retrofit Program will have several public benefits. Reduced utility consumption through greater systems efficiency, training of residents, owners and property management, and operations consistent with green building principles and best practices, will decrease consumer energy costs. By consuming fewer utilities, property operations will result in reduced greenhouse gas emissions when compared to pre-retrofit consumption, and presumably when compared to average property consumption patterns. Reduction in utility consumption in retrofitted properties, and generation of energy through alternative sources such as solar, wind and geothermal, moves our communities and the United States toward greater energy independence.

Supporting Shovel-Ready Projects and Assisted Housing Improvements

These investments will support a broad range of housing and community development projects that are ready to go. Many of these projects have been held up for lack of private investment due to fallout from the broader economic crisis and credit crunch.

Tax Credit Assistance Program

On February 17, 2009, President Obama signed the American Recovery and Reinvestment Act of 2009 (Public Law 111-5). Title XII of the Recovery Act appropriated \$2.250 billion under the HOME Investment Partnerships (HOME) Program heading for a grant program to provide funds for capital investments in Low-Income Housing Tax Credit (LIHTC) projects. TCAP grants are distributed by formula to state housing credit agencies of the 50 states, the District of Columbia and the Commonwealth of Puerto Rico. To be eligible for TCAP funds, a project must have received or will receive LIHTC awards between October 1, 2006, and September 30, 2009. Projects awarded LIHTCs that will also receive bond financing are eligible to receive TCAP funds.

TCAP funds may be used for capital investment in eligible LIHTC projects. Capital investment means costs that are included in the 'eligible basis' of a project under Section 42 of the IRC. TCAP funds cannot be used for the administrative costs of TCAP grantees, including the cost of operating the program or monitoring compliance, and section 1604 of the Recovery Act specifically prohibits the use of grant funds for swimming pools.

The TCAP assistance provided to a project must be made in the same manner and subject to the same limitations (including rent, income, use restrictions and compliance monitoring) as required by the state housing credit agency with respect to an award of LIHTC to a project (i.e., as required under Section 42 of the IRC and its implementing regulations).

The Recovery Act establishes deadlines for the commitment and expenditure of grant funds and requires state housing credit agencies to give priority to projects that will be completed by February 16, 2012.

Program Office: Community Planning and Development

Project-Based Rental Assistance

The Section 8 Program was authorized by Congress in 1974 and developed by HUD to provide rental subsidies for eligible tenant families (including single persons) residing in newly constructed, rehabilitated and existing rental and cooperative apartment projects.

The rents of some of the residential units are subsidized by HUD under the Section 8 New Construction ("New Construction"), Substantial Rehabilitation ("Substantial Rehabilitation") and/or Loan Management Set-Aside ("LMSA") Programs. All such assistance is "project-based", i.e., the subsidy is committed by HUD for the assisted units of a particular Mortgaged Property for a contractually determined period.

This investment includes \$2 billion in full 12-month funding for Section 8 project-based housing contracts. This funding will enable owners to undertake much-needed project improvements to maintain the quality of this critical affordable housing.

Promoting Stable Communities and Helping Families Hardest Hit by the Economic Crisis

These investments will help communities and families that have experienced the brunt of the economic downturn. Resources will be used to stabilize and revive local neighborhoods and housing markets with heavy concentrations of foreclosed properties. Funds will also assist the vulnerable families and individuals who are on the brink of homelessness or have recently become homeless.

Neighborhood Stabilization Program

\$2 billion invested in mitigating the impact of foreclosures through the purchase and rehabilitation of foreclosed, vacant properties in order to create more affordable housing and renew neighborhoods devastated by the economic crisis.

Homelessness Prevention

There is \$1.5 billion invested in preventing homelessness and enabling the rapid re-housing of homeless families and individuals, helping them reenter the labor market more quickly and preventing the further destabilization of neighborhoods.

Community Development Block Grants

There is \$1 billion for approximately 1,200 state and local governments to invest in their own community development priorities. Most local governments use this investment to rehabilitate affordable housing and improve key public facilities – stabilizing communities and creating jobs locally. Tribes that received Indian Community Development Block Grant funds in fiscal year 2008 are eligible to compete for a portion of these CDBG funds.

Lead Hazard Reduction/Healthy Homes Programs

These programs promote local efforts to eliminate dangerous lead hazards from lower income homes, stimulate private sector investment in lead hazard control and educate the public about the dangers of lead-based paint and other housing hazards.

The investments will help to eliminate dangerous lead paint hazards in thousands of privately owned, low-income housing units. Public education campaigns will be funded to teach parents, building owners and others what they can do to protect children. The aim is to improve understanding of housing-related factors that affect the health of children in housing.

Lead-Based Paint Hazard Control Grant Program

This program assists States, Native American Tribes, cities, counties/parishes, or other units of local government in undertaking comprehensive programs to identify and control lead-based paint hazards in eligible privately owned rental or owner-occupied housing.

Lead Hazard Reduction Demonstration Grant Program

This Program assists urban jurisdictions with the greatest lead-based paint hazard control needs in undertaking programs for the identification and control of lead-based paint hazards in eligible privately owned rental and owner-occupied housing units.

Healthy Homes Demonstration Grant Program

This program develops, demonstrates, and promotes cost-effective, preventive measures to correct multiple residential safety and health hazards that produce serious diseases and injuries in children and other sensitive subgroups such as the elderly, with a particular focus on low income households. The Healthy Homes Demonstration Program is committed to supporting HUD's strategic goal of strengthening communities by addressing housing conditions that threaten health.

Healthy Homes Technical Studies Grant Program

This program works to gain knowledge to improve the efficacy and cost-effectiveness of methods of evaluation and control of lead-based paint and other housing-related health and safety hazards. This supports HUD's strategic goal to strengthen communities and the associated policy priority to improve our nation's communities by improving the environmental health and safety of families living in public and privately owned housing.

Part III: HUD's Formula-Based Programs

What Is a Formula Grant Program?

A formula grant is a federal grant specifying a precise formula in the legislation creating the program. Formula Grants include quantifiable elements, such as population, amount of tax effort, proportion of population unemployed or below poverty level, density of housing, or rate of infant mortality. The specified formula is a rule that tells potential recipient governments precisely how they can calculate the quantity of aid to which they are entitled under the provisions of law, as long as the recipient qualifies for such assistance under the stipulations of the program. Usually, the elements in the formula are chosen to reflect characteristics related to the purpose of the aid. Some factors in the formula are also likely to have political significance since there is no such thing as a neutral formula- all formulas reward some states or localities more than others, depending on their relative standing given the formula specified.

HUD's competitive programs are meant to work in tandem with HUD's larger formula programs, Housing Choice Voucher Contract Renewals, and loan guarantee programs. Whereas the competitive programs offered in the 2009 individual Notice of Funding Availability (NOFA) have approximately \$3.7 billion in funding opportunities, HUD's formula-based programs and Section 8 contract renewals total nearly \$42.5 billion.

Table 3: HUD's Formula-Based and Other Non-Competitive Grant Programs

- Community Development Block Grant (CDBG) Program
- Economic Development Loan Guarantee (Section 108)
- HOME Investment Partnerships Program
- Housing Choice Voucher Program Contract Renewals
- Competitive Allocation Area Voucher Funding Program
- Public Housing Operating Fund
- Public Housing Capital Fund Program (CFP)
- Indian Housing Block Grant (IHBG)
- Native Hawaiian Housing Block Grant (NHHBG)
- Native Hawaiian Housing Loan Guarantee Fund (Section 184A)
- Emergency Shelter Grant Program (ESG)
- Housing Opportunities for Persons With AIDS (HOPWA)
- Fair Housing Assistance Program (FHAP)
- Federal Housing Administration (FHA) Homeownership Programs
- HUD's Discount Property Sales Programs
- Indian Home Loan Guarantees (Section 184)
- Title VI Loan Guarantee Program

This section provides a description of HUD's other major programs.

Together, these programs account for the majority of funding provided by HUD and set the context in which the competitive grant programs operate.

Community Development Block Grant (CDBG) Program

The Community Development Block Grant (CDBG) program is the federal government's primary program for promoting community revitalization throughout the country. CDBG provides annual grants on a formula basis to approximately 1,100 metropolitan cities and urban counties (entitlement communities). In addition, it provides formula-based grants to 49 states and Puerto Rico for distribution to smaller, non-entitled communities (HUD directly distributes funds to non-entitled communities in Hawaii). CDBG funds are used for a wide range of community development activities directed toward neighborhood revitalization, economic development, energy conservation, and improved community facilities and services.

