



Great Lakes Multifamily

U.S. Department of Housing and Urban Development - Michigan

Housing and Urban Development

HUD's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination. To fulfill this mission, HUD will embrace high standards of ethics, management and accountability and forge new partnerships—particularly with faith-based and community organizations—that leverage resources and improve HUD's ability to be effective on the community level.

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- ### Special points of interest
- Limited English Proficiency – Multifamily Housing
 - Grants.gov – Early Registration Notice
 - ENERGY: Saving Money and Energy
 - Energy Efficient Promotion and Monitoring
 - Mark Dominic contact for Section 8 New Construction properties in Michigan
 - Michigan HUB directory
 - Michigan Facts

SPECIAL FEATURE

Best Practices for Effecting the Rehabilitation of Affordable Housing

In November 2006, HUD's Office of Policy Development and Research published Best Practices for Effecting the Rehabilitation of Affordable Housing, which synthesizes information from community development entities and public agencies to provide a road map for addressing the nation's growing rehabilitation needs.

The Importance of Rehabilitation

The study, available at www.huduser.org, finds that housing rehabilitation plays a critical role in the long-term viability of a wide range of affordable housing developments. Our nation's affordable housing stock is aging, particularly in central cities, where the median housing unit is more than 40 years old. Today, at least \$100 billion in housing rehabilitation is carried out each year – approaching or even exceeding investment in new housing construction.

Despite the growing importance of housing rehabilitation activities, challenges remain. Though several major HUD programs include a housing rehabilitation component, most rehabilitation activities are financed with no public financing. any private financing sources use cumbersome application processes that limit available resources for rehab projects, and cities and counties place too many permit restrictions on rehab projects. Committed housing developers and forward thinking public officials, however, are confronting these challenges.

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Best Practices

The report finds that successful rehabilitation efforts use innovative approaches to site acquisition, financing, construction and occupancy. Financing: In the area of financing, successful rehabilitation projects are drawing on HUD programs, such as Urban Development Action Grants and HOME, and layering in financing through tax credits and local public and private sources. Across the nation, organizations leverage public and private dollars to finance rehabilitation projects:

- In Miami, Florida, Little Haiti Housing Association has engaged in substantial rehabilitation projects by securing traditional construction loans with the prime rate plus additional basis points, and layered this financing with monies from the Community Reinvestment Group, a group of lenders in Miami-Dade County who extend 95% financing to nonprofit organizations for acquisition-rehab at below market interest rates.

- The City of Seattle enables organizations to sell development rights (known as transfer of development rights, or TDR) to finance rehabilitation projects.

- The City of Providence, RI manages a capital pool that is used for rehab loans to homeowners and to acquire abandoned property for development and resale.

Environmental: Rehabilitation projects often encounter environmental challenges such as upgrading to energy efficiency and mitigating dangers from outdated building materials such as lead based paint and asbestos. The City of St. Paul, Minnesota created a Lead Hazard Reduction program uniting environmental health officials with housing inspectors and rehabilitation developers to offer guidance, perform risk assessments and provide grants to address lead paint hazards in rehabilitation projects. In Illinois, nonprofit housing developers receive grants from the state's Energy Efficient Affordable Housing program to cover costs of upgrading older housing with high efficiency heating and insulation equipment. Innovative new building materials are available to rehabilitation developers. The websites www.pathnet.org and www.buildinggreen.com offer resources on these issues.



U.S. Department of Housing and Urban Development

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April 13, 2007

To: HUD's Multifamily Partners

From: Patricia Russie, Director of Asset Management
Michigan State Office

SUBJECT: Energy Efficient Promotion and Monitoring

As part of the Deputy Secretary's initiative on energy, the Office of Multifamily Housing is participating in the Department's Energy Action Plan. For fiscal year 2007, one of our plan goals is to continue encouraging the use of energy saving devices.

To assess progress toward this goal, we have been asked to collect data for various actions/activities including reserve for replacement releases. To assist us, please complete the enclosed tracking spreadsheet for any reserve for replacement releases you have taken since January 1, 2007 that included energy star eligible products. Energy Star eligible products could include items such as appliances, windows, refrigerators, furnaces, AC units and boilers. Also, if any rent increase or other strategy (i.e. fluorescent lighting) included energy efficient improvements, please include this information as well.

