



## Kentucky HUD Highlights Spring 2013

Dear HUD Partners:

It is a busy time at HUD and there is lots of news to share with you. I hope you find this edition of HUD Highlights helpful and informative. Please contact our office at (502) 582-5251 if we can be of assistance to you. I welcome your feedback at any time regarding our programs and customer service. You can reach me directly at (502) 618-8140 or at [Krista.Mills@hud.gov](mailto:Krista.Mills@hud.gov).

Best to you,

Krista Mills  
Field Office Director  
US HUD, Kentucky Office

### Grants!!

HUD has set a May 28<sup>th</sup> deadline to apply for ***Choice Neighborhoods Planning Grant*** funds which help communities prepare plans to “address struggling neighborhoods with distressed public housing or HUD-assisted housing through a comprehensive approach to neighborhood transformation.” Funding amounts will be determined by the recently-enacted fiscal year 2013 Continuing Resolution. Eligible applicants include public housing authorities, tribal entities, local governments, nonprofits, and for-profit developers that apply jointly with a public entity. For more, visit [Choice Neighborhood Planning Grant](#) .

To apply for funding under HUD's ***Fair Housing Initiatives Program (FHIP)*** the deadline is June 11<sup>th</sup>. The funds are available to "to increase compliance with the Fair Housing Act" with awards in three categories: Private Enforcement, Education & Outreach, and the Fair Housing Organization Initiatives. For more on this compliance funding visit [FHIP Grants](#) . If what you need is to build capacity to provide enforcement, your deadline to apply for the \$1.2 million available is April 22<sup>nd</sup>. For more details check [Continuing Development Component](#).

### **April is Fair Housing Month and HUD's got an App for You...**

If you happen to be out searching for a home or an apartment, and have questions about whether a lender can deny you a loan because you are on maternity leave or whether a landlord has the right to deny you a service animal, you may want to check out a [new app](#) that can answer these and other questions. Sometimes discrimination is blunt and easy to detect, many times subtle and confusing; please see these [testimonials](#) from persons who faced discrimination due to disability, race, and familial status. They all decided to make it stop. You can do the same! If you feel like you've been a victim of discrimination, there are a number of ways to file a complaint. You may call 1 (800) 669-9777, [contact a local fair housing agency](#), visit [www.HUD.gov/fairhousing](http://www.HUD.gov/fairhousing) or the mobile adaptive pages in [English](#) and [Spanish](#).

### **Model Programs for Communities Seeking Disaster Recovery Funding**

HUD recently released several model programs designed to help communities get Community Development Block Grant Disaster Recovery (CDBG-DR) funds more expeditiously to residents struggling to rebuild, repair or restore their homes. These program designs can be adapted to a locality's unique needs and readily implemented so each community does not have to develop entire new programs on their own. Three likely areas of need that communities would use CDBG-DR funding to meet are covered: [Housing Rehabilitation](#) to help homeowners repair and rehabilitate their homes. [Housing Counseling](#) to help affected homeowners connect with a reliable housing counselor in order to navigate the affordable options to rebuild, repair or relocate – and also to be an important safeguard against scammers who are taking advantage of an already vulnerable population.

And lastly, [Housing Buyouts](#) since buying out homeowners in particularly flood-prone areas can be a cost-effective option to reduce future risk.

### **FHA Takes Additional Steps to Bolster Capital Reserves**

As part of a broad effort to strengthen FHA's Mutual Mortgage Insurance Fund, changes announced in January by FHA Commissioner Carol Galante went into effect April 1, 2013. Those changes include: Home Equity Conversion Mortgage (HECM) Consolidation; Changes to Mortgage Insurance Premiums (MIP); and Requiring Manual Underwriting on Loans with Decision Credit Scores below 620 & Debt-to-Income Ratios over 43 Percent. The [HECM calculator](#) software has been updated for this policy change. The HECM Industry Fact Sheet and the Consumer Fact Sheet for HECM SAVER have also been revised to reflect these changes. Refer to [ML 2013-01](#) for information regarding this policy and information related to FHA Connection changes. More details about the mortgage insurance premiums can be found at this mortgagee letter: [ML 2013-04](#). To see all FHA Mortgagee Letters visit: <http://bit.ly/HUDml>.