Activities that can be funded with CDBG dollars include:

- Acquisition of real property;
- Acquisition and construction of public works and facilities;
- Code enforcement;
- Relocation assistance;
- Reconstruction and rehabilitation of residential and nonresidential properties;
- Provision of public services, including those concerned with employment, crime prevention, childcare, health, drug abuse, education, and fair housing counseling;
- Activities necessary to the development of energy use strategies related to a recipient's development goals, to assure that those goals are achieved with maximum energy efficiency;
- Provision of special economic development assistance;
- Assistance to community-based development organizations for neighborhood revitalization, community economic development, and energy conservation projects;
- Homeownership assistance;
- Clearance and demolition;
- Planning and administrative costs, including actions to meet the grantee's certification to affirmatively further fair housing; and
- Micro-enterprise assistance.

Each activity must meet at least one of the CDBG program's three national objectives:

- Principally benefit low- and moderate-income persons;

- Aid in the prevention or elimination of slums or blight; or
- Meet other community development needs that present a serious and immediate threat to the health or welfare of a community. The needs must be of recent origin and the recipient must be unable to finance the needs on its own.

During a 3-year period, at least 70 percent of the funds spent by a grantee must be used for activities that benefit low- and moderate-income persons.

Seventy percent of CDBG funding is allocated to metropolitan cities and counties known as entitlement communities and the remaining funds are allocated to states under the State CDBG program for distribution to non-entitled units of general local government. Allocations are made on the basis of a dual formula that takes into account population, poverty, overcrowded housing, housing age, and growth lag. Entitlement communities carry out their own programs. Under the State CDBG program, states design a distribution system to pass funds through to smaller, non-entitlement communities and are responsible for ensuring compliance with program requirements. Localities receiving CDBG funding often pass a portion of their funding through to other organizations, such as nonprofit organizations, to implement CDBG-funded activities.

Approximately \$3.7 billion is available for the CDBG program for fiscal year (FY) 2009.

Program Office: Community Planning and Development

Economic Development Loan Guarantee (Section 108)

Section 108, the loan guarantee provision of the CDBG program, is one of the most potent and important public investment tools that HUD offers to local governments. It allows local governments participating in the CDBG program to obtain Federal loan guarantees that enable them to borrow money at more favorable terms (usually for less cost) than would be possible without the guarantees. Local governments use the borrowed funds to help finance and leverage private investment in large economic development and other revitalization projects.

Under the Section 108 program, CDBG entitlement communities (or non-entitlement communities, if the state makes the necessary pledge of CDBG funding) borrowing federally guaranteed funds must pledge their current and future CDBG allocations (up to the loan amount) as security for the loan.

Like other CDBG assistance, Section 108 loan guarantees must be used for activities that meet national CDBG objectives as described previously. Eligible activities include:

- Property acquisition;
- Rehabilitation of publicly owned property;

- Housing rehabilitation;
- Economic development activities;
- Acquisition, construction, reconstruction, or installation of public facilities; and
- Public works and other site improvements for colonias.

In recent years, Section 108 loan guarantees have been used primarily to encourage economic development either through public physical development projects (for example, acquiring a failed shopping center for rehabilitation or assembling land for a new hotel or factory) or through loans to private firms and individuals (for example, providing below-market financing for the expansion of an existing firm). However, Section 108 guarantees also have financed other initiatives, such as Homeownership Zones and community-based lending institutions.

Eligible communities may apply for loan guarantees year round. To apply, entitlement communities should contact their local HUD Field Office. Non-entitlement communities may apply through their state (except in Hawaii). To make the Section 108 program easier to use, HUD has the Brownfields Economic Development Initiative (BEDI) program. BEDI provides grants to enhance the security of Section 108 guaranteed loans and the feasibility of revitalization projects financed through the Section 108 program.

Approximately \$265 million in loan commitments is available under the Economic Development Loan Guarantee (Section 108) for fiscal year (FY) 2009.

Program Office: Community Planning and Development

HOME Investment Partnerships Program

The HOME Investment Partnerships Program (HOME) affirms the Federal Government's commitment to provide decent, safe, and affordable housing to all Americans and to alleviate the problems of excessive rent burdens, homelessness, and deteriorating housing stock. HOME provides funds and general guidelines to state and local governments to design affordable housing strategies that address local needs and housing conditions. HOME strives to meet both the short-term goal of increasing the supply and availability of affordable housing and the long-term goal of building partnerships between state and local governments and private and nonprofit housing providers.

HOME funds may be used for the acquisition, construction, and rehabilitation of rental housing; tenant-based rental assistance; homebuyer assistance; and administrative costs. All HOME-assisted housing and rental assistance must target low- and very low-income families. HOME funds may not be used as matching funds for other Federal programs. Jurisdictions must reserve 15 percent of their HOME funds for housing to be developed, sponsored, or owned by community

housing development organizations (CHDOs). A CHDO is a private, community-based nonprofit organization that has, among its purposes, the provision of decent, affordable housing for people with low-income.

Approximately \$1.8 billion (not including \$16 million in set asides) as appropriated for the HOME Investment Partnerships program.

Program Office: Community Planning and Development

Housing Choice Voucher Program Contract Renewals

Tenant-based Housing Choice Voucher Program Contract Renewals increase the housing choices available to very low-income households by making privately owned housing affordable to them. The program provides funds to local public housing agencies (PHAs), which then provide housing choice vouchers to qualified very low-income households. These vouchers provide rent subsidies that equal the difference between 30 percent of the household's adjusted income and the gross rent of the unit, provided the gross rent does not exceed the PHA-approved payment standard. The PHA pays the subsidies directly to the landlord. Under the Housing Choice Voucher Program, a family may select a unit with a gross rent that exceeds the PHA's payment standard, but the family must pay the additional amount. However, the law restricts a voucher holder from renting a unit that would initially require the family to pay more than 40 percent of the family's adjusted income for rent. Voucher funding is used for tenant-based assistance, which can be provided for any eligible rental unit as long as the landlord agrees to participate in the program. Each PHA has the option to use as much as 20 percent of its tenant-based voucher funding to provide project-based voucher (PBV) assistance to competitively selected existing, rehabilitated, or newly constructed units. To ensure their compliance with HUD housing quality standards, the PHA must inspect all voucher units.

PHAs may also elect to use a portion of their voucher funding to assist very low-income families in purchasing a home. The PHA funding that would otherwise be used for rental assistance is dedicated to paying a portion of the family's monthly mortgage payment. As soon as funding for housing choice vouchers is awarded to a PHA, the PHA receives funding from HUD on an annual basis until the contract for the funding expires.¹¹ Congress appropriates new funding to renew the expiring contracts each year.

Some housing choice vouchers are provided for a variety of special purposes, such as relocating public housing tenants who are displaced because of public housing demolition or disposition,

¹¹ Prior to FY 1998, Indian tribes and/or Indian housing authorities were eligible for funding from the Section 8 rental certificate and voucher programs. Although they are no longer eligible for new funds, they do receive annual funding for previously approved certificates and vouchers until the contract associated with the funding expires.

designation of mixed-use public housing units as single use (that is, disabled and elderly to elderly only), and court settlements.

Approximately \$14.5 billion is available under Housing Choice Voucher Program Contract Renewals for fiscal year (FY) 2009.

Program Office: Public and Indian Housing

Public Housing Operating Fund

The Public Housing Operating Fund program provides funds, based on a formula, to Public Housing Agencies (PHAs) to help them meet their operating and maintenance expenses and offset operating deficits associated with public housing units. Funding allocations are based primarily on the operating fund formula.

Under this formula, each PHA's subsidy is equal to the difference between a formula-determined allowable expense level (as well as utility and independent audit costs) and the PHA's projected income (rents and charges to residents for excess utility consumption).

Approximately \$4.45 billion is available for the Public Housing Operating Fund for fiscal year (FY) 2009.

Program Office: Public and Indian Housing

Public Housing—Capital Fund Program (CFP)

CFP provides funding, based on a formula, to PHAs so they may carry out capital and management activities. All PHAs, regardless of size, are eligible to participate in CFP. Eligible activities under CFP include:

- Development, financing, and modernization of public housing developments;
- Vacancy reduction;
- Planned code compliance; and
- Management improvements.

