

# HUD HAPPENINGS

## MINNESOTA

AUTUMN 2013

Emanuel Housing is a 101 unit sober, supportive, permanent, singles housing program located at 818 South 3rd Street in Minneapolis





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## HUD ANNOUNCES LOCATION AFFORDABILITY PORTAL

There is more to housing affordability than how much rent or mortgage you pay. Transportation costs are the second-biggest budget item for most families, but to date there hasn't been an easy way for people to fully factor transportation costs into decisions about where to live and work.

### The goal of the Location Affordability Portal

is to provide the public with reliable, user-friendly data and resources on combined housing and transportation costs to help consumers, policymakers, and developers make more informed decisions about where to live, work, and invest.

#### Households and Real Estate Professionals

**My Transportation Cost Calculator** generates transportation cost estimates based on user-entered information, providing households, real estate professionals, and housing counselors customized, apples-to-apples comparisons of housing and transportation costs in different communities.

#### Planners, Policymakers, and Developers

Developers, planners and policymakers can use the **Location Affordability Index** to make data-driven decisions about local and regional planning and investment. They can also use maps and data tools to help communicate with the public about different development scenarios.

#### Researchers

Researchers can readily access housing and transportation cost estimate data at the Census block-group level for all 942 MSAs covered by the Location Affordability Index.

**Go to [Data.HUD.Gov](https://data.hud.gov)**

# MINNESOTA WINS NATIONAL AWARDS

Riverside Plaza, a historic housing development in Minneapolis, earned the prestigious **2013 National Trust/HUD Secretary's Award** for Excellence in Historic Preservation. This award recognizes efforts that advance the Nation's historic preservation goals while providing affordable housing and economic development opportunities for low and moderate-income residents.

The Saint Paul Foundation won the **Secretary's Award for Public-Philanthropic Partnerships 2013**.

The Saint Paul Foundation supports large-scale, cross-sector initiatives including the 13-member Central Corridor Funders Collaborative begun in 2008 and the regional Corridors of Opportunity initiative launched in 2011.

Grant and loan funds are preserving housing affordability and seeding new development (more than 1,000 housing units and 150,000 square feet of commercial space) along three of the region's transit corridors. In 2012 during the Central Corridor's heavy construction season, 353 small, mostly minority-owned businesses received deep technical assistance, including business planning, marketing, and financial review.

Discover more about **The Saint Paul Foundation**.

HUD Secretary Shaun Donovan noted, "It's organizations like these that are doing the heavy lifting to improve neighborhoods, often without much thanks. Today, we say 'thank you!.' These foundations are teaming up with public and private partners to bring about positive change and lasting solutions that are making a real difference in their communities."



*Pictured: HUD Secretary Shaun Donovan, The Saint Paul Foundation President/CEO Carleen Rhodes, and Council on Foundations President Vikki Spruill*

# MINNESOTA HOUSING ANNOUNCES \$54 MILLION FOR AFFORDABLE HOUSING DEVELOPMENTS

In early November, Minnesota Housing awarded more than \$54 million for affordable housing developments across the state that will create 1,904 units of affordable housing, and support thousands of jobs statewide. The announcement comes at a time when the number of Minnesotans who are cost-burdened (paying more than 30% of their income for housing) in Minnesota remains high and available affordable housing is scarce. The awards provide financing for affordable housing through deferred loans, amortizing loans, rental assistance and housing tax credits. In addition, the Agency also approved funding for rental assistance for homeless and highly mobile families with school-aged children. The initiative will provide families with stable housing which will lead to improved school attendance, and ultimately better performance in school.

“From new construction of townhomes in suburban areas to rental assistance for households with long histories of homelessness and homeless families with young children, this funding represents our deep commitment to housing stability for all Minnesotans.”

- Mary Tingerthal,  
Commissioner of  
Minnesota  
Housing.

## [Press Release - November 7, 2013](#)

### Multifamily Selection Summaries:

- [Metro Area](#)
- [Greater Minnesota](#)

### Single Family Selection Summaries:

- [Metro Area](#)
- [Greater Minnesota](#)

### Funding Award Details:

- [Multifamily Selections](#)
- [Single Family Selections](#)
- [Multifamily Nonselects](#)
- [Single Family Nonselects](#)

# SINGLE FAMILY HOUSING NEWS

**Housing Counselor Certification Proposed Rule Published:** On September 13, 2013 HUD published proposed revisions to the Housing Counseling Program Code of Federal Regulations, 24CFR214. These proposed changes address amendments to the 2007 regulations as a result of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

- [Read the proposed rule and comment](#)
- [Read the FAQs](#)
- [Listen to the recording of the conference call](#)
- [Extension of the public comment period](#)

The [FHA Back to Work](#) mortgage loan requires housing counseling by a HUD Approved Housing Counseling agency. If your agency is providing counseling for this loan product, please provide your information below. Posting your information in our directory will make it easy for lenders to locate participating agencies.

