A Message from the Regional Administrator

Dear Friends,

What an end to the summer! Our region has been hit with an earthquake and Hurricane Irene--all within the span of a week. The good news is that our employees in Region III are all safe and sound, our HUD offices are open and ready to assist the public with their housing needs, and no major damage has been reported by PHA’s or property managers. Please feel free to call any of our field offices listed at the bottom of this newsletter for assistance.

I'm also pleased to report that the Emergency Homeowners' Loan Program (EHL) has reopened for Virginia and West Virginia residents (see the box to the right). September 15 is the new deadline for applications in those states. Meanwhile, EHL programs in Maryland, Delaware and Pennsylvania remain open with loans being committed until September 30th. Those struggling to hold on to their homes because of unemployment, underemployment or illness should apply. Information on the individual programs is available by state in this newsletter.

I wish for all of us a quiet weather cycle for September and a beautiful start to the fall. Be safe!

[Signature]

HUDlights in this issue:
Regional Administrator’s Message...........1
HUD’s Newest News.............................1
HUD Funding Resources........................3
FHA News........................................3-4
Region III Field Office News.................5-9

HUD’s Newest News

The U.S. Department of Housing and Urban Development and NeighborWorks® America have reopened the application process for the Emergency Homeowners’ Loan Program (EHL) in 27 states, including Virginia and West Virginia, to give homeowners at risk of foreclosure more time to apply for the program. HUD estimates that resources will be available to reach more struggling homeowners and will accept applications submitted through September 15, 2011.

Read the press release for the re-opened application announcement, or go to “Find EHL” to start the process. Remember, too, that the Pennsylvania, Maryland and Delaware programs are still accepting applications for assistance through mid-September.

Follow HUD happenings between newsletters through social media – search @HUDMidAtlantic on Twitter or join the HUD group on Facebook!

HUD’s Mission: To create strong, sustainable, inclusive communities with quality, affordable housing for all.
WELCOME TO A NEW OFFICE – AND A BIG NEW JOB!

Region III warmly welcomes Jane Miller to her new position as Field Office Director for HUD Pittsburgh. As Director of the HUD Pittsburgh Multifamily Program Center since 2009, Jane was responsible for the delivery of FHA multifamily mortgage insurance programs, Section 202/811 programs and Section 8 project-based programs in 29 counties in western Pennsylvania, with approximately 550 properties and more than 36,500 units of rental housing in the portfolio. She has been with HUD for more than 25 years, starting in the Office of Inspector General. Jane is a graduate of Duquesne University with a degree in accounting.

DON'T BE SORRY - BE READY

If the recent visit from Irene didn’t convince you, FEMA reminds everyone that September is “National Preparedness Month (NPM)!” This awareness month is sponsored by the “Ready” Campaign in partnership with Citizen Corps. NPM is held each September and is designed to encourage Americans to take simple steps to prepare for emergencies in their homes, businesses, and communities. Learn more at http://www.ready.gov.

After a storm – if a primary source of housing is lost or severely damaged - or anytime, really, it helps to have tools available to assist with the search for housing. In April of this year, the Pennsylvania Housing Finance Agency, the Pennsylvania Emergency Management Agency and the Department of Public Welfare launched PAHousingSearch.com, a Web-based housing locator service that assists the Commonwealth’s residents with more than 9,000 housing searches each week. PAHousingSearch.com joins VirginiaHousingSearch.com, DCHousingSearch.org and MDHousingSearch.org as ongoing resources to help landlords, who are encouraged to list their properties, and tenants, who are encouraged to look here first for housing.

SUSTAINABILITY PARTNERS AT WORK

HUD’s Office of Policy Development and Research is hosting an “Advancing Sustainability Performance: A Research and Practice Forum” on September 28, 2011. This event will explore the latest developments in sustainability performance, and will feature the winning proposals for HUD’s Sustainable Communities Research Grant competition. The forum will immediately follow Solutions for Sustainable Communities: 2011 Learning Conference on State and Local Housing Policy, hosted by the National Housing Conference and Center for Housing Policy from September 26–28. “Solutions for Sustainable Communities” will arm practitioners and policymakers with the best available information on how states and localities are working collaboratively and creatively to develop more sustainable and inclusive communities, while reducing overall government costs. Learn more about this conference here. Space is limited, so please register as soon as possible.