Approximately \$5.3 billion is available for CFP formula grants for fiscal year (FY) 2009.

Program Office: Public and Indian Housing

Indian Housing Block Grant (IHBG) Program¹²

The Native American Housing Assistance and Self-Determination Act of 1996, created the IHBG program. This act also repealed Indian eligibility for many other HUD programs, including those falling under the U.S. Housing Act of 1937 and some that are announced in the NOFA. It provides annual grants, on a formula basis, to all eligible Indian tribes or tribally designated housing entities (TDHEs) based on submission of a compliant Indian Housing Plan. The funds may be used for a wide range of affordable housing activities.

Anyone with questions regarding IHBG should contact their area Office of Native American Programs (ONAP). A list of area ONAPs is provided in Appendix B.

Approximately \$645 million is available for IHBG for fiscal year (FY) 2009.

Program Office: Public and Indian Housing

Native Hawaiian Housing Block Grant (NHHBG) Program

The NHHBG program provides block grant funds for affordable housing activities for Native Hawaiians. The grant will be made available to the Department of Hawaiian Home Lands to carry out the following activities for Native Hawaiian families who are eligible to reside on the Hawaiian Home Lands:

- Development;
- Housing Services;
- Housing Management Services;
- Crime Prevention and Safety Activities; and
- Model Activities.

Approximately \$9 million is available for the Native Hawaiian Housing Block Grant Program.

If you have questions regarding the NHHBG program, you may contact the ONAP in Washington, D.C., at 202-401-7914 or 303-672-5248 (TDD).

Program Office: Public and Indian Housing

Native Hawaiian Housing Loan Guarantees (Section 184A)

Section 184A of the Housing and Community Development Act of 1992 provides Native Hawaiians with a loan guarantee program designed specifically for them. The Section 184A program will provide access to sources of private financing to Native Hawaiian families who otherwise could not acquire housing financing because of the unique legal status of the Hawaiian Home Lands, or as a result of a lack of access to private financial markets. The loan guarantee

¹² Also known as Native American Housing Block Grant.

allows for infrastructure developments necessary to achieve the affordable housing goals of the program. It is anticipated that HUD appropriation of \$104 million will support up to \$41.5 million in loan guarantees that can fund 100 home mortgages based on a median single-family price of \$190,000.

Anyone with questions regarding the Section 184A program should contact the ONAP Loan Guarantee Office at 800–561–5913 or 303–675–1600, or the Federal Relay Service at 800–877–8339.

Program Office: Public and Indian Housing

Emergency Shelter Grant (ESG) Program

The ESG program is designed to help improve the quality of existing emergency shelters for homeless persons, make additional shelters and transitional housing available, meet the costs of operating shelters, provide essential social services to homeless individuals, and help prevent homelessness. ESG funds states, metropolitan cities, urban counties, and territories according to the formula used for the CDBG program. ESG funding may be used for renovation, major rehabilitation, or conversion of buildings for use as emergency shelters or transitional housing; provision of essential social services; payment of operating costs for shelters; and the development and implementation of homeless prevention activities, such as short-term mortgage/rent or utility payments, security deposits, first month's rent, landlord-tenant mediation, and tenant legal services.

Approximately \$160 million is available for the ESG program for fiscal year (FY) 2009.

Program Office: Community Planning and Development

Housing Opportunities for Persons with AIDS (HOPWA) – Formula Grant Program

HOPWA remains the only Federal program solely dedicated to providing rental housing assistance to persons and their families living with Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome (HIV/AIDS). The HOPWA program is an essential component of national efforts to address housing needs of persons living with HIV/AIDS who are low-income. HOPWA provides states and localities with the resources to devise long-term comprehensive strategies for meeting the unmet housing needs of this special needs population. Grant recipients have considerable discretion on how grant funds are used according to the housing priorities established in their comprehensive AIDS housing strategy that is a component of a community's consolidated plan submission.

Ninety percent of HOPWA funds are allocated by formula to qualifying cities for eligible metropolitan statistical areas (EMSAs) and to eligible states for areas outside of EMSAs. Eligible formula areas must have at least 1,500 cumulative cases of AIDS, a population of at least 500,000, and have a HUD-approved Consolidated Plan. One-quarter of the formula is awarded to metropolitan areas that have a higher than average per capita incidence of AIDS.

Grant funding may be used for a range of activities including: project or tenant based rental assistance; support for maintaining current residences through the use of short-term, mortgage, and utility assistance payments to prevent homelessness; housing and develop operations; housing information; resource identification; supportive services and case management; and administrative expenses.

Approximately \$276 million is available for the HOPWA formula program for fiscal year (FY) 2009.

Program Office: Community Planning and Development

Fair Housing Assistance Program (FHAP)

FHAP is designed to build a coordinated, intergovernmental enforcement effort to further fair housing. It provides funding to state and local fair housing enforcement agencies that have been certified by the Assistant Secretary for Fair Housing and Equal Opportunity as administering laws that are substantially equivalent to the Fair Housing Act. Funding FHAP agencies encourages them to assume a greater share of the responsibility for the administration and enforcement of their fair housing statutes and ordinances. FHAP funding is distributed through a formula and can be used to cover the costs of processing dual-filed complaints, training, administrative costs, special enforcement efforts, fair housing partnerships, and the development and enhancement of other fair housing projects.

Approximately \$26.7 million in non-competitive grants is available for FHAP for fiscal year (FY) 2009.

Program Office: Fair Housing and Equal Opportunity

Federal Housing Administration (FHA) Homeownership Programs

One of HUD's most fundamental functions is increasing homeownership, particularly among people with low- and moderate-incomes, by insuring mortgage loans issued by private financial institutions. This insurance, administered through HUD's FHA, protects lenders against the risk of default on mortgages issued to qualified borrowers. By providing mortgage insurance, FHA gives private lenders the security they need to lend to first-time homebuyers who might not be able to qualify for a conventional loan. HUD's mortgage insurance programs provide affordable

options for low- and moderate-income borrowers to purchase homes by reducing the down payment required, limiting certain fees, and allowing financing of some of the closing costs.

FHA administers a variety of mortgage insurance programs, each intended to serve a slightly different need. The centerpiece of FHA's insurance programs is the Section 203(b) program of the National Housing Act (NHA), which insures mortgages for moderately priced, one- to four-family homes. Additional programs provide insurance for adjustable rate mortgages (NHA Section 251); disaster victims' homes (NHA Section 203(h)); mortgages to increase energy efficiency (Section 513 of the Housing and Community Development Act of 1992); homes in older declining areas (NHA Section 223(e)); homes in outlying areas (NHA Section 203(i)); condominiums (NHA Section 234(c)); and cooperative housing units (NHA Section 203(n)). In addition, FHA offers programs that enable borrowers to finance housing rehabilitation costs as part of the mortgage (NHA Section 203(k)).

All of these programs operate through HUD-approved lenders (for example, banks, mortgage companies, and savings and loans) that provide FHA-insured mortgages. Generally, any person able to meet the cash investment, mortgage payments, and credit requirements can apply for a FHA-insured mortgage from a HUD-approved lender. However, these loans generally are limited to owner-occupied housing units. Also, to ensure that these programs serve people with low- and moderate-incomes, the maximum dollar value of FHA-insured mortgages is limited. For FHA's current mortgage limits, you can go to HUD's website at: <http://www.hud.gov/>.

The FHA current limit for single-family units ranges from \$200,160 to \$362,790.

HUD's Discount Property Sales Programs

FHA also manages four programs that offer unique opportunities for teachers, law enforcement officers, local governments, and nonprofit organizations to turn HUD Homes (properties on which a borrower has defaulted on an FHA-insured mortgage) into tools for community revitalization. The programs Teacher Next Door, Officer Next Door, have been renamed the "Good Neighbor Next Door" program. Law enforcement officers, pre-Kindergarten through 12 grade teachers and firefighters/emergency medical technicians can contribute to community revitalization while becoming homeowners through HUD's Good Neighbor Next Door Sales Program. HUD offers a substantial incentive in the form of a discount of 50% from the list price of the home. In return you must commit to live in the property for 36 months as your sole residence. Eligible Single Family homes located in revitalization areas are listed exclusively for sales through the Good Neighbor Next Door Sales program. Properties are available for purchase through the program for five days.