We are also including a revised Attachment 1 that is used when submitting an R&R request. This form has been revised to include a column to denote if a particular item was energy star compliant. We are requesting that you use this form or a replica of this form for all future reserve requests to allow us to continue to track this goal.

Thank you for your partnership efforts with HUD, including those pertaining to energy savings. We are requesting that you furnish the information above by May 31st, 2007 to either David Kimball in the Grand Rapids office or Kathy Szymczak in the Detroit office

The Multifamily Hub News is distributed to Hub clients as well as other interested parties.

Newsletter comments may be directed to Eugene Raica at Eugene_Raica@HUD.GOV

Subscriptions: The Detroit Multifamily HUB, "Great Lakes Multifamily" newsletter is published on a quarterly basis and distributed free of charge to registered subscribers. To subscribe please go to this website:

www.hud.gov/subscribe/index.cfm
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The Michigan Multifamily Newsletter

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Contact Information:

Detroit: (313) 226-7900
Grand Rapids: (616) 456-2100

ENERGY: Saving Money and Energy in HUD-Assisted and HUD-Financed Housing

HUD has joined with EPA and DOE to promote ENERGY STAR through all of HUD's programs. Through a Memorandum of Understanding signed by Secretary Mel Martinez in September 2002, HUD will work with EPA and DOE to expand the use of ENERGY STAR products in assisted and public housing, as in projects financed through other HUD programs, such as CDBG and HOME.

ENERGY STAR is a voluntary labeling program designed to identify and promote energy efficient products and appliances. ENERGY STAR-labeled products save energy and money and protect the environment. Improving energy efficiency in HUD-financed and HUD-assisted housing can generate significant savings for property owners and building residents. There are three key ENERGY STAR applications:

ENERGY STAR Products and Appliances

ENERGY STAR appliances are significantly more energy efficient than standard models. There are 31 different products that have the ENERGY STAR label, including refrigerators, clothes and dish washers, HVAC equipment, windows, and lighting.

ENERGY STAR for New Homes

Single family and low-rise multifamily homes can achieve the ENERGY STAR label. ENERGY STAR qualified homes must be at least 30 percent more energy efficient than homes built to the 1993 Model Energy Code, or 15 percent more efficient than state energy codes, whichever is more rigorous. These savings are based on heating, cooling, and hot water energy use and are typically achieved through a combination of building envelope improvements, high performance windows, controlling air infiltration, efficient furnaces, air conditioners and domestic hot water equipment and sealed ducts.

ENERGY STAR for Existing Homes

EPA has developed a range of tools for improving the energy efficiency of existing homes. These include a focus on sealing ducts and adding insulation, as well as diagnostic tools such as the Home Energy Advisor

and the Home Energy Yardstick that homeowners can use to identify possible energy efficiency improvements.

Benefits

HUD spends more than 10% of its annual budget—an estimated \$4 billion—on energy. These funds are distributed through utility allowances to renters, housing assistance payments to private building owners, and operating grants to public housing authorities. HUD estimates that installing basic efficiency measures in public housing alone can save taxpayers at least \$800 million over the next 10 years.

Renters can save 15% to 20% on their energy bills by installing ENERGY STAR qualified products such as refrigerators, room air conditioners, and lighting.

ENERGY STAR qualified new homes can save 30% a year or more (\$200 to \$400) on heating and cooling bills.

Source:

<http://www.hud.gov/energy/>



Attention MSHDA Section 8 New Construction Properties

Effective February 1, 2007: All Section 8 New Construction properties in Michigan have one central contact:
Mark Dominick, Senior Project Manager
Telephone: (313) 226-7900 ext. 8138
Email: Mark_R._Dominick@hud.gov

This change applies to all properties if the Section 8 HAP Contract number begins with MI28H150 or MI33H150. In addition, this change only affects contacting HUD; all regular corresponding with MSHDA will not change.

Construction and site acquisition: Developers initiating rehabilitation projects often face regulatory barriers for these projects or unforeseen construction challenges that emerge once a project has begun. States and local jurisdictions around the country are adopting “Smart Codes” that encourage alteration and reuse of existing buildings and may lift impediments and lessen expense for rehab projects. In many instances, smaller contractors lead rehab projects and may need support and technical assistance. The Little Haiti Housing Association, in Miami, FL, is not large enough to employ a subcontractor for its rehabilitation projects. The association instead hires its own in-house work crew, which offers consistent work and a built-in quality control mechanism.