Energy efficiency finance options are summarized in a report. A new white paper from the American Council for an Energy-Efficient Economy describes the types of initiatives offering financing for the residential and commercial sectors. “Energy Efficiency Finance 101: Understanding the Marketplace” is free at the Council’s website, or you may contact ACEEE, 202-507-4000.

CONGRATULATIONS ARE IN ORDER

Region III programs were awarded nearly $3,000,000 in HUD-VASH (Veterans’ Affairs Supportive Housing) Vouchers to help end homelessness among Veterans of the Armed Services. To read the Federal Register announcement, click here.
HUD Secretary Shaun Donovan announced a $300,000 in Rural Innovation Fund award to the National Council on Agricultural Life & Labor Research (NCALL) Fund of Dover, DE to address distressed housing conditions and concentrated poverty on Virginia’s Eastern Shore. Secretary Donovan said the grant will promote an “entrepreneurial approach” to affordable housing and economic development in rural Virginia.

HUD awarded more than $11 million in Capital Advance funding, and nearly $1 million for housing subsidies to projects in Maryland, Pennsylvania, Virginia and West Virginia to develop affordable housing for people with disabilities. See the Federal Register Announcement for details.

**HUD FUNDING RESOURCES**

- Self Help Homeownership Program applications are due September 6.
- Community Challenge Planning Grants applications are due September 9.
- Strong Cities, Strong Communities Fellowship Program Request for Qualifications responses are due September 22.
- FY 2010 Energy Innovation Fund applications are due October 20.

All the latest in HUD funding news may be found at hud.gov funds available or grants.gov. All applicants are reminded to register or update information at grants.gov before submitting applications.

**FHA LEADS THE WAY**

Effective Monday, August 15, Federal Housing Administration’s (FHA’s) Single Family program area changed its primary e-mail address as well as the web page for the FHA “Frequently Asked Question” (FAQ) site. Here are the changes: FHA’s primary email address will change from: info@fhaoutreach.com to: answers@hud.gov. The website for FHA FAQ will change from: www.fhaoutreach.gov/FHAFAQ to: www.hud.gov/answers. There is no change to the primary FHA Resource Center telephone number which remains 1-800-CALIFHA (225-5342).

HUD has posted a revised version of form HUD-92800.5b, Conditional Commitment Direct Endorsement Statement of Appraised Value, on HUDCLIPS. The new form reflects recent policy changes which reduced the validity period for appraisals from 6 months to 120 days. This form is for immediate use, but HUD will continue to accept the old form until November 1, 2011. Acceptance of the old form does not increase the validity period of appraisals beyond 120 days. See all of HUD’s forms online at this website.

FHA Notice H 2011-16 announces the extension of the Dollar Home Sales to Local Governments Program for a period of one year (until 8/31/12). To read this New Housing Notice in its entirety please click here. For technical support on Dollar HUDHome sales to local governments or any other FHA issue please email: answers@hud.gov or visit: www.hud.gov/answers.

FHA Notice H 2011-15 announces that discounts off the list price offered to governmental entities and HUD Approved Nonprofits on Single Family REO sales may be applied only during non-competitive sales periods and provides instructions for calculation of the net offer on competitive sales of individual FHA Single Family REO properties. To read this new Notice in its entirety, please click here.


New Mortgagee Letters:
Mortgagee Letter 2011-25 advises supervised lenders and mortgagees with consolidated assets below the audited financial reporting thresholds set by Federal regulators at 12 C.F.R. § 363.1(a), 12 C.F.R. § 562.4(b)(2), and 12 C.F.R. § 715.4(c) of changes to FHA’s requirements regarding the submission of audited financial statements as a condition for FHA lender approval and renewal.

Mortgagee Letter 2011-26 provides guidance to counseling agencies, HECM counselors and lenders regarding HUD-approved intermediaries inclusion on the list of HECM counseling agencies provided by lenders to prospective HECM borrowers.

Mortgagee Letter 2011-27 transmits the new Amendment to AIA Document B108 (Form HUD-92408-M).

Mortgagee Letter 2011-28 identifies circumstances under which mortgagors must successfully complete a trial payment plan prior to the mortgagee executing a loan modification or partial claim action under FHA Loss Mitigation Program, and announces the time requirements for mortgagees to complete permanent loan modification and partial claim documents in order to receive an incentive fee. These requirements are effective October 1, 2011.

Mortgagee Letter 2011-29 provides notice of FHA’s single family housing loan limits for forward mortgages and Home Equity Conversion Mortgages (HECMs) effective October 1, 2011 through December 31, 2011, provides loan limit instructions for FHA-insured to FHA-insured refinance (streamline) transactions, and provides eligibility criteria and instructions for pipeline loans which have not closed on or before September 30, 2011.