For more information about these and other FHA programs, you can visit HUD's website at: <http://www.hud.gov/>, contact a HUD-approved lender (a searchable listing of HUD-approved

lenders is available on HUD's website) or HUD-approved housing counseling agency, or call the Homeownership Center (HOC) nearest you. For a list of HOCs and contact information, refer to Appendix D at the back of this document. Lenders interested in becoming HUD-approved lenders should contact the Director of Single Family Programs at the nearest HUD Field Office (see Appendix A for a listing of HUD Field Offices).

Indian Home Loan Guarantees (Section 184)

Because the federal government holds most land in Indian country in trust, it cannot be mortgaged. Section 184 provides loan guarantees to private lenders so that they will issue mortgage financing for projects located on such land. Section 184 provides loan guarantees to private lenders approved by HUD/FHA, the U.S. Department of Veterans Affairs, or the U.S. Department of Agriculture. The loans must be issued for one- to four-family homes located in Indian or Alaskan Native areas. The loans may be used for construction, acquisition, refinancing, or rehabilitation of homes. Borrowers must be: Indians or Indian families who will occupy the property as a principal residence and who meet the credit and underwriting standards of the programs; Indian housing authorities, including TDHEs; or Indian tribes.

Eligible borrowers apply for loans through private mortgage lenders that prepare the documents and submit them to the ONAP Denver Program Office for approval. For more information on Indian Home Loan Guarantees, contact the Office of Loan Guarantee at 800-561-5913 or 303-675-1600. Persons with hearing impairments can contact the Federal Relay Service at 800-877-8339.

Approximately \$420 million in new loan commitments are available for the Indian Loan Guarantee Program for fiscal year (FY) 2009.

Program Office: Public and Indian Housing

Title VI Loan Guarantee Program

Title VI loan guarantees are designed to increase the ability of Indian tribes to secure private financial resources for developing affordable housing. Under the program, HUD guarantees loans issued by Indian tribes or TDHEs for affordable housing activities. Indian tribes and TDHEs participating in the program must pledge current and future IHBG program allocations as security for the guarantee.

Proceeds from loans guaranteed under this program may be used for affordable housing activities eligible under IHBG. These include modernization or operating assistance for housing developed under the U.S. Housing Act of 1937; acquisition, new construction, or rehabilitation of housing (which may include site development, development of utilities, and utility services); housing-related services; housing management services; and model housing activities.

Lenders providing affordable housing financing to Indian tribes or TDHEs apply directly to HUD for the loan guarantees. The lenders must be supervised, approved, regulated, or insured by an agency of the Federal Government. To apply, eligible lenders should contact the ONAP Denver Program Office (see Appendix B for contact information).

Approximately \$17 million in new loan commitments are available for the Title VI Loan Guarantee Program for fiscal year (FY) 2009.

Program Office: Public and Indian Housing

Part IV: Contact Information

Appendix A: HUD Field Office Contact Information

Appendix B: Office of Native American Program (ONAP) Contact Information

Appendix C: HUD Headquarters Program Offices

Appendix D: HUD Homeownership Centers

Appendix E: HUD Contacts for Colonias and Farmworkers

Not all field offices listed handle all programs contained in the NOFA. Applicants should look to the NOFA for contact numbers for information on specific programs. Office hour listings are local time.

Persons with hearing or speech impediments may access any of these numbers via TTY by calling the Federal Relay Service at 800-877-8339.

Appendix A: HUD Field Office Contact Information

<u>REGION I</u>	<u>REGION II</u>
Bangor Field Office Margaret Chase Smith Federal Building 202 Harlow Street, Suite 101 Bangor, ME 04401-4919 207-945-0467 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Albany Office 52 Corporate Circle, 2 nd Floor Albany, NY 12203-5121 518-464-4200 Office Hours: 7:30 a.m.–4:00 p.m., M-F
Boston Regional Office O'Neil Federal Building 10 Causeway Street, Room 301 Boston, MA 02222-1092 617-994-8200 Office Hours: 8:30 a.m.–5:00 p.m., M-F	Buffalo Office Lafayette Court 465 Main Street, 2 nd Floor Buffalo, NY 14203-1780 716-551-5755 Office Hours: 8:00 a.m. –4:30 p.m., M-F
Burlington Field Office 159 Bank Street, Second Floor Burlington, VT 05401-4411 802-951-6290 Office Hours: 8:30 a.m.–5:00 p.m., M-F	Camden Office 800 Hudson Square, 2 nd Floor Camden, NJ 08102-1156 856-757-5081 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Hartford Field Office One Corporate Center 20 Church Street, 19 th Floor Hartford, CT 06103-3220 860-240-4800 ext. 3100 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Newark Office One Newark Center, 13th Floor 1085 Raymond Boulevard Newark, NJ 07102-5260 973-622-7900 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Manchester Field Office Norris Cotton Federal Building 275 Chestnut Street, 4 th Floor Manchester, NH 03101-1730 603-666-7510, ext. 3903 Office Hours: 8:30 a.m.–5:00 p.m., M-F	New York Regional Office Jacob K. Javitz Federal Building 26 Federal Plaza, Suite 3541 New York, NY 10278-0068 212-264-8000 Office Hours: 8:30 a.m.–5:00 p.m., M-F
Providence Field Office 121 South Main Street, Suite 300 Providence, RI 02903-7104 401-277-8300 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Syracuse Office 128 East Jefferson Street Syracuse, NY 13202 315-477-0616 Office Hours: 8:00 a.m.–4:30 p.m., M-F

REGION III	REGION IV
Baltimore Office City Crescent Building 10 South Howard Street, Fifth Floor Baltimore, MD 21201-2505 410-962-2520, ext. 3061 Office Hours: 8:00 a.m.–4:30 p.m.	Atlanta Regional Office 40 Marietta Street Five Points Plaza Atlanta, GA 30303-2806 404-331-5001 Office Hours: 8:00 a.m.–4:30 p.m., M-F.
Charleston Office 405 Capitol Street, Suite 708 Charleston, WV 25301-1795 304-347-7000, ext. 103 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Birmingham Office Medical Forum Building 950 22nd Street, North, Suite 900 Birmingham, AL 35203-5302 205-731-2617 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Philadelphia Regional Office The Wanamaker Building 100 Penn Square East Philadelphia, PA 19107-3380 215-656-0500 or 215-656-3452 Office Hours: 8:00 a.m.–5:00 p.m., M-F	Columbia Office Strom Federal Building 1835 Assembly Street, 13 th Floor Columbia, SC 29201-2480 803-765-5592 Office Hours: 8:00 a.m.–4:45 p.m., M-F
Pittsburgh Office Heinz 57 Center 339 Sixth Avenue, Sixth Floor Pittsburgh, PA 15222-2515 Phone: 412-644-6436 Fax: 412-644-6428 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Greensboro Office Asheville Building – Suite 401 1500 Pinecroft Road Greensboro, NC 27407-3838 336-547-4001, ext. 2801 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Richmond Office 600 East Broad Street Richmond, VA 23219-4920 804-771-2100, ext 3736 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Jackson Office McCoy Federal Building 100 West Capitol Street, Room 910 Jackson, MS 39269-1096 601-965-4757 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Washington, DC Office 820 First Street, NE, Suite 300 Washington, DC 20002-4205 202-275-9200, ext. 3077 Office Hours: 8:30 a.m.–4:30 p.m., M-F	Jacksonville Office Charles E. Bennett Federal Building 400 W. Bay Street, Suite 1015 Jacksonville, FL 32202-5121 904-232-2627 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Wilmington Office One Rodney Square 920 King Street, Suite 404 Wilmington, DE 19801-3016 302-573-6300 Office Hours: 8:00 a.m.–4:30 p.m.	Knoxville Office 710 Locust Street, SW., Suite 300 Knoxville, TN 37902-2526 865-545-4370 Office Hours: 7:30 a.m.–4:15 p.m., M-F