Rehabilitation projects often include complex financing schemes, environmental hurdles, and regulatory barriers. The developments and public programs described in Best Practices for Effecting the Rehabilitation of Affordable Housing offer new thinking that will be critical for the affordable housing community as we work together to improve our aging housing stock and to provide new affordable housing opportunities in our central cities.

Limited English Proficiency – Multifamily Housing

HUD's Guidelines on Limited English Proficiency (LEP) were published in the Federal Register on January 22, 2007, and become effective on February 21, 2007. The LEP Guidelines are based upon Title VI of the Civil Rights Act of 1964. HUD's implementing regulations for Title VI forbid recipients from “utiliz[ing] criteria or methods of administration which have the effect of subjecting individuals to discrimination because of their race, color, or national origin” (24 CFR 1.4). Executive Order 13166 required federal agencies that administer assistance, including HUD, to publish guidance on how their recipients can provide meaningful access to LEP persons and thus comply with Title VI. EO 13166 recognizes that when a recipient agency administering federal funds does not provide language translation or interpreter services to its clients and potential clients who are limited in English proficiency, it may, even if inadvertently, be acting to limit effective participation

in its programs by those racial and ethnic groups which are likelier than the general population to lack proficiency in English.

So, what do the new Guidelines encourage federally-subsidized housing providers to do? The fundamental goal of the Guidelines is to provide a framework for identifying whether there are limited English proficient persons within the recipient housing provider's service area, and to devise a plan for providing oral interpretation and written translation services in the recipient's outreach and day-to-day service activities.

At the core of this framework is a “four factor analysis” which a recipient may use to determine the extent of language services that it will provide:

Factor 1: Number or proportion of LEP persons served or encountered in the eligible service area: The greater the number or proportion of program-eligible LEP persons in the service area, the more likely it is that language services are needed by the recipient housing provider. To determine need, most recipients will simultaneously consider the language services needed by its current program participants and applicants, and also consider outreach to potential clients through evaluation of the language needs of the program eligible population in the housing marketing area (generally, the county). Information about the needs of the general population can be obtained from various sources, but an easily-accessible one is found on the U.S. Census Bureau's American Fact finder website under American Community Survey table B16001. This table lists the number of persons in a geographic area who speak English less than well, also referencing their primary language of fluency.

Factor 2: Frequency of contact with the program: The more frequent the contact with a particular language group, the more likely the need for enhanced language services in that language. If an LEP individual accesses a program or service on a daily basis, a recipient has greater duties than if the same individual's program or activity contact is unpredictable or infrequent. However, even recipients that serve LEP individuals on an infrequent or unpredictable basis should devise a plan as to how it will be able to respond when a LEP individual seeks services. Recipients should also consider whether

appropriate outreach to LEP persons could increase frequency of contact or participation.

Factor 3: Importance of service, information, program or activity: The more important the activity, information, service or program, or the greater the possible consequences of the contact to LEP persons, the more likely the need for language services. A good measure of the importance of a program is whether a HUD regulation makes the contact compulsory. For example, annual recertification of income and eligibility is a compulsory requirement of most housing assistance programs funded by HUD, and therefore the need for oral interpretation and written translation services during the recertification process is much greater than the need for translation of a guest speaker's remarks at a holiday pot-luck for residents.

Factor 4: Costs versus resources and benefits: Smaller recipients with more limited budgets are not expected to provide the same level of language service as larger recipients with larger budgets. Also, reasonable steps to provide language access may cease to be reasonable when costs substantially exceed the benefits. The Guidelines provide ideas on how a recipient may maximize services and minimize costs, such as centralizing or sharing interpreter and translator services to achieve economies of scale. The Guidelines also provide an in-depth analysis of how a recipient will balance a mix of LEP services, determining what is both reasonable and necessary based upon this four factor analysis. However, the Guidelines note that no matter how few LEP persons the recipient is serving, oral interpretation services should be made available in some form. And, while an LEP person may elect to use members of his or her own family or friends to provide oral interpretation, the Guidelines include important cautions, especially regarding use of children, and the importance of preserving confidentiality, and achieving timely and competent interpretations and translations.

