



## HUD KENTUCKY HIGHLIGHTS WINTER EDITION – 2013

Dear HUD Partners,

A new year is upon us and we welcome you to take a few moments of your time to find out about important HUD news and events that may impact you and your customers. We are grateful for the opportunity to be of service to you and encourage you to call upon us if we can ever be of assistance. Likewise, I also welcome you to provide feedback to me regarding the quality of our service. Please let me know what we are doing well and where we can improve. 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

### **Affordable Housing Preservation Effort**

Public housing authorities in the Southeast are actively participating in the [Rental Assistance Demonstration](#) (RAD) program, a HUD initiative to preserve public housing across the U.S. Earlier this year HUD officially launched this groundbreaking strategy to preserve tens of thousands of public and HUD-assisted housing units. Of the 68 public housing authorities HUD approved to participate in the pilot program earlier this month, forty three percent – 29 - are from the Southeast. In the near term, RAD is expected to preserve and enhance more than 13,000 units of affordable housing of which over half are located in the Southeast region and generate more than \$650 million nationwide in private capital to address the estimated \$26 billion backlog in capital needs faced by public housing authorities in the U.S. In 2011, HUD

released *Capital Needs in the Public Housing Program*, a study that found the nation's 1.2 million public housing units need \$26 billion to keep these homes in safe and decent condition for families, a figure well in excess of the roughly \$2 billion Congress appropriates for capital repairs annually. In Kentucky, there were three public housing authorities approved to participate in this pilot program – Lexington-Fayette Urban County Government, Scottsville and Whitesburg.

### **2013: Income Limits and FHA Insurance Limits**

Looking for those income limits to help you calculate housing aid? HUD published them in December for HUD-assisted properties. Find them: [Income Limits](#) Also in December, FHA announced FHA mortgage insurance limits – i.e., the market-specific limits on the maximum amount of mortgages it will insure – for calendar year 2013. For more, see [Mortgagee Letter](#) 12-26.

### **All Things FHA**

#### **Free HUD Housing Counseling Program Requirements Training Comes to Nashville**

February 18 - 22, 2013. Nashville, Tennessee - HUD Housing Counseling Program Requirements Training. This FREE 5 Day course is presented by the National Community Reinvestment Coalition (NCRC). This course is designed to provide nonprofit organizations wishing to launch a housing counseling program a clearer understanding of HUD and its housing counseling compliance requirements. Participants will gain a solid ground in the delivery of housing counseling services, record keeping, and reporting. Additionally participants will learn about local, state, and federal resources that may be able to assist their client and the process for referral. Registration required. More info at: <http://housingcounselingprogramrequirements.eventbrite.com/#> .

#### **Stay Up-to-date on FHA**

Interested in FHA changes, updates regulations and more? Bookmark these links and you will have access to firsthand information: [Mortgagee Letters](#), Office of FHA [Healthcare](#) programs, [Single Family](#) housing, and [FHA Refunds](#) – for homeowners who may be eligible for a refund of

a portion of the insurance premium or any excess earnings from the Mutual Mortgage Insurance Fund, under certain conditions. For trouble with your FHA insured loan go to the [National Servicing Center](#).

### **HECM Update**

Please note that FHA will consolidate its *Standard Fixed-Rate Home Equity Conversion Mortgage (HECM)* and *Saver Fixed Rate HECM* pricing options. This change will be effective for FHA case numbers assigned on or after April 1, 2013. To help sustain the program as a viable financial resource for aging homeowners, the HECM Fixed Rate Saver will be the only pricing option available to borrowers who seek a fixed interest rate mortgage. Using the HECM Fixed Rate Saver for fixed rate mortgages will significantly lower the borrower's upfront closing costs while permitting a smaller pay out than the HECM Fixed Rate Standard product, thereby reducing risks to the Mutual Mortgage Insurance Fund. Read FHA's new [HECM Mortgagee Letter](#).

### **Funds Available for Rural Housing and Native American Organizations**

The U.S. Department of Agriculture's Rural Housing Service has set a February 28<sup>th</sup> deadline to apply for some \$19.9 million in grants and loans to help owners of rural multi-family and farm labor housing make repairs to rental properties financed by USDA. This financing is provided through a demonstration program that will help owners address the property's immediate physical needs and ensure the property has the capital reserves necessary to address future needs. Under the demonstration program, some owners also may be able to defer their loan payments to provide funds to address property repairs needs. For more, visit [USDA's website](#) .