REGION IV, cont.	REGION V
Louisville Office 601 West Broadway, Room 110 Louisville, KY 40202 502-582-5251 Office Hours: 8:00 a.m.–4:45 p.m., M-F	Chicago Regional Office Ralph Metcalfe Federal Building 77 West Jackson Boulevard Chicago, IL 60604-3507 312-353-5680 Office Hours: 8:30 a.m.–5:00 p.m., M-F
Memphis Office One Memphis Plaza 200 Jefferson Avenue, Suite 300 Memphis, TN 38103-2389 901-544-3367 Office Hours: 8:00 a.m.–5:00 p.m., M-F	Cincinnati Office The Provident Bank Building 632 Vine Street, 5 th Floor Cincinnati, OH 45202-2401 513-684-3451 Office Hours: 8:00 a.m.–4:45 p.m.
Miami Office Brickell Plaza Federal Building 909 Southeast First Avenue Miami, FL 33131 305-536-5678 Office Hours: 8:30 a.m.–5:00 p.m., M-F	Cleveland Office U.S. Bank Center Building 1350 Euclid Avenue, Suite 500 Cleveland, OH 44115-1815 216-522-4058 Office Hours: 8:30 a.m.–5:00 p.m., M-F
Nashville Office 235 Cumberland Bend, Suite 200 Nashville, TN 37228-1803 615-736-5600 Office Hours: 7:45 a.m.–4:15 p.m., M-F	Columbus Office The Bricker Building 200 North High Street, Room 700 Columbus, OH 43215-2463 614-469-2540 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Orlando Office 3751 Maguire Boulevard, Room 270 Orlando, FL 32803-3032 407-648-6441 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Detroit Office Patrick V. McNamara Building 477 Michigan Avenue Detroit, MI 48226-2592 313-226-7900 Office Hours: 8:00 a.m.–4:30 p.m., M-F
San Juan Office 235 Federico Costa Street, Suite 200 San Juan, PR 00918 787-766-5400 Office Hours: 7:30 a.m.–4:15 p.m., M-F	Flint Office Phoenix Building 801 South, Saginaw Street, 4 th Floor Flint, MI 48502-1953 810-766-5112 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Tampa Office R.L. Timberlake Jr. Federal Building 500 Zack Street, Suite 402 Tampa, FL 33602-3945 813-228-2026 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Grand Rapids Office Trade Center Building 50 Louis Street, NW. Grand Rapids, MI 49503-2633 616-456-2100 Office Hours: 8:00 a.m.–4:30 p.m., M-F ----- Convenient USPS Station: 225 Michigan Street, NW. 616-776-1515 Business Hours: 8:00 a.m.–7:00 p.m., M-F

REGION V, cont.	REGION VI, cont.
Indianapolis Office Market Square Center Building 151 North Delaware Street, Suite 1200/1300 Indianapolis, IN 46204-2526 317-226-6303 Office Hours: 8:00 a.m.–4:45 p.m., M-F	Little Rock Office 425 West Capitol, Suite 1000 Little Rock, AR 72201-3488 501-324-5931 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Milwaukee Office 310 West Wisconsin Avenue, Suite 1380 Milwaukee, WI 53203-2289 414-297-3214, ext. 8001 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Lubbock Office 1205 Texas Avenue, Room 511 Lubbock, TX 79401-4093 806-472-7265, ext. 3030 Office Hours: 8:00 a.m.–4:45 p.m., M-F
Minneapolis Office International Center 920 Second Avenue, South, Suite 1300 Minneapolis, MN 55402 612-370-3000 Office Hours: 8:00 a.m.–4:30 p.m., M-F	New Orleans Office Hale Boggs Building 500 Poydras Street, Ninth Floor New Orleans, LA 70130-3099 504-589-7201 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Springfield Office Monroe Business Center 500 West Monroe Street, Suite 1 SW. Springfield, IL 62704 217-492-4120 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Oklahoma City Office 301 Northwest Sixth Street, Suite 200 Oklahoma City, OK 73102 405-609-8509 Office Hours: 8:00 a.m.–4:30 p.m., M-F
REGION VI	
Albuquerque Office 625 Silver Avenue, SW., Suite 100 Albuquerque, NM 87102-3185 505-346-6463 Office Hours: 8:00 a.m.–5:00 p.m., M-F	San Antonio Office One Alamo Center 106 South St. Mary's Street, Suite 405 San Antonio, TX 78205-3625 210-475-6806 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Dallas Office A. Maceo Smith Federal Building 525 Griffin Street, Suite 860 Dallas, TX 75202-5007 214-767-8300 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Shreveport Office 401 Edwards Street, Room 1510 Shreveport, LA 71101-5513 318-676-3440 Office Hours: 7:45 a.m.–4:30 p.m., M-F
Fort Worth Regional Office Burnett Plaza 801 Cherry Street Unit #45 – Suite 2500 Fort Worth, TX 76102 817-978-5965 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Tulsa Office Williams Center Tower II 2 West Second Street, Suite 400 Tulsa, OK 74103 918-292-8900 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Houston Office 1301 Fannin, Suite 2200 Houston, TX 77002 713-718-3199 Office Hours: 7:45 a.m.–4:30 p.m., M-F	

REGION VII	REGION VIII, cont.
Des Moines Office Neal Smith Federal Building 210 Walnut Street, Room 239 Des Moines, IA 50309-2155 515-284-4512 Office Hours: 8:00 a.m.–5:00 p.m., M-F	Salt Lake City Office 125 South State Street, Suite 3001 Salt Lake City, UT 84138-1105 801-524-6070 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Kansas City Regional Office Gateway Tower II Building 400 State Avenue, Room 200 Kansas City, KS 66101-2406 913-551-5644 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Sioux Falls Office 4301 West 57 th Street - Room 101 Sioux Falls, SD 57105-6558 605-330-4223 Office Hours: 7:45 a.m.–4:15 p.m., M-F
Omaha Office Edward Zorinsky Federal Building 1616 Capitol Avenue Suite 329 Omaha, NE 68154-3955 402-492-3101 Office Hours: 8:00 a.m.–4:30 p.m., M-F	
St. Louis Office Robert A. Young Federal Building 1222 Spruce Street, Room 3203 St. Louis, MO 63103-2836 314-539-6583 Office Hours: 8:00 a.m.–4:30 p.m., M-F	
REGION VIII	REGION IX
Casper Office 150 East B Street, Room 1010 Casper, WY 82601-1969 307-261-6251 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Fresno Office 855 M Street, Suite 970 Fresno, CA 93721-1718 559-487-5033 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Denver Regional Office 1670 Broadway, 23 rd Floor Denver, CO 80202-4801 303-672-5440 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Honolulu Office 500 Ala Moana Boulevard, Ste. 3A Honolulu, HI 96813-4918 808-522-8175, ext. 256 Office Hours: 8:00 a.m.–4:00 p.m., M-F
Fargo Office 657 Second Avenue North, Room 366 Fargo, ND 58108 701-239-5136 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Las Vegas Office Foley Federal Building 300 S. Las Vegas Boulevard, Suite 2900 Las Vegas, NV 89101-5833 702-366-2100 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Helena Office 7 West Sixth Avenue Power Block Building Helena, MT 59601 406-449-5050 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Los Angeles Office 611 West Sixth Street, Suite 800 Los Angeles, CA 90017 213-894-8007 Office Hours: 8:00 a.m.–4:30 p.m., M-F

REGION IX, cont.	REGION X
Phoenix Office One North Central Avenue, Suite 600 Phoenix, AZ 85004 602-379-7100 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Anchorage Office 3000 C Street, Suite 401 Anchorage, AK 99503 907-667-9800 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Reno Office 745 West Moana Lane – Suite 360 Reno, NV 89502-6581 775-824-3703 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Boise Office Plaza IV, Suite 220 800 Park Boulevard Boise, ID 83712-7743 208-334-1990 Office Hours: 8:00 a.m.–5:00 p.m., M-F
Sacramento Office John E. Moss Federal Building 650 Capitol Mall – Room 4-200 Sacramento, CA 95814 916-498-5220, ext. 322 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Portland Office 400 Southwest Sixth Avenue, Suite 700 Portland, OR 97204-1632 503-326-2561 Office Hours: 8:00 a.m.–4:30 p.m., M-F
San Diego Office Symphony Towers 750 B Street, Suite 1600 San Diego, CA 92101-8131 619-557-5310 Office Hours: 8:00 a.m.–4:30 p.m., M-F	Seattle Regional Office 909 First Avenue, Suite 200 Seattle, WA 98104-1000 206-220-5101 Office Hours: 8:00 a.m.–4:30 p.m., M-F
San Francisco Regional Office 600 Harrison Street, 3 rd Floor San Francisco, CA 94107-1300 415-489-6400 Office Hours: 8:15 a.m.–4:45 p.m., M-F	Spokane Office US Courthouse Building 920 West Riverside, Suite 588 Spokane, WA 99201-1010 509-368-3200 Office Hours: 8:00 a.m.–4:30 p.m., M-F
Santa Ana Field Office Santa Ana Federal Building 34 Civic Center Plaza Room 7015 Santa Ana, CA 92701-4003 714-796-5577, ext. 3006 Office Hours: 8:00 a.m.–4:30 p.m., M-F	
Tucson Office 160 North Stone Avenue Tucson, AZ 85701-1467 520-670-6000 Office Hours: 8:00 a.m.–4:30 p.m., M-F	

Appendix B: Office of Native American Programs (ONAP) Contact Information

Persons with hearing or speech impediments may access any of these numbers via TTY by calling the Federal Relay Service at 800-877-8339.