As part of the four-factor analysis, the Guidelines also provide a framework for determining into what languages written documents should be translated. This may be used to establish a "safe harbor" of presumptive compliance by HUD, and is based upon the number and percentages of the market area-eligible population or current beneficiaries and applicants who speak a specific language.

This analysis includes determining if, within a Housing Marketing Area (HMA), there are more than 1,000 people in any individual language group who speak English less than well, or if any such group represents more than five percent of the eligible population (if at least 50 people). If such groups exist within the HMA, written translation of certain documents, especially those that would be considered vital to participation, should be undertaken. The Guidance recognizes that translation of materials into all relevant languages may be a multiple-year project.

Once a recipient has conducted the four-factor analysis, what is the next step? The Guidelines encourage, but do not require, that the four-factor analysis be reduced to a written document to memorialize the recipient's analysis of need. Following from that, the next step would be for a recipient to develop a Language Access Plan (LAP), which may also be reduced to writing. The LAP identifies the recipient's immediate and longer-term plans for providing language services, which might include:

- identifying LEP individuals who need language assistance;
- measures by which a recipient's staff will provide language services;
- how a recipient will train its staff to implement the LAP;
- providing public notice of the language services recipient provides; and
- self-assessment and monitoring by the recipient of its LAP.

Notwithstanding the provisions of these new LEP Guidelines, HUD regulations for its funded programs already contain the long-standing requirement to affirmatively further fair housing choice. For example, in subsidized multifamily housing programs, there is the existing requirement to develop an Affirmative Fair Housing Marketing Plan, the goal of which is to identify the racial and ethnic groups which would be "least likely to apply" without targeted outreach and marketing, and to devise an effective strategy to reach these groups (24 CFR 200.600, et seq.). Where there are LEP populations within the HMA of a subsidized complex, the AFHMP regulations and corresponding HUD Form 935.1 may require outreach to certain racial and ethnic

Consumer Guide to Home Energy Savings: Lighting

Lighting accounts for 5-10% of total energy use in the average American home and costs \$50 to \$150 per year in electricity. That might not sound like a huge amount, but more and more Americans today are discovering the wide range of benefits that arise from using high-efficiency lighting.

TYPES OF LIGHTING

Incandescent lamps are the most common lighting type in American homes, available in all shapes and sizes. In an incandescent lamp, an electric current heats up a metal filament until it glows. The problem is that only 10% of this electricity is actually used to produce light -- the rest ends up as heat. During the winter months, incandescent lighting is an expensive form of electric heat; during the summer months, it makes your air conditioner work harder.

Compact fluorescent lamps (CFLs) are becoming increasingly popular as a highly efficient alternative to standard incandescent bulbs. A single 20-watt CFL will provide the same amount of light as a 75-watt incandescent light bulb and last up to seven times longer. Because CFLs use less energy and last longer, you will save up to several times their purchase price each year through reduced electricity bills and fewer replacement bulbs. See the table below to see how much you can save by making the switch.

Models on the market today are comparable in light quality to incandescents and are easily compatible with standard screw-in lamp fixtures of several common styles. ENERGY STAR qualified CFLs ensure the highest performance and reliability. For the best compatibility with standard-size screw-in fixtures, look for the spiral-shaped mini sub-compact fluorescent lamps, which are much smaller than conventional CFLs and are available for \$2-4 a piece.

This article was taken from:
<http://www.aceee.org/consumerguide/lighting.htm>



CFLs and Mercury

CFLs contain mercury. While they do not contain enough mercury to pose a significant health risk in your home or the environment (in fact they save more mercury than they contain by avoiding pollution from coal-fired power plants), CFLs must be properly disposed of, like batteries.

When you are ready to replace a CFL lamp, learn how to recycle it properly at www.earth911.org or call 1-877-EARTH911

Another solution for saving energy & money is the use of White LED lighting. LED lighting consumes 4-5 times less energy than CFL's and do not contain mercury. The down side to LED lighting at the moment is they cost between 20-40% more than CFL lights.

LED lighting has been around since the 1960s, but is just now beginning to appear in the residential market for space lighting. LED's have been able to emit white light from a single diode since 1993.

Each diode is about 1/4 inch in diameter and uses about ten milliamps to operate at about a tenth of a watt. LEDs are small in size, but can be grouped together for higher intensity applications.

