



HUD Kentucky Highlights Summer 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.

Best to you,

Krista Mills
Field Office Director
US HUD, Kentucky Office

Funds are Available, Apply Today!

HUD is now seeking applications – due **September 10th** – for \$109 million in **Choice Neighborhoods** Implementation Grants. Join forces with HUD’s team, local residents and leaders in city government, business, philanthropy, law enforcement, education, and many other fields to transform struggling neighborhoods into thriving communities where families will choose to live. For more, see [Choice - Implementation Grant](#).

July 22nd is the deadline to apply for \$500,000 under the **HOPE VI Main Street** Revitalization Grant program. Eligible applicants are local governments in communities of 50,000 and under that are not served by a local or state agency that operates more than 100 public housing units in the jurisdiction (Section 8 units excluded). Funds may be used to assist in the renovation of an historic or traditional central business district or “Main Street” area by replacing unused

commercial space in buildings with affordable housing units. For more, see [HOPE VI Main Street Grant](#).

July 24th is the deadline for state and local governments, housing authorities, tribes, nonprofits and others to apply to \$16.5 million in **OneCPD Plus**. The funds are intended to build management systems and functional capacity necessary to successfully carry out comprehensive and sustainable “place-based” development and revitalization strategies and to showcase accomplishments. The grant ceiling is \$750,000. For more, visit [Capacity Building Grant](#).

July 25th is the deadline to apply for up to 8 grants totaling more than \$4.5 million under the Office of **Native American** Programs Training & Technical Assistance program. The grants fund technical assistance to tribes and tribally-designated housing entities that receive or are eligible to receive HUD Indian Housing Block Grant funding. For more, visit [Training Grant](#).

August 7th is the deadline to apply for Capacity Building for **Sustainable Communities** grants for planning efforts that support community involvement and integrate economic and workforce development, housing, land use, land cleanup and preparation for reuse, transportation, and infrastructure investments. Non-profits, state and local public agencies, universities and colleges and, with restriction, for-profit organizations are eligible to apply. One to two awards are anticipated. For more, visit [Sustainable Grant](#).

USDA Rural Development has set an **August 2nd** deadline for state and local governments, tribal governments and entities and public housing authorities to apply for up to 63 grants totaling \$3.8 million under its Rural Housing Preservation Program “to assist very low- and low-income homeowners in repairing and rehabilitating their homes in rural areas.” For more, visit [Rural Housing Preservation Grant](#).

The Department of **Veterans Affairs** has extended its application deadline for the \$10 million Rural Veterans Coordination Pilot program to **September 19th**. For more, visit [Rural Coordination Grant](#).

Disaster Season is Here - We Hope You Are Ready

Three of the five National Planning Frameworks directed in the Presidential Policy for National Preparedness have been released. These National Planning Frameworks document the roles and responsibilities of the whole community in all facets of national preparedness and illustrate how we work together to support one another before, during, and after an emergency.

The benefit of this unified effort is a more informed, shared understanding of risks, needs, and capabilities across the whole community; and, in the end, a more secure and resilient nation. There is one Framework for each of the five mission areas: Prevention, Protection, Mitigation,

Response and Recovery. You can [download](#) the National Planning Frameworks and view the tutorial at www.fema.gov/national-planning-frameworks

Confronting Concentrated Poverty with a Mixed-Income Strategy

Mixed-income communities can be as small as a single building or as large as master planned communities and neighborhood revitalization projects. The mixed-income strategy has been used in four different contexts: special federal housing programs, state and local housing programs, density bonuses and other land-use regulation, and non-programmatic private investment. Learn about the benefits of confronting growing income inequality and residential segregation by income with mixed-income strategies. The latest edition of our periodical [Evidence Matters](#) discusses the topic in depth.

A confluence of socioeconomic trends and significant historical events has led policymakers to develop a mixed-income housing strategy to support diverse communities and eliminate the effects of concentrated poverty. [Read the article.](#)

Insights from Ethnography

Ethnography is a form of qualitative research defined by in-depth observations of people in their natural surroundings over an extended period of time. Researchers keep written, oral, and visual records of their observations. Ethnographers often supplement their observations with *in-depth interviews*, in which they ask open-ended questions designed to uncover the motivations and meanings behind the behaviors they observe. Instead of asking how common a behavior is, they ask about the meaning of that behavior. In particular, ethnographers discern meaning by observing the interactions, reactions, and interpretations of behaviors as they unfold in social settings.