<i>Location of Tribes and TDHEs</i>	<i>ONAP Contact Information</i>
All states east of the Mississippi River (plus Minnesota and Iowa)	Eastern/Woodlands Office of Native American Programs, 5API Ralph H. Metcalfe Federal Building 77 West Jackson Boulevard, Room 2404 Chicago, IL 60604-3507 312-886-4532 or 800-735-3239
Kansas, Louisiana, Missouri, Oklahoma, and Texas (except for Ysleta del Sur)	Southern Plains Office of Native American Programs, 6IPI 301 Northwest Sixth Street, Suite 200 Oklahoma City, OK 73102 405-609-8520
Colorado, Montana, Nebraska, North Dakota, South Dakota, Utah, and Wyoming	Northern Plains Office of Native American Programs, 8API UMB Plaza 1670 Broadway, 22nd Floor Denver, CO 80202-4801 303-672-5465. Toll Free: 888-814-2945 TDD: 303-672-5116

<i>Location of Tribes and TDHEs</i>	<i>ONAP Contact Information</i>
Arizona, California, New Mexico, Nevada, and Ysleta del Sur in Texas	<p>Southwest Office of Native American Programs, 9EPI One North Central Avenue, Suite 600 Phoenix, AZ 85004-2361 602-379-7200 TTY Number: 602-379-7181</p> <p><i>OR</i></p> <p>Southwest Office of Native American Programs (Albuquerque Office), 9EPI 625 Silver Avenue, SW, Suite 300 Albuquerque, NM 87102-3186 505-346-6923</p>
Idaho, Oregon, and Washington	<p>Northwest Office of Native American Programs, OAPI Seattle Federal Office Building 909 First Avenue, Suite 300 Seattle, WA 98104-1000 206-220-5270</p>
Alaska	<p>Alaska Office of Native American Programs, OCPI 3000 C Street, Suite 401 Anchorage, AK 99503 907-677-9860 or Alaska only Toll Free: 877-302-9800 TDD: 907-677-9800</p>

Appendix C: HUD Headquarters Program Offices

Persons with hearing or speech impediments may access any of these numbers via TTY by calling the Federal Relay Service at 800-877-8339.

<i>Program Office</i>	<i>Contact Information</i>
Community Planning and Development	U.S. Department of Housing and Urban Development Office of Community Planning and Development 451 Seventh Street SW, Room 7100 Washington, DC 20410 202-708-2690
Fair Housing and Equal Opportunity	U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity 451 Seventh Street SW, Room 5100 Washington, DC 20410 202-708-4252
Housing	U.S. Department of Housing and Urban Development Office of Housing 451 Seventh Street SW, Room 9100 Washington, DC 20410 202-708-2601
Public and Indian Housing	U.S. Department of Housing and Urban Development Office of Public and Indian Housing 451 Seventh Street SW, Room 4100 Washington, DC 20410 202-708-0950
Healthy Homes and Lead Hazard Control	U.S. Department of Housing and Urban Development Office of Healthy Homes and Lead Hazard Control 451 Seventh Street SW, Room 8236 Washington, DC 20410 202-708-0310
Office of Policy Development and Research	U.S. Department of Housing and Urban Development Office of Policy Development and Research 451 7 th Street SW, Room 8100 Washington, DC 20410 202-708-1600
Office of Faith-Based and Community Initiatives	U.S. Department of Housing and Urban Development Office of Faith-Based and Community Initiatives 451 Seventh Street SW, Room 10286 Washington, DC 20410 202-708-2404 or 800-308-0395

Appendix D: HUD FHA Homeownership Centers & FHA Resource Centers

Persons with hearing or speech impediments may access any of these numbers via TTY by calling the Federal Relay Service at 800-877-8339.

<i>Homeownership Center</i>	<i>States</i>
Philadelphia Homeownership Center Wanamaker Building 100 Penn Square East, 12 th Floor Philadelphia, PA 19107-3380 Contact: Robert Wright 215-656-0527, ext. 3406	Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia
Atlanta Homeownership Center Five Points Plaza 40 Marietta Street, Eighth Floor Atlanta, GA 30303-2806 Contact: Carolyn Hogans 404-331-5001, ext. 2129	Alabama, Florida, Georgia, Illinois, Indiana, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee, as well as the Caribbean
Denver Homeownership Center UMB Plaza Building 1670 Broadway, 21 st Floor Denver, CO 80202 Contact: Jonna Munson 800-543-9378, ext. 1987	Arkansas, Colorado, Iowa, Kansas, Louisiana, Minnesota, Missouri, Montana, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, Utah, Wisconsin, Wyoming
Santa Ana Homeownership Center Santa Ana Federal Building 34 Civic Center Plaza, Room 7015 Santa Ana, CA 92701-4003 Contact: Rhonda J. Rivera, Chief 888-827-5605, ext. 3210	Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Washington, as well as the Pacific Islands of American Samoa, Guam, and the Commonwealth of the Northern Marianas

<p>Search answers.hud.gov. Our online knowledge base helps you find answers 24/7. (HUD staff can use the knowledge base here: hud.custhelp.com)</p> <p>Email hud@custhelp.com We're open 24/7.</p> <p>Phone Monday-Friday, 8 am to 8 pm ET,</p> <p>Tollfree: (800) CALLFHA or (800) 225-5342</p> <p>TDD: (877) TDD-2HUD (877) 833-2483).</p>	<p>FHA Resource Center</p> <p>We Have Answers</p>
<p>Department of Housing and Urban Development</p> <p>National Servicing Center</p> <p>301 NW 6th Street, Suite 200</p> <p>Oklahoma City, OK 73102</p>	<p>National Servicing Center</p>

Appendix E: HUD Contacts for Colonias and Farmworkers

Persons with hearing or speech impediments may access any of these numbers via TTY by calling the Federal Relay Service at 800-877-8339.

<i>Colonias and Farmworker Specialists</i>	<i>States</i>
<p>Esperanza “Espy” Holguin Office of Departmental Operations & Coordination/SWBR Initiative 2510 North Telshor Las Cruces, New Mexico 88011 (W) 575.521.0050 (C) 575.635.1289 (F) 575.522.7192 Esperanza.A.Holguin@hud.gov</p> <p>Lawrence “Larry” Reyes Office of Departmental Operations & Coordination/SWBR Initiative 451 Seventh Street SW, Suite 2202 Washington, DC 20410 (W) 202.402.4658 (F) 202.401.1999 Lawrence.C.Reyes@hud.gov</p>	<p>Arizona/New Mexico</p> <p>California</p>
<p>Richard Lopez San Antonio Field Office Director (Acting Representative) Federal Building One Alamo Center 106 South St. Mary’s Street, Suite 504 San Antonio, Texas 78205 (W) 210-475-6806</p>	<p>Texas</p>

<i>Farmworker Specialists</i>	<i>States</i>
<p>Maria Ortiz Office of Departmental Operations & Coordination/SWBR Initiative Brickell Plaza Federal Building 909 SE 1st Avenue, Room 500 Miami, Florida 33131-3042 (W) 305.536.5678, ext. 2293 (F) 305.536.5765 Maria.S.Ortiz@hud.gov</p>	Florida
<p>Manfert “Manny” Lee Office of Departmental Operations & Coordination/SWBR Initiative Seattle Federal Office Building 909 First Avenue, Suite 200 Seattle, WA 9814-1000 (W) 206.220.5363 (C) 206.369.5220 (F) 206.220.5247 Manfert.M.Lee@hud.gov</p>	Washington, Oregon & Idaho
<p>Christine Talcott-Roberts Office of Departmental Operations & Coordination/SWBR Initiative Margaret Chase Smith Federal Building 202 Harlow St., Suite 101 Bangor, ME 04401-4919 (W) 207.945.0469 (F) 207.945.0533 Christine.Talcottroberts@hud.gov</p>	