LED lights are more rugged and damage-resistant than compact fluorescents and incandescent bulbs. LED lights don't flicker. They are very heat sensitive; excessive heat or inappropriate applications dramatically reduce both light output and lifetime.

Source:
<http://www.toolbase.org/Technology-Inventory/Electrical-Electronics/white-LED-lighting>

Homeownership: Michigan

Owning a home is a big part of the American Dream. Here are some resources that can help you buy, maintain and keep your home.

Getting Started

Housing counseling agencies - free or low-cost counseling services for buying, renting, defaults, foreclosures, credit issues and reverse mortgages

Predatory lending - beware if you're buying or refinancing your home; don't become a victim of unfair lending practices

Buying a Home

Assistance programs - resources and programs to help you buy and maintain your home

HUD homes for sale

Homeownership vouchers - some public housing agencies help you become a homeowner through the Housing Choice Voucher Homeownership Program

Owning and Maintaining Your Home

Home repairs - money for home improvements and repairs

Avoiding foreclosure - don't lose your home

More information can be found at the following website:

<http://www.hud.gov/local/index.cfm?state=mi&topic=homeownership>



HUD Programs Help Put Michigan Family in New Home

Erin and Rochelle Bertollini, newly married with two daughters, Zharece, age 5, and Zoe, age 1 are living in a new home today thanks to their own hard work, and the City of Warren's smart use of HUD programs. The Bertollini's were looking for a home a year earlier, but decided they weren't financially ready to buy and continued renting. In February of 2003, they read a notice in the local newspaper that the City of Warren had five newly construction houses for sale to first time homebuyers with moderate incomes. They decided to attend the open houses They walked through all five houses that day and "knew that they wanted to own one of them," as Rochelle recalls.

After the open house, Erin and Rochelle completed homeownership classes offered by Michigan State University Extension; a HUD approved housing counseling agency.

Using HUD HOME funds, the City of Warren provided \$5,000 down payment assistance, in the form of a deferred five-year forgivable loan, which, with the \$1,000 put in by the Bertollinis, made it possible for them to get a conventional mortgage and purchase their brand new home in a "nice neighborhood". The city loan will be forgiven on the fifth anniversary of the closing date, provided the family owns and occupies the property for the entire five years.

In addition to the HOME funds, the city used HUD Community Development Block Grant dollars to demolish substandard housing previously on the site.



On the front porch of their new home in Warren Michigan, Rochelle and Erin Bertollini, with daughters Zoe, and Zharece, celebrate with (left to right) Jeanette Harris, Director of Community Planning and Development in the Detroit HUD office and Warren Mayor, Mark A. Steenbergh.

Section 8 Contract Renewal Guide

On December 20, 2006, HUD issued new instructions for the renewal of Section 8 contracts under Option 4, Renewal of Project Exempted from OMHAR. Prior to these instructions being issued, renewed rents were the "lesser of" budget or OCAF at initial renewal. With issuance of these new instructions, the "lesser of" test applies at both initial and subsequent renewals. The new instructions become effective for all renewal packages submitted on or after April 19, 2007, unless the owner submits their renewal package earlier than 120 days prior to contract expiration to avoid the "lesser of" test.

Given this new requirement, it is especially important for owners to submit well-documented budget-based rent increase requests. If an owner's budget supports rent levels less than current rents, rents will be reduced to the level supported by the budget submitted.

Section 8 Funding

On February 14, Congress passed a Continuing Resolution for HUD for the remainder of the 2007 fiscal year. As a result, Section 8 funding will be even more limited than in past years. It will be extremely important for owner/agents to submit their complete requests for rent adjustments and contract renewals in a timely manner, at least 120 days prior to the anniversary date of the contract.

In addition, retroactive rent increases will not be allowed in situations where the owner has not submitted a complete rent increase prior to the 120-day submission date. The only allowable retroactive rent increases will be in situations where HUD was the cause of the delay. If the submission package has been received late by the PBCA, and the PBCA has insufficient time to process the rent adjustment/contract renewal prior to the effective date, the rents will be effective at least 30 days from the date processing is complete.

groups with limited English proficiency, to promote their interest in making applications to these affordable housing opportunities. Especially in those situations where HUD finds an under-representation of certain racial or ethnic minorities who are likely to be limited English proficient, the absence of affirmative marketing materials translated into certain languages may form the basis of a finding of non-compliance under Title VI. Similarly, HUD's annual SuperNOFA describing funding availability for new housing developments also require self certification of Title VI compliance, and description of the applicant's efforts to attract minority populations, including those which are limited English proficient, and is taken account in the competitive scoring process of those applications.