[Federal Housing Administration's \(FHA\) Maximum Loan Limits Effective for Case Numbers Assigned on or after January 1, 2014 through December 31, 2014.](#)

[Mortgagee Letter 2013-43](#) announces the expiration of Congressional Authority for loan limits established under the Economic Stimulus Act for 2008 (ESA), provides notice of FHA's single family housing loan limits for Title II Forward Mortgages and Home Equity Conversion Mortgages (HECMs), and provides loan limit instructions for streamline refinance transactions without an appraisal.

## [Current U.S. Housing Market Conditions](#)

[Subscribe](#) to our Housing Counselor email list. You will automatically receive email notification of important housing counseling industry announcements such as new policy notices, employment opportunities, contracting opportunities, events, and training.

Also visit our [Listserv archive](#).

**About Housing Counseling:** HUD provides support to a nationwide network of Housing Counseling Agencies (HCA) and counselors. HCA's are trained and approved to provide tools to current and prospective homeowners and renters so that they can make responsible choices to address their housing needs in light of their financial situations.

**Do you want advice on buying a home, renting, default, foreclosure avoidance, credit issues or reverse mortgages?** HUD sponsors housing counseling agencies throughout the country to provide free or low cost advice. [Search the map online](#) or search by [Zipcode](#) for a housing counseling agency near you, or call HUD's interactive voice system at: (800) 569-4287.



# REPORT: HOMELESS IN AMERICA, VOLUME 2

The 2012 Annual Homeless Assessment Report (AHAR): Volume 2 presents the most recent national estimates of homelessness, focusing on people who experience homelessness as individuals, as family members, and as members of specific subpopulations. For each of these populations, the estimates describe how homelessness has changed over time and provide a demographic profile of homelessness in America. The information pertaining to homeless veterans is incorporated into this report, and HUD will no longer issue a separate supplemental AHAR on homeless veterans.

This report is the second part of a two-volume series. The first part is called [The 2012 Point-in-Time Estimates of Homelessness: Volume I of the 2012 Annual Homeless Assessment Report](#).

For ease in downloading and printing, the 2012 AHAR: Volume 2 Report is available in two formats—the full report and section by section.

Visit our [OneCPD Resource Exchange](#) for the Report Documents.

## The 2012 Annual Homeless Assessment Report (AHAR) to Congress

SEPTEMBER 2013



VOLUME II Estimates of Homelessness in the United States



The U.S. Department of Housing and Urban Development  
OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT

# USICH RELEASES PHA GUIDEBOOK

Across the country, a growing number of public housing authorities (PHAs) have become integral to their community's efforts to prevent and end homelessness. This willingness to partner and engage in collaborative planning is critical to both local and national success in ending homelessness.



Do you want your PHA to participate in [community planning](#) to end homelessness?

Are you looking to build or strengthen [partnerships](#) between your PHA and other organizations working to end homelessness?

Do you want to create [permanent supportive housing](#)?

Are you interested in [eviction-prevention strategies](#) for PHA residents?

Do you want to help people [move on](#) from supportive housing?

The **USICH PHA Guidebook** provides guidance and best practices PHAs can use to strengthen their collaborative efforts.

## DID YOU KNOW?

A Minnesota [Continuum of Care](#) (CoC) is a local planning body for a defined geographic area responsible for establishing and operating a system to prevent and end homelessness for that area and to apply for grants under HUD's CoC Program annual grant competition.



# EMANUEL HOUSING IN MINNEAPOLIS

Emanuel Housing is a 101 unit sober, supportive, permanent, singles housing program located at 818 South 3rd Street in Minneapolis. Opened during September 2013, all 101 single units were filled within six weeks. Emanuel Housing is situated on the Hiawatha Light Rail Line, bike trails and bus lines and is near several community human service agencies, hospitals, and schools. Residents are easily able to reach employment and educational opportunities throughout the metro area using public transportation.

Emanuel Housing includes specialized housing that serves 11 Homeless Veterans through the HUD VASH Program, 54 units of housing that prefers GRH eligible homeless disabled adults, 14 units of housing that serve Chronically Homeless Disabled adults through the [HUD Shelter + Care Program](#), 11 Flat Rate work force housing units, and 6 project based Section 8 subsidized units.



## Courtyard at Emanuel Housing



*Street view of Emanuel Housing from the Hiawatha Light Rail Line*

Support services at Emanuel Housing include a 24 hour staffed front desk, case management, peer groups, onsite recovery groups, and part time onsite employment services.

[RS EDEN](#) staff work with each tenant to create an individualized support service plan that best fits their goals and that will facilitate housing stabilization, an increase in skills and income, and an increase in health and wellness for each tenant.