<i>HUD Headquarters Staff</i>	
<p>Lawrence “Larry” Reyes Office of Departmental Operations & Coordination/SWBR Initiative 451 Seventh Street SW, Suite 2202 Washington, DC 20410 (W) 202.402.4658 (F) 202.401.1999 Lawrence.C.Reyes@hud.gov</p>	

Part V: Just For Individuals

Although HUD does not offer direct grants or loans to individuals, we do work with local governments and nonprofit organizations to make financial assistance and housing counseling available. For further information on programs operated through our grantee partners, go to HUD's website at <http://www.hud.gov/grants/index.cfm> located in the right margin under the heading "Resources for Individuals". Resource information is available regarding: Housing Counseling, the American Dream Downpayment Initiative, Local Homebuyer Programs, Low Downpayment Information, Home Improvement Help, and Housing Choice Voucher. In addition, individuals seeking information on buying a home can go to HUD's website at <http://www.hud.gov/buying/>. The site offers information on how much of a home you can afford; knowing your rights, how to shop for a loan; and affordable housing programs offered within your state. For information on local homebuying programs go to <http://www.hud.gov/buying/localbuying.cfm>.

Further information for individuals is available on the GovBenefits web site at www.govbenefits.gov. GovBenefits.gov helps citizens access government benefit eligibility information through a free, confidential, and easy-to-use on-line screening tool. This free confidential tool helps individuals find government benefits they may be eligible to receive.

You have three easy ways to get the facts!

- ▶ **Search answers.hud.gov.** Our online knowledge base helps you find answers 24/7. (HUD staff can use the knowledge base here: hud.custhelp.com)
- ▶ **Email hud@custhelp.com** We're open 24/7.
- ▶ **Phone** Monday-Friday, 8 am to 8 pm ET,
Tollfree: (800) CALLFHA or (800) 225-5342
TDD: (877) TDD-2HUD (877) 833-2483).

For local home buying, FHA mortgage insurance information, or technical support for industry professionals, please visit the **FHA Resource Center** at <http://www5.hud.gov:63001/po/i/netlocator/> or email your question to: hud@custhelp.com or telephone the FHA Resource Center at: (800) CALLFHA (800-225-5342).

All SAHOC Non-profit Program Documents & Downpayment Assistance Program (DAP) Documents:

U.S. Department of Housing and Urban Development
160 N. Stone Avenue
Tucson, AZ 85701
Attn: SAHOC Non-profit Team

All SAHOC FHA Mortgage Limit Increase Documents:

U.S. Department of Housing and Urban Development
Santa Ana Homeownership Center
Santa Ana Federal Building
34 Civic Center Plaza, Room 7015
Santa Ana, CA 92701-4003
Attn: Mark Escalante, Chief, Program Support Division

All SAHOC Housing Counseling Documents:

U.S. Department of Housing and Urban Development
Santa Ana Homeownership Center
Santa Ana Federal Building
34 Civic Center Plaza, Room 7015
Santa Ana, CA 92701-4003
Attn: Lucille Ochoa, Program Support Division

Real Estate Brokers seeking technical assistance or Broker registration, please contact **FHA's Management & Marketing Contractors** at <http://www5.hud.gov:63001/po/i/netlocator/>.

The geographic service areas covered by each of the new M&M contractors, their mailing addresses, telephone numbers, fax numbers and Internet addresses are as follows:

Arizona and Nevada

Michaelson, Connor, & Boul
13832 North 32nd Street, Suite D-150
Phoenix, AZ 85032
Phone: (480) 941-8737; Toll Free: (866) 941-8737
Fax: (480) 941-9855
Email Address: mike.bao@mcbreo.com
Website: www.mcbreo.com

Preservation and Protection requests and extension of time requests for Arizona and Nevada properties should be sent to:

Michaelson, Conner, & Boul
5312 Bolsa Avenue, Suite 200
Huntington Beach, CA 92649-1020
Phone: (714) 230-3628
Fax: (714) 230-3699
Email Address: luann.kogler@mcbreo.com
Website: www.mcbreo.com

Arkansas and Louisiana

Cityside Management Corporation
301 Market Street Suite B
Hammond, LA 70401
Phone: (985) 419-0311
Fax: (985) 419-0310
Email Address: **lhotard@citysidecorp.com**
Website: **www.citysidecorp.com**

Preservation and Protection requests and extension of time requests for Arkansas and Louisiana properties should be sent to:

Cityside Management Corporation
22 Greeley Street, Suite 5
Merrimack, NH 03054
Phone: (603) 423-0313
Fax: (603) 429-1427
Email address: **salicea@citysidecorp.com**
Website: **www.citysidecorp.com**

California, Hawaii and Guam

PEMCO, Ltd.
1600 Sacramento Inn Way, Suite 220
Sacramento, CA 95815
Phone: (916) 927-7313
Fax: (916) 927-7454
Email address: **msherman@pemco-limited.com**
Website: **www.hudpemco.com**

Preservation and Protection requests and extension of time requests for California, Hawaii and Guam properties should be sent to the above address, to the attention of:

Contact person: Tanya Stone
Phone: (916) 927-7313
Fax: (916) 927-7454
Email address: **Mortgagees@pemco-limited.com**
Website: **www.hudpemco.com**

Caribbean (Puerto Rico and US Virgin Islands)

Atlantic Alliance of Asset Managers
Iturregui Plaza, Suite 14A
1135 65th Infantry Avenue
Rio Piedras, PR 00924

Phone: (787) 300-2194

Fax: (787) 300-2199

Email address: **idelacruz@atlanticallianceassetmanagers.com**

Website: **www.atlanticallianceassetmanagers.com**

Preservation and Protection requests and extension of time requests for Caribbean properties should be sent to:

First Preston Foreclosure Specialists

5040 Addison Circle, Suite 400

Addison, TX 75001

Phone: (972) 419-6917

Fax: (972) 392-2123

Email Address: **jbatts@firstpreston.com**

Website: **www.atlanticallianceassetmanagers.com**

Colorado, Montana, Utah, and Wyoming

Michaelson, Connor & Boul

4500 Cherry Creek Drive, South, Suite 1070

Glendale, CO 80246

Phone: (303) 758-6736; Toll Free: (866) 889-6736

Fax: (303) 758-6748

Email Address: **david.huckemeyer@mcbreo.com**

Website: **www.mcbreo.com**

Preservation and Protection requests and extension of time requests for Colorado, Montana, Utah, and Wyoming properties should be sent to:

Michaelson, Connor, & Boul

5312 Bolsa Avenue, Suite 200

Huntington Beach, CA 92649-1020

Phone: (714) 230-3628

Fax: (714) 230-3699

Email Address: **luann.kogler@mcbreo.com**

Website: **www.mcbreo.com**

Florida

National Home Management Solutions, LLC

2100 Coral Way, Suite 504

Miami, FL 33145-2682

Phone: (305) 854-1711; Toll Free (888) 653-8357

Fax: (305) 854-1217

Email Address: **Will.Milling@nhmsi.com**

Website: **www.nhmsi.com**

Preservation and Protection requests and extension of time requests for Florida properties should be sent to:

National Home Management Solutions, LLC.

Three Advantage Court

Bordentown, NJ 08505

Phone: (609) 981-5500; Toll Free: (800) 211-0621

Fax: (609) 981-5513

Email Address: **P&P@nhmsi.com**

Website: **www.nhmsi.com**

Georgia

PEMCO, LTD

Piedmont Center

3525 Piedmont Road, N.E.

Bldg. 5, Suite 310

Atlanta, Georgia 30305

Phone: (404) 995-7111

Toll free: (800) 881-9260

Fax: (404) 995-7110

Website: **http://www.hudpemco.com/**

Preservation and Protection requests and extension of time requests for Georgia properties should be sent to:

PEMCO, LTD

Attn: Nancy Ishii, Mortgagee Compliance Coordinator

Phone: (808) 949-0414, ext. 105

Fax: (808) 955-0414

Email address: **gamortgagee@pemco-limited.com**

Illinois and Indiana

Harrington, Moran, Barksdale, Inc.