Finally, Appendix B of the Guidelines is comprised of an extensive Question and Answer forum, and was based upon the issues most frequently raised during the extended period of public commentary that HUD provided prior to its publication of these Guidelines.

This summary is intended only as an introduction to the LEP Guidelines, and must not be interpreted as a comprehensive or thorough review of its provisions nor as a substitute for reading the actual Guidelines. The Guidelines may be downloaded through HUD's public website:

<http://www.hud.gov/offices/fheo/promotingfh/lep.cfm>.

In the months ahead, this Regional Office will endeavor to provide specialized training on the LEP Guidelines, in efforts to help recipients fully appreciate and respond to the goals of the Guidelines, and to promote compliance with Title VI of the Civil Rights Act of 1964. For more information about the LEP Guidelines, you may also contact our regional Office of Fair Housing and Equal Opportunity, at 1-800-347-3739.



Grants.gov – Early Registration Notice

For those interested in submitting applications in response to this year's SuperNOFA, early registration requirements to the Grants.gov system were published in the Federal Register on October 31, 2006. You can access the notice from www.hudclips.org, or from <http://www.hud.gov/grants/index.cfm>.

HUD urges early registration or update of an existing registration.

Issuances

Notice 06-13, Reinstatement and Extension of Notice 97-49, Backing-Out Trustee Sweep Savings Before Calculating AAFs for Projects which Originally Received a Financial Adjustment Factor (FAF) and whose Bonds were Refunded

Changes to Section 8 Renewal Policy Guide Book, issued 12/12/06

Federal Register, October 2, 2006, Notice of Certain Operating Cost Adjustment Factors for 2007

Federal Register, December 12, 2006, Reduction in Taxable Income for Housing Hurricane Katrina Displaced Individuals

Federal Register, January 18, 2007 – Notice of HUD's Fiscal Year (FY) 2007 Notice of Availability (NOFA); Policy Requirements and General Section to the FY 2007 SuperNOFA for HUD's Discretionary Programs; Notice

Federal Register, January 30, 2007 – Emergency Capital Repair Grants for Multifamily Housing Projects Designated for Occupancy by the Elderly; Revised Eligibility Requirements.

Federal Register, February 1, 2007, Section 8 Housing Assistance Payments Program Contract Rent Annual Adjustment Factors, Fiscal Year 2007; Notice

Additional Advertising for Multifamily Apartments

Owners of multifamily apartment complexes have an additional advertising tool for their properties through "The Apartment Multi-List" – "RentLinx", a free website that will list the property with local apartment and state apartment associations. All pertinent information is included in the listing, including property name and address, description, availability, amenities, floor plans units, rents, leases lengths, pet policies and photographs. Potential renters will be able to review the properties by searching for the rent, the number of bedrooms and bathrooms, availability or other criteria.

Registration for "Rentlinx" is easily done by accessing the website www.RentLinx.com and providing the required property information.

The Michigan State Housing Development Authority (MSHDA) provides a tool for prospective renters through a free web based service "MichiganHousingLocator.com", which will link with "RentLinx.com". Properties that are listed on "RentLinx" will be searchable by potential renters on the Michigan Housing Locator.

Reminders

Extensions of Annual Financial Statements have to be submitted electronically in the FASS system. The local office can not process or approve any extensions.

Affirmative Fair Housing Marketing Plans (AFHMP) are only good for five years. If your AFHMP is outdated, you should submit an updated plan to your project manager as soon as possible.

Place the properties FHA or Contract number on all correspondence to ensure property filing and to help facilitate quicker processing.

Monthly Accounting Reports (MAR's) are due by the 10th of the following month.

Energy Efficiency in Multifamily Housing HUD Energy Training Webcast Series

The Department of Housing and Urban Development "Energy Action Team", in coordination with the New West Technologies and Energetics Incorporated, will provide a series of webcasts on energy efficiency and renewable energy in multifamily housing, new construction (which will include single family and Public Housing).

Registrations at no cost!