Mortgagee Letter 2011-30 discusses FHA’s adoption of the Uniform Appraisal Dataset (UAD) and two of the UAD compliant appraisal reporting forms, which further define specific data fields in these industry standard appraisal reporting forms.

Mortgagee Letter 2011-31 provides guidance to counselors and lenders regarding: Revisions to form HUD 92902, Certificate of HECM Counseling (Certificate) found on HUDClips, Documenting the power of attorney, Clarification of signatures and dates on the Certificate, Counselor revisions to Certificates Changing lenders, transfers and issuance of new case numbers related to Certificates.

**WHAT DO YOU THINK?**

Officials from HUD, USDA Rural Development, and state housing finance agencies have been working to better align their programs. Pilot efforts addressing physical inspections and subsidy layering reviews will begin soon. Click here for a White House summary with links to more details, and send comments to harmonization@hud.gov.

Agencies are requesting stakeholder input on disposition of REO properties. The Federal Housing Finance Agency, Treasury Department, and HUD are exploring alternatives for selling single-family real estate owned properties held by Fannie Mae, Freddie Mac, and FHA, including approaches that support rental and affordable housing needs. Visit the Federal Housing Finance Agency or email reo.rfi@fha.gov.

The proposed Fiscal Year (FY) 2012 Fair Market Rents (FMRs) were published in the Federal Register on Friday, August 19, 2011. A 30-day comment period (until September 18) is in place.

**NEWS YOU CAN USE**

**September 27-28** – HUD’s Office of Block Grant Assistance is offering FREE Section 108 Loan Guarantee Program Training in Philadelphia. The Section 108 Loan Guarantee Program has been completely revised and updated, so this training, which emphasizes how state and local governments can use Section 108 financing as part of the capital funding for job generating community and economic development projects, is a “must” for CDBG grantees interested in financing community and economic development projects. Space is limited! Register here now!

HUD announces the addition of a preservation web page to the Multifamily website as a resource to provide information about preserving older affordable properties. Notices are listed by subject area, providing...
resources for preserving FHA-insured properties with maturing mortgages, renewing Section 8 HAP contracts and much more.

The Federal Housing Finance Agency (FHFA), with the U.S. Department of the Treasury and HUD, has issued a Request for Information (RFI) to solicit ideas for sales, joint ventures, or other strategies to augment and enhance asset dispositions (sales) programs of Fannie Mae, Freddie Mac and Federal Housing Administration (FHA) properties. The agencies are exploring alternatives to facilitate current and future sales, improve loss recovery, help stabilize neighborhoods and local home values, and where feasible and appropriate, improve the supply of rental housing. Responses are requested by September 15. Responses must be in .pdf format, and submitted to reo.rfi@fhfa.gov.

Two new studies using American Housing Survey data calculate that the national supply of rental units increased by an estimated 693,600 from 2007 to 2009. The stock affordable for residents with the lowest incomes fell by over 2 million units while significant shifts of units to higher rent categories occurred. The rate of unit loss was slightly higher in nonmetro areas than nationwide (2.1% compared to 1.6%). "Components of Inventory Change" and "Rental Market Dynamics" are now available from HUD User.

PreservationDirectory.com is once again teaming up with This Old House magazine to promote their search for "The Best Old House Neighborhoods" in the United States and Canada. For submission details and to read the press release, click here. All submission information and photos should be sent by September 15 to kpandolfi1970@gmail.com.

The annual Kids Count data shows that low-income families and children are struggling. The 2011 data book from the Annie E. Casey Foundation provides state-level figures. Visit Kids Count for interactive data or to print or order the book. Contact the Annie E. Casey Foundation.

WHAT'S HAPPENING AROUND REGION III...

WILMINGTON, DELAWARE

HUD, EPA and USDA worked alongside volunteers and soon-to-be homeowners to build energy efficient homes at Crescent Shores Community in Lincoln on August 17. The Energy Efficient Rural Housing Project, supported in part by HUD’s Self-help Home Ownership Program (SHOP) funding, is a program of the Milford Housing Development Corporation (MHDC), which supports affordable housing for low-income families in Delaware. HUD Regional Administrator Jane C. W. Vincent, the Environmental Protection Agency Regional Administrator Shawn Garvin and the U.S. Department of Agriculture’s Rural Development State Director Jack Tarburton joined the construction crew to bring attention to the innovative rural housing development. Crescent Shores includes 10 new homes built to Energy Star standards, for first-time buyers.