The Department of the Treasury has opened the competition for \$152 million in CDFI – Community Development Financial Institutions – funding in 2013 to create community development impacts through “deployment of credit, capital, and financial services.” Only certified CDFI organizations may apply and the deadline is February 28<sup>th</sup> . For more, visit

[Grants.gov](http://Grants.gov) February 28<sup>th</sup> also is the deadline for organizations that are or can be certified as Native CDFI organizations to apply for \$12 million in NACA – Native American CDFI Assistance. [See Treasury's website.](#)

### **Excellence in Historic Preservation Award**

Each year the National Trust for Historic Preservation celebrates the best of preservation by presenting Richard H. Driehaus National Preservation Awards to individuals, nonprofit organizations, public agencies, and corporations whose contributions demonstrate outstanding achievements in historic preservation. The National Trust HUD jointly recognize organizations and agencies for their success in advancing the goals of historic preservation while providing affordable housing and/or expanded economic opportunities for low- and moderate-income families and individuals. One recipient is chosen for the HUD Secretary's Award for Excellence in Historic Preservation. Deadline to submit nomination is March 8, 2013. Keep in mind that nominated projects must have been completed within the past three years. See all the [details.](#)

### **Gurus in Green Will Deliver Technical Assistance**

HUD established a Green Affordable Housing Technical Assistance Corps of experts on energy efficiency and green building to strengthen the capacity of HUD stakeholders to incorporate green building and energy efficiency practices in their daily operations and maintenance, as well as in new construction, rehabilitation, and retrofit projects. We are aiming at 159,000 retrofits completed by the end of this fiscal year. This is a human capital investment to HUD grantees in which experts on energy efficiency and green building deliver direct technical assistance. Public Housing Authorities, American Indian Tribes and Native Alaskan Villages, Community Housing Development Organizations, and multifamily housing providers and property managers that are HUD grantees or partners around the country will benefit from these experts.

The organizations that will receive a first round of technical in the Southeast are Builders of Hope; Columbia Housing and Redevelopment Corp.; City of Montgomery; City of Savannah, GA; City of Jackson; Foothills Community Development Corp.; Greensboro Housing Authority; Hale Empowerment and Revitalization Organization; Jacksonville Housing Authority; Laurence Manor; Memphis Housing Authority; Pathstone Community Development Corporation; Sarasota Housing Authority; City of Sarasota; South Mississippi Housing and Development; and Sunterra, Inc. For information on HUD's sustainability efforts visit [HUD website](#).

### **Bud Clark Commons: Innovative Homeless Service Model**

Bud Clark Commons, named after a former mayor of Portland, Oregon who championed the city's 1986 homelessness plan, is a comprehensive services center that seeks to provide stability to the lives of those experiencing homelessness. As the recipient of the [American Institute of Architects \(AIA\)/HUD Secretary's Creating Community Connection](#) Award, the Commons is recognized as a dignified space where the city's most vulnerable residents have access to a continuum of treatment and services. The Commons' three primary programs are distinguished vertically in the eight-story structure. A transitional shelter for men, Doreen's Place, occupies the building's first floor. The 90-bed facility, with 45 beds is reserved for veterans. Those living on the street are able to find such necessities as clothing, meals, showers, and laundry facilities at the Day Center, where case managers are also available to assist in locating permanent housing. A wellness center provides basic healthcare and connections to the larger medical community, and a learning center offers computer and skills training. The Commons' upper floors consist of 130 units of permanent supportive housing reserved for the region's most vulnerable homeless persons. The 350-square-foot studio apartments include a bathroom and a kitchenette. A common room on the fourth floor offers residents a television and internet access, and balconies on each floor provide outdoor gathering spaces. The operator of the facility's housing component prioritizes the placement of individuals using a vulnerability assessment tool with 10 indicators, or "[domains of vulnerability](#)," to measure an individual's vulnerability to continued homelessness. The indicators include assessments of an individual's

ability to meet their basic needs, risk of mortality, social behaviors, and the nature and extent of homelessness.

### **Fight against Homelessness Making Progress in Atlanta and Tampa**

Slowly but surely, the Dedicating Opportunities to End Homelessness Initiative, organized by HUD and the Interagency Council on Homelessness is beginning to show promising advances both in Atlanta, GA and Tampa, FL. Service providers, local governments and private partners are exchanging experiences, information and resources to end homelessness for chronic, family/child and veteran populations. Local subcommittees are gathering their information and reviewing model programs to propose ambitious comprehensive plans. The mandate of this initiative is to bring all entities providing services to the homeless together in a more efficient and effective system to bring an end to this serious community problem by 2015 (2020 for families). Anywhere in the country, if you are homeless, at risk of becoming homeless, or know someone who is homeless, there is help. Click [here](#) if you are looking for homeless assistance. Also, for homeless providers, HUD's [Homelessness Resource Exchange](#) is an online one-stop shop for information and resources.