Sponsored by the U.S. Department of Housing and Urban Development (HUD)

HUD is pleased to offer four satellite broadcasts and live webcasts on energy efficiency and renewable energy technologies and techniques in affordable housing. Presented on-line in a series of four 3-hour modules, these webcasts offer the most current information and technical guidance on:

Building Operations and Management:
The First Step to Energy Efficiency - April 12, 2007

Multifamily Retrofit and Remodeling Strategies - May 17, 2007

Single Family Rehab and Retrofits: Focus on Low-Rise Buildings - June 14, 2007

New Construction Techniques - Energy Star Qualified New Homes,
Green Building and Beyond - September 13, 2007

All webcasts 1:00 – 4:00 PM EST

Refresh your knowledge of Energy Star products and new homes, and the benefits of bulk purchasing. Find out about rehab and retrofits that provide quick returns on investment.

Learn cost-effective new construction techniques, including renewable energy. Training will be provided by nationally-recognized building experts. Participants are encouraged to participate in all four sessions in order to qualify for a "HUD Energy Champion" Course Completion Certificate.

Register online at www.hudenergytraining.com

Video archives of all webcasts are available at:
www.hud.gov
Look for TOOLS, on the bottom left, and select webcasts

Upcoming Training

Quadel and the National Leased Housing Association (NLHA) are co-sponsoring a two-day Assisted Housing Manager (AHM) occupancy workshop in Grand Rapids, Michigan on July 17th-19th. Quadel offers an optional AHM certification examination on the third day of the workshop. The course provides essential training for managers and owners of HUD-subsidized multifamily housing. It is both a comprehensive course for new, front-line housing management staff and a useful refresher for experienced or supervisory staff. This course covers occupancy requirements in detail for all programs covered by HUD Handbook 4350.3 REV 1. You can register for this course at www.quadel.com.

**Connecting Residents to Opportunities
Neighborhood Networks Week 2007 June 25-30**

Every day at Neighborhood Networks centers across the United States, residents are discovering that opportunities surround them. Employment opportunities. Academic opportunities. Life-enriching opportunities.

To pay tribute to the individuals who connect residents with opportunities, and to honor those individuals who have seized the opportunities they have found with the help of a Neighborhood Networks center, Neighborhood Networks Week 2007 will showcase the vital role centers play in connecting residents to opportunities.

Join in the weeklong celebration from June 25-30 by participating in HUD-sponsored national events and/or by hosting your own local events to demonstrate that residents can look to their local Neighborhood Networks center for opportunities.

More information & registration available at:
<http://www.hud.gov/offices/hsg/mfh/nnw/nnweek2007.cfm> or call (888) 312-2743

Michigan Facts

State Abbreviation - MI

State Capital - Lansing

Largest City - Detroit

Area - 96,810 square miles [Michigan is the 11th biggest state in the USA]

Population - 9,938,444 (as of 2000) [Michigan is the eighth most populous state in the USA, after California, New York, Texas, Florida, Illinois, Pennsylvania and Ohio]

Name for Residents - Michiganders, Michiganians or Michiganites

Major Industries - car manufacturing, farming (corn, soybeans, wheat), timber, fishing

Major Rivers - Detroit River, Grand River, Kalamazoo River, St. Clair River, St. Marys River

Major Lakes - Lake Michigan, Lake Superior, Lake Huron, Lake Erie, Lake St. Clair

Highest Point - Mt. Arvon - 1,978 feet (604 m) above sea level

Bordering States - Wisconsin, Ohio, Indiana, Minnesota (across Lake Superior)

Bordering Country - Canada

Origin of the Name Michigan - Michigan is from an Algonquian Chippewa Indian word "meicigama" that means "big sea water" (referring to the Great Lakes).

State Nickname - Wolverine State

State Motto - "Si quaeris peninsulam amoenam, circumspice" [If you are seeking a amenable (pleasant) peninsula, look around you]

State Song - Michigan, My Michigan

Michigan was the 26th state in the USA; it became a state on January 26, 1837.



Robin



Turtle



Michigan's official flag was adopted in 1911. The flag has a deep blue background and pictures an elk and moose around a blue shield labeled "TUEBOR," meaning "I will defend." The shield pictures a man with a raised hand and a gun, a rising sun, a peninsula and lakes (representing Michigan's geography). Over the shield is a bald eagle (holding an olive branch and a sheaf of three arrows) and a red ribbon reading "E PLURIBUS UNUM" (which is the motto of the U.S.A. and means "Out of Many, One" - this refers to the states of the United States being united into one country). Under everything lie two white ribbons that read "SI QUAERIS PENINSULAM AMOENAM" and "CIRCUM SPICE," which means, "If you are seeking an amenable (pleasant) peninsula, look around you."