# RECENT HOUSING LINK DATA



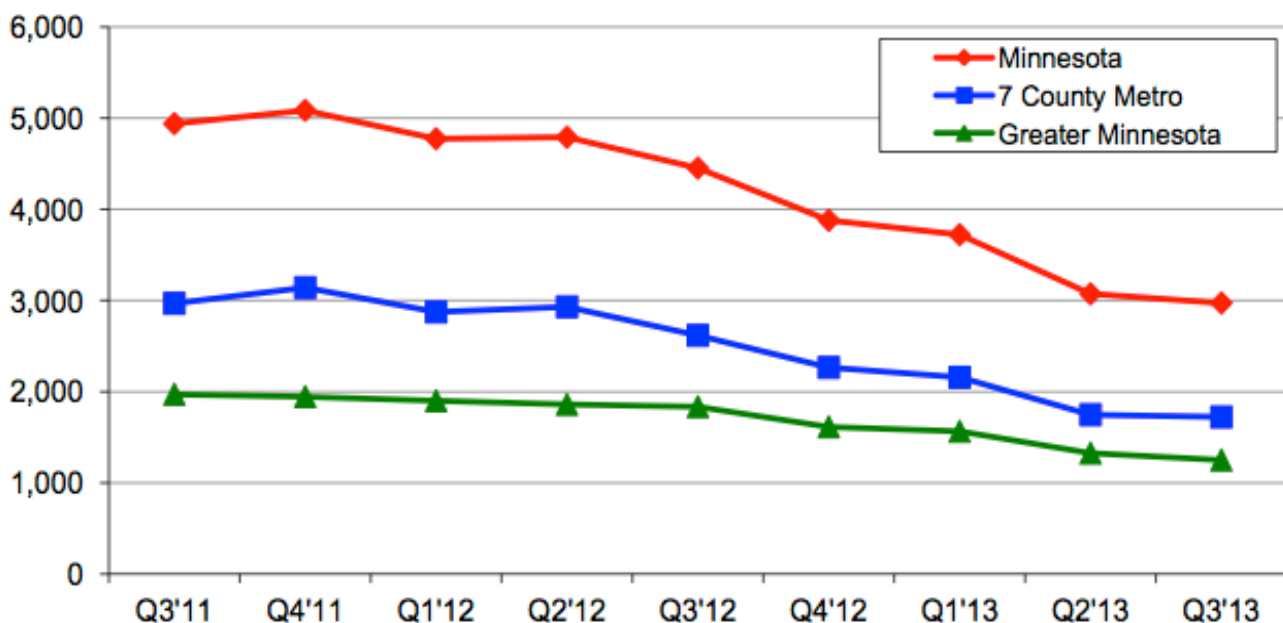
## Minnesota Foreclosure Update

3<sup>rd</sup> Quarter 2013

Source: MN county residential mortgage sheriff's sales. Data collected by HousingLink.

With 2,972 foreclosures in Minnesota, Q3 of 2013 becomes the first quarter falling short of the 3,000 mark since 2006. Although foreclosures leveled somewhat since the previous quarter (down 3%), the statewide total was down 33 percent over the same quarter last year. It is worth noting that, despite five consecutive quarters of decline, this quarter's foreclosure total is still roughly twice that of pre-crisis levels.

**MN Quarterly Foreclosure Trends**  
(Q3 2011 – Q3 2013)



**Change in Foreclosures Q1'12 – Q1'13**

Foreclosures	Foreclosures		% Change
	Q3 2012	Q3 2013	Q1'12 – Q3'13
Minnesota	4,453	2,972	-33.3%
Twin Cities	2,618	1,722	-34.2%
Greater Minnesota	1,835	1,250	-31.9%

↑ 14 counties   ↓ 53 counties   ↔ 66 counties

Minnesota Foreclosure Update Q3 2013 (November 19, 2013)

HousingLink: [www.HousingLink.org/Research/ForeclosureResearch](http://www.HousingLink.org/Research/ForeclosureResearch)

# WEBSITE [HUD.GOV](http://HUD.GOV)

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HUD'S MISSION IS TO CREATE STRONG, SUSTAINABLE, INCLUSIVE COMMUNITIES AND QUALITY AFFORDABLE HOMES FOR ALL. HUD IS WORKING TO STRENGTHEN THE HOUSING MARKET TO BOLSTER THE ECONOMY AND PROTECT CONSUMERS; MEET THE NEED FOR QUALITY AFFORDABLE RENTAL HOMES; UTILIZE HOUSING AS A PLATFORM FOR IMPROVING QUALITY OF LIFE; BUILD INCLUSIVE AND SUSTAINABLE COMMUNITIES FREE FROM DISCRIMINATION; AND TRANSFORM THE WAY HUD DOES BUSINESS.

More information about HUD and its programs is available on the Internet at [hud.gov](http://hud.gov) and [espanol.hud.gov](http://espanol.hud.gov).

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