BALTIMORE, MARYLAND

On July 18, 2011, a newly constructed, 60-unit mid-rise housing community for senior citizens in Hagerstown, MD opened its doors of opportunity. The 60 households that reside in the C. Williams Brooks Mid-Rise will enjoy one of the first affordable housing endeavors completed using ARRA funds. With the use of $9.9 million in ARRA funds and $4.5 million in additional funding, the building was constructed to provide high quality, sustainable, energy-efficient, affordable housing. The construction of C. Williams Brooks is estimated to have
provided 400 jobs to 40 vendors and contractors, with more than 67% of the construction and supporting services provided locally. Read more about it here.

Maryland Department of Housing and Community Development Secretary Ray Skinner joined Governor O'Malley and Mayor William G. (Gee) Williams III on a tour of Berlin, Maryland’s historic commercial downtown district on the eastern shore to promote best practices in community economic development. Read a release about the governor’s visit.

With the Hiring Incentive Rebate for Employers, Maryland businesses may be able to save up to $5000 by hiring certain employees into new positions. Employers must receive certification from the Department of Labor, Licensing, and Regulation (DLLR). Online filing is available. Various eligibility criteria apply for businesses. Call 410-767-2996 to speak with a DLLR representative or e-mail taxcredit@dllr.state.md.us.

The Maryland Mortgage Program is offering 3.5% rates to help stimulate the housing market. Interest rates are dropping to the lowest level in the history of the Maryland Mortgage Program. Visit Community Review, the official blog of the Maryland Department of Housing and Community Development, to learn more.

- **September 22** - Building CHDO Capacity – HUD Baltimore Field Office - Contact Charlie Halm for information.
- **September 27-28** - Building HOME (a basic training course on the HOME Program) in Crownsville. Contact Charlie Halm for information.

**CHARLESTON, WEST VIRGINIA**

West Virginia announces a change in Children’s Health Insurance Program (CHIP) guidelines. The program has expanded eligibility to 300% of the federal poverty level, effective July 1, 2011. For more information contact: www.chip.wv.gov

- **September 7** - Kanawha Valley Collective Homeless Meeting in Charleston. For information, contact Debra Payne, 304-346-6398
- **September 13** - HUD Charleston offering FREE Grant Writing Training at the Charleston Field Office. To register, contact Evie Young.
- **September 14-15** - State Brownfields Conference in Morgantown. Click here for more information.
- **September 17** - Schoenbaum Family Enrichment Center Community Fair in Charleston. For information, contact Michele Baranaskas, 304-414-4400
- **September 19** - FREE Green Technology Basic Training at Kanawha Valley Community and Technical College. To register, contact: 304-414-4445.
- **September 19 -20** - PATH Retreat for Homelessness Service Providers. For information contact Merritt Moore, Bureau for Behavioral Health and Health Facilities at 304 356-4782
- **September 20-22** - WV Association of Housing Authorities Conference in Glade Springs. For more information contact: Tony Bazzie, 304-255-5164
- **September 23** - Cabell-Huntington Coalition for the Homeless Meeting in Huntington. For information, contact Corey Whisman, 304-523-2764 extension 102
• **September 23** - Strengthening Families Conference in Charleston. To register contact Traci Johnson 304-768-8924, extension 200

• **September 28** – Brown Bag Lunch meeting of Kanawha Communities That Care Substance Abuse Prevention Partnership in Charleston. For more information contact Patty Deutsch, Wellness Council of West Virginia at 304-722-8070

• **September 28-29** - WV Civic Life Institutes (Martinsburg): Learn to Connect People to Public Issues. For more information about the Martinsburg Institute, contact: Eastern West Virginia Community Foundation, 304-264-0353

**WASHINGTON, DC**
Fairfax County has published its schedule of meetings to provide a framework for planning activities, active problem solving, capturing feedback and identifying emerging trends. These meetings feature regular updates on the 10-Year Plan to Prevent and End Homelessness, as well as updates on a multitude of related human services initiatives and projects. See the schedule at the Fairfax County Department of Neighborhood and Community Services website.

• **September 6-29** – Freddie Mac is offering FREE “Servicing Alignment Initiative for Housing Counselors” training webinars. Register here.