Frequently Asked Questions

How can I apply for Section 8?

Answer: To apply for public housing or Housing Choice (Section 8) vouchers, you will need to visit your local public housing authority. Many have long waiting lists, so you may want to apply at more than one public housing authority.

PHA Contact Information:

<http://www.hud.gov/offices/pih/pha/contacts/index.cfm>

I have a Section 8 voucher, and I'm moving to another city. Can I take my voucher with me?

Answer: Yes, that is possible. But you'll need to contact both your current and your future public housing authority to work out the details.

PHA Contact Information:

<http://www.hud.gov/offices/pih/pha/contacts/index.cfm>

Where can I find someone who will let me use my voucher to rent a place to live?

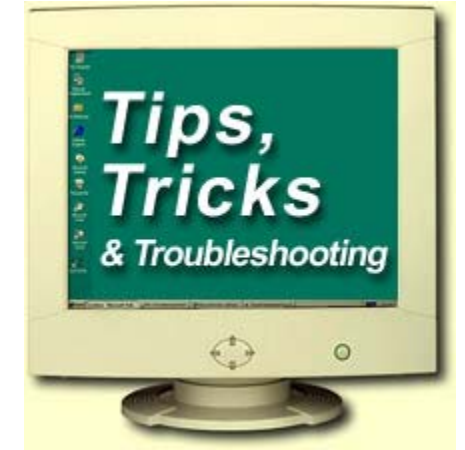
Answer: Your public housing authority should have a list of landlords who are willing to take Housing Choice vouchers.

PHA Contact Information:

<http://www.hud.gov/offices/pih/pha/contacts/index.cfm>

Are there other agencies that offer rental assistance?

Answer: Yes. In rural communities, the Department of Agriculture provides rental assistance programs, home improvement and repair loans and grants, and self-help housing loans to low income individuals and families. To apply, visit the Rural Housing Service website (<http://www.rurdev.usda.gov/rhs/>) or contact your local Rural Development office (check the Federal Government section of your telephone book).



Free Office Suite

You can download a free office suite from <http://www.openoffice.org> (high speed internet connection suggested) that is compatible with Microsoft Office

Computer Training

Many public libraries provide free computer access and computer training. Check with your local library to see if they offer computer training.

Free email accounts

You can obtain a free email account by going to any of the following:

1. yahoo.com
2. hotmail.com
3. gmail.com

High-speed internet access

DSL is a high-speed internet service that comes through your phone-line. It allows you to use your phone for making phone calls at the same time that your computer surfs the internet. DSL service is very affordable in most areas where it is available. Basic DSL service is perfect for email and web surfing and is approximately \$14.95 throughout Michigan. Check with your phone company for more information.

Volunteering

Healthy communities depend on volunteers - like you! Maybe one of these volunteer opportunities fits your interests.

- Federal Volunteer Programs
- Neighborhood Networks (from HUD)
- Citizen Corps
- USA Freedom Corps
- Volunteering with the Smithsonian
- Volunteers in national forests
- Volunteers in parks (National Park Service)
- Other federal volunteering opportunities from Firstgov

- National Volunteer Programs
- American Cancer Society
- American Red Cross
- Big Brothers, Big Sisters
- Global Volunteers
- Habitat for Humanity
- Historic Landmark Volunteers
- Literacy Volunteers in America
- Rebuilding Together
- Points of Light Foundation
- Tech Corps
- United Nations Volunteers

- National Volunteer Clearinghouses
- Volunteer Match
- Volunteer Solutions
- 1-800-Volunteer



Disaster Preparation

Each year, the American Red Cross responds immediately to more than 70,000 disasters, including house or apartment fires (the majority of disaster responses), hurricanes, floods, earthquakes, tornadoes, hazardous materials spills, transportation accidents, explosions, and other natural and man-made disasters.

<http://www.redcross.org/services/disaster/>



When preparing for a possible emergency situation, it's best to think first about the basics of survival: fresh water, food, clean air and warmth.

<http://www.ready.gov>



<http://www.reallyready.org>

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