Some researchers have examined mixed-income housing developments, whereas others have examined larger mixed-income neighborhoods. Development-level ethnographies have focused primarily on mixed-income developments funded by HOPE VI to redevelop public housing, although the developments studied have different sizes, racial compositions, and income distributions. Taken together they reveal several common themes about the dynamics of mixed-income communities. Want to learn more? [Read this article](#) from the spring issue of Evidence Matters.

HUD's Secretary Opportunity and Empowerment Award

HUD, in partnership with the American Planning Association, announced the 17th annual Secretary's Opportunity and Empowerment Award. This prize recognizes excellence in planning that has led to measurable benefits in terms of increased economic employment, education, or

housing choice or mobility for low- and moderate-income residents. Past and future award winners offer tangible proof of the planning profession's power to positively shape our world. They also demonstrate the impact citizens can have when they become partners in the planning process. Send your entries before August 27th. See all details [here](#).

An Estimate on Housing Discrimination against Same-Sex Couples

So, you may wonder, what happens to same-sex couples when they go looking for a place to live. A "first-ever" study conducted by the University of Albany in New York and recently issued by HUD sent 7,000 e-mails to housing providers in 50 markets inquiring about advertised rental markets. One e-mail to each provider came from a same-sex couple and a second from a heterosexual couple. In every market, researchers found, that same sex couples received "fewer responses to the email inquiry than heterosexual couples." Sexual orientation and gender identification are not protected classes under the Fair Housing Act, but HUD prohibits discrimination against either in housing that it assists and numerous states and local governments have adopted laws banning such discrimination. But, as Secretary Donovan notes, "we need to continue our efforts to ensure that everyone is treated the same when it comes to finding a home to call their own, regardless of their sexual orientation." [Read the study](#).

More Work to do in Fair Housing

Every year HUD reports to Congress that discrimination in housing on the basis of race or ethnicity – both protected classes under the Act – are among the types of discrimination most frequently reported. A study conducted by The Urban Institute and released in June by HUD suggests a significant change in the nature of that discrimination, reporting that while "blatant acts of housing discrimination faced by minority home seekers continue to decline," real estate agents and rental housing providers "recommend and show fewer available homes and apartments to minority families, thereby increasing their costs and restricting their housing options."

Black renters who contact agents learn about 11 percent fewer available units and are shown roughly 4 percent fewer units while black homeowners learn about 17percent fewer available homes and are shown about 18 percent fewer units. Asian renters and homebuyers and Hispanic renters received similar treatment. Fewer minorities today may be getting the door slammed in their faces, but "we continue to see evidence of housing discrimination that can limit a family's housing, economic and educational opportunities," said HUD Secretary Donovan. "It's clear we still have work to do." Learn more: [This is the study](#) .

Two More Years for Making Home Affordable

Since its establishment in 2009, the Making Homes Affordable Program (MHA) has provided relief to some 1.3 million at-risk or distressed American homeowners, including 1.1 million who've secured a permanent modification of their mortgage. For them, MHA has meant real money, producing a median savings of \$546 every month – or 38 percent of their previous payment. Those savings, by the way, are higher than savings achieved through modifications in the private market. All good news. But it was all about to come to an end with the program set to expire December 31st, 2013. HUD and the Department of the Treasury have given MHA new life – and more homeowners more hope – by deciding to extend that deadline two years to December 31st, 2015. Struggling families, said HUD Secretary Donovan, have used MHA's "tools to reduce their principal, modify their mortgages, fight off foreclosure and stay in their homes - helping further stimulate our housing market recovery. And with this extension, we ensure that the program keeps supporting communities for years to come." The Federal Housing Finance Agency similarly extended its deadline for its Affordable Refinance Program (HARP) and the Streamlined Modification Initiative for homeowners with loans owned or guaranteed by Fannie Mae and Freddie Mac. For more, visit [Making Home Affordable](#).

Hot Off the Press: American Housing Survey

In 2011, homeowners paid \$110,000 overall and \$235,000 for new construction according to a [2011 American Housing Survey profile](#) just released. The profile is sponsored by HUD and conducted by the U.S. Census Bureau, and is the most comprehensive housing survey in the United States. National data are collected every odd-numbered year and metropolitan area data are collected on a rotating basis. This version provides information on 29 cities housing costs, mortgages and a variety of other physical and financial characteristics. See the profiles for [Atlanta](#), [Birmingham](#), [Charlotte](#), and [Memphis](#).