8600 W. Bryn Mawr Avenue, Suite 600 South

Chicago, IL 60631

Phone: (773) 714-9200; Toll Free: (866) 702-6600

Fax: (773) 714-1669

Email address: **chicago@hmbireo.com**

Website: **www.hmbireo.com**

Kansas, Missouri, and Oklahoma

Pyramid Real Estate Services D3, LLC
4500 S. Garnett, Suite 250
Tulsa, OK 74146
Phone: (918) 660-0800
Fax: (918) 359-7601
Email Address: **MortgageeDC@pyramidrealestate.com**
Website: **www.pyramidrealestate.com**

Preservation and Protection requests and extension of time requests for Kansas, Missouri, and Oklahoma properties should be sent to:

First Preston Foreclosure Specialists
5040 Addison Circle, Suite 400
Addison, TX 75001
Phone: (972) 419-6904
Fax: (972) 392-2123
Email Address: **PandP@firstpreston.com**

Kentucky and Tennessee

Pyramid Real Estate Services
616 Marriott Drive, Suite 300
Nashville, TN 37214
Phone: (615) 885-2002; Toll Free (877) 451-4680
Fax: (615) 620-3075
Email address: **MortgageeAE@pyramidrealestate.com**
Website: **www.pyramidrealestate.com**

Preservation and Protection requests and extension of time requests for Kentucky and Tennessee properties should be sent to:

First Preston Foreclosure Specialists
5040 Addison Circle, Suite 400
Addison, TX 75001
Phone: (972) 419-6904
Fax: (972) 392-2123
Email Address: **PandP@firstpreston.com**

Maryland and the District of Columbia

HomeSource Real Estate Asset Services, Inc.
8403 Colesville Road, Suite 1250
Silver Spring, MD 20910
Phone: (301) 960-2700

Fax: (301) 563-6236
Email address: **info@hudhomesource.com**
Website: **www.hudhomesource.com**
Point of Contact: Mae Thrift, President
P&P Email address: **mortgagees@hudhomesource.com**

Michigan and Ohio (effective April 13, 2007)

The Chapman Law Firm Co., LPA
925 Keynote Circle, 2nd Floor
Brooklyn Heights, Ohio 44131
Phone: (216) 485-0700; Toll Free: (800) 434-1567
Fax: (216) 485-0707
Website: **www.clfres.com**

Preservation and Protection Requests and Requests for Extension of Time should be forwarded to Mr. Burrell Jackson, Mortgagee Compliance Manager, at e-mail: **mc@clfres.com**

Mississippi and Alabama

Hooks, Van Holm, Inc.
The Noble Building
1021 Noble Street, Suite 212-221
Anniston, AL 36201
Phone: (256) 241-1415; Toll Free: (866) 851-5476
Fax: (256) 247-1425; Toll Free: (866) 851-5479
Email address: **PandP@hooksvanholm.com** or **extensions@hooksvanholm.com**
Website: **www.hooksvanholm.com**

New Jersey and New York

National Home Management Solutions of New York, LLC.
Three Advantage Court
Bordentown, NJ 08505
Phone: (609) 981-5500; Toll Free: (800) 211-0621
Fax: (609) 981-5513
Website: **www.nhmsi.com**

North Carolina and South Carolina

Harrington, Moran, Barksdale, Inc.
5350 77 Center Drive, Suite 200
Charlotte, NC 28217
Phone: (704) 522-3590; Toll Free: (866) 316-4624
Fax: (704) 565-6852

Email address: **Charlotte@hmbireo.com**

Website: **www.hmbireo.com**

North Dakota, South Dakota, Nebraska, Minnesota, Wisconsin, and Iowa

Best Assets, Inc.

501 Marquette Avenue, Suite 1200

Minneapolis, MN 55402

Phone: (612) 333-7450

Fax: (612) 333-6474

Email address: **bmasters@best-assets.com**

Website: **www.best-assets.com**

Pennsylvania and Delaware

Hooks, Van Holm, Inc.

1005 West 9th Avenue, Suite A

King of Prussia, PA 19406

Phone: (866) 851-5482 or (610) 491-2420

Fax: (610) 491-2479

Email address: **info@hooksvanhholm.com**

Website: **www.HooksVanHolm.com**

Preservation and Protection requests and extensions of time can be sent to the above address or to: **PandP@hooksvanhholm.com** or extensions@hooksvanhholm.com

Texas (north) and New Mexico

Southwest Alliance of Asset Managers

5040 Addison Circle, Suite 300

Addison, TX 75001

Phone: (972) 788-0026 or (800) 394-1103

Fax: (972) 715-1548

Email address: **jmcduffee@southwestalliance.com**

Website: **www.southwestalliance.com**

Preservation and Protection requests and extension of time requests for New Mexico and North Texas should be sent to:

Southwest Alliance of Asset Managers

5040 Addison Circle, Suite 300

Addison, TX 75001

Phone: (972) 788-0026 or (800) 394-1103

Fax: (972) 715-1548

Email address: **amurphy@southwestalliance.com**

Texas (south)

Southwest Alliance of Asset Managers
7718 Wood Hollow Drive, Suite 100
Austin, TX 78731
Phone: (512) 231-2600 or (800) 457-4961
Fax: (512) 231-2699
Email Address: rhutchison@southwestalliance.com
Website: www.southwestalliance.com

Preservation and Protection requests and extension of time requests for South Texas should be sent to:

Southwest Alliance of Asset Managers
5040 Addison Circle, Suite 300
Addison, TX 75001
Phone: (972) 788-0026 or (800) 394-1103
Fax: (972) 715-1548
Email address: amurphy@southwestalliance.com

Vermont, New Hampshire, Maine, Rhode Island, Massachusetts and Connecticut

Cityside Management Corporation
22 Greeley Street, Suite #5
Merrimack, NH 03054
Phone: (603) 423-0313; Toll Free: (877) 289-7433
Fax: (603) 429-1427
Email address: bmarko@citysidecorp.com
Website: www.citysidecorp.com

Virginia and West Virginia

Harrington, Moran, Barksdale, Inc.
2000 East Lamar Boulevard, Suite 700
Arlington, TX 76011
Phone: (817) 299-9320
Fax: (817) 299-9322
Email address: mboucher@hmbireo.com
Website: www.hmbireo.com

Alaska, Idaho, Oregon, and Washington

Harrington, Moran, Barksdale, Inc.
20829 72nd Ave. South
Suite 115
Kent, WA 98032

Phone: (253) 867-2800; Toll Free: (866) 317-4624

Fax: (253) 867-2785

Email address: **Bellevue@hmbireo.com**

Website: **www.hmbireo.com**

Preservation and Protection requests and extension of time requests for Alaska, Idaho, Oregon, and Washington properties should be sent to:

Harrington, Moran, Barksdale, Inc.

330 Main Street

Hartford, CT 06106

Phone: (860) 244-2783

Fax: (612) 253-2930

Effective January 8, 2005, the Santa Ana Homeownership Center will be responsible for the management and oversight of contractors in the following states:

North Dakota, South Dakota, Nebraska, Iowa, Minnesota, Wisconsin, Oklahoma, Missouri and Kansas. When issues arise regarding property condition and re-conveyance appeals, please contact Virginia Howell, the Government Technical Representative, at the Santa Ana Homeownership Center. The Real Estate Owned Division Director at the Santa Ana Homeownership Center is Thomas Rose. The address and telephone numbers are as follows:

Department of Housing and Urban Development

Santa Ana Homeownership Center

Santa Ana Federal Building

34 Civic Center Plaza, Room 7015

Santa Ana, CA 92701-4003

(800) CALLFHA or (800) 225-5342

Telephone Number for Virginia Howell: (714) 796-1200, ext. 3552

Telephone Number for Thomas Rose: (714) 796-1200, ext. 3554

Please direct any questions to Ivery Himes of the Office of Single Family Asset Management at (202) 708-1672.

Servicing Lenders seeking technical assistance, please contact the **FHA National Servicing Center** at <http://www5.hud.gov:63001/po/i/netlocator/>.

Department of Housing and Urban Development

National Servicing Center

301 NW 6th Street, Suite 200

Oklahoma City, OK 73102