• **September 12 – October 17** – Freddie Mac is offering FREE six-part Web-Based Training Series for New CreditSmart® (Financial Literacy) Instructors. See Freddie Mac’s CreditSmart webinar website to register.

• **September 28** - Workforce Housing Forum in Washington, D.C. co-hosted by the National Association of Realtors® and the National Housing Conference. Find out more here.

• **November 2** - HUD’s Office of Policy Development and Research, with the National Building Museum and John D. and Catherine T. MacArthur Foundation, are co-hosting the ”How Housing Matters” Conference. Pre-registration is required: sign up today.

**PHILADELPHIA, PENNSYLVANIA**
A senior housing facility in North Philadelphia got an extreme makeover complete with a new green roof. The newly-renovated Plymouth Hall was officially dedicated this summer. It has many more environmentally friendly features. Check it out!

**PITTSBURGH, PENNSYLVANIA**
HUD and community partners worked together to bring a national retail chain to a Pittsburgh neighborhood. A negotiated foreclosure sale in East Liberty paved the way for Target to make its premiere venture into the City of Pittsburgh. Target now joins Home Depot and Whole Foods Market as anchors in a newly crafted and dynamic East Liberty commercial corridor that not long ago was festering with inner city urban blight. With each new storefront comes job creation—the hallmark of solid community development.

• **September 13-16** – The 2011 Pennsylvania Association of Housing and Redevelopment Agencies (PAHRA) Annual Conference in Bedford, PA will feature informative sessions on Section 8 Voucher Management Systems, redeveloping blighted properties, housing quality standards, budgeting, DCED Audits, and much more. For more information and to register, please go to PAHRA’s website.

• **September 15** - Office of Veterans Affairs Health Care for Homeless Veterans (HCHV) Program Annual CHALENG (Community Homelessness Assessment, Local Education & Networking Groups) in Pittsburgh. Dr. Roger Brooke and Dr. James Withers will address veteran homelessness “Housecalls to Homeless” and “The Warrior's Path, Combat Experience, and the Communalization of Trauma.” For more information or to register, please email Mary Pilarski or call at 412-822-1272.

**RICHMOND, VIRGINIA**
HUD has approved the newly-merged Norfolk/Chesapeake/Suffolk/Isle of Wight, Southampton Counties to provide a stronger, more unified approach to ending homelessness in Southeastern Virginia. The three former CoCs of Norfolk, Chesapeake, and Suffolk (Western Tidewater) are now merged as one.

Opportunity Finance Network (OFN), the nation’s leading network of community development financial institutions (CDFIs), and The Goldman Sachs Group Inc.’s 10,000 Small Businesses Initiative announced that Virginia Community Capital (VCC) is one of the 21 distinguished participants of the 10,000 Small Businesses CDFI Growth Collaborative. Find out more here.

The Hampton Roads Community Foundation is introducing new guidelines for funding. Click here for new guidelines information or to register for a workshop.

Governor Bob McDonnell announced the designation of four communities in the Virginia Main Street (VMS) program as part of the “Opportunity at Work” budget initiative approved during the 2011 Session of the General Assembly. With the addition of Bristol, Farmville, Hopewell, and St. Paul to the network of downtown revitalization efforts, the total number of Designated Virginia Main Street Communities reaches 25.

The Virginia Housing Development Authority (VHDA) has awarded Housing Counseling and Foreclosure prevention grants to 27 agencies in Virginia. See the list of grantees here.

- **September 7–8** - The Virginia Housing Development Authority (VHDA) is presenting training on revitalizing neighborhoods through housing and economic development. Register by August 31st by emailing Bruce DeSimone, or calling 804-343-5656.
- **September 12–13** - Capacity Building / Organizational Development and Grantwriting Workshop in Richmond. Contact Anne Davis to register.
• **September 13 & 14** - Virginia Main Street Essentials workshop in South Boston - Make the most of unique historic buildings and define your downtown’s role in the local and regional market. Register now for your space in the workshop.

• **September 14 – 15** – Part 58 Environmental Review Training – HUD Richmond Field Office. Seating is limited - register here today!

• **September 16** - Part 58 Environmental Review Training at HUD Richmond specifically for Public Housing Officials who work through their Responsible Entities for program certification approval – again - Seating is limited - register here now!

• **September 21-23** - the Nonprofit Resource Center of Western Virginia is offering the “2011 Thriving Communities Institute” in Roanoke. For more information, click here.

• **September 22-23** - Virginia Statewide Neighborhood Conference in Williamsburg. Online