### **Who Is Getting on the Sustainability Train and Why?**

The spring issue of HUD's Cityscape publication is a delight for environmentalists. Called Climate Change and City Hall, it has more than a dozen articles worth reading. [How Are U.S. Cities Doing Sustainability? Who Is Getting on the Sustainability Train, and Why?](#) is one of the articles, which uses information from a 2010 International City/County Management Association survey of 2,176 local governments. The story first breaks down sustainability into 12 distinct areas, with discussion of the activities local governments are pursuing in each area, and then develops explanatory models to consider the factors that might motivate sustainability activities. Other stories include [Local Sustainability and Programs as Economic Development](#), [Motivations Behind Municipal Climate Engagement](#)...In other words, check the [entire issue](#).

### **What is a Healthy Home?**

On February 4, 2013, HUD, with the U.S. Department of Energy, U.S. Environmental Protection Agency, U.S. Department of Health and Human Services, and the White House Council on Environmental Quality unveiled [Advancing Healthy Housing – A Strategy for Action](#). The objective is to establish and encourage the adoption of federally-recognized criteria for [Healthy Homes](#). The Strategy for Action calls upon federal agencies to develop consensus on the basic concept of a healthy home – building off eight characteristics, including dry, clean, pest free, safe, contaminant free, well ventilated, well maintained and thermally controlled – and encourage adoption of this consensus across federal agencies, tribal governments, state and local governments, and non-governmental organizations. Read the full [strategy](#).

### **Training in Community Planning and Development without Travel Money**

Here is the lemonade version for the lack of travel funds. [OneCPD](#) is a HUD website that helps you obtain that needed training without spending money. First you create your [user profile](#), which gives you access to OneCPD Learn, a management system that contains training modules; then you [find a course](#) from the catalog. It's that easy. You can register and attend your training and then view your transcript of the training taken. Have you tried it? Give us your [feedback](#).

### **Philanthropy Bragging Rights**

HUD is proud of the work it does. But we don't do it on our own. It takes partners, partners and more partners. And among our – and, for that matter, your – most important partners are foundations, which oftentimes provide critical financial support to the work you and we do. As we did last year, again this year HUD – in collaboration with the Council on Foundations – would like to call attention to the good work of one foundation in each of our 10 regions that has gone above and beyond even more than foundations usually go above and work to support your work and ours. This is why we're coming to you, asking you to nominate, by April 29<sup>th</sup>, a foundation in your service area for the 2013 Secretary's Award for Public-Philanthropic Partnerships. You know their work and their contributions. So why not take a little time to brag about them. Read the details and [send your vote](#).

## Sequester

Yes, unfortunately it is not business as usual. To find information pertinent to your area of interest, please visit [HUD's website](#).

### **Your Voice Matters: Direct Rural Grants for Homelessness?**

We are seeking [public comment](#) by May 28, 2013, on a proposed rule through which HUD will establish the Rural Housing Stability Assistance program which replaces the previously authorized, but never implemented, Rural Homelessness Grant program authorized by the HEARTH Act. Under the new program, HUD can competitively award grants to rural counties in lieu of awards under the traditional Continuum of Care program. The grants focused on “the homeless issues unique to rural areas” and may be used to provide “rent, mortgage, utility assistance; relocation assistance; short term emergency lodging; new construction; acquisition; rehabilitation; emergency food and clothing; employment assistance and job training; health related services; housing search and counseling services; referrals to legal services; mental health services; substance abuse treatment services; and transportation.” Applicants must be county governments or designees of county governments such as units of local governments or non-profits. The notice also includes a proposed revision of the term “chronically homeless” as well as “rural area” and “rural community” as earlier defined by the McKinney-Vento Act for which HUD is also seeking comments. [Submit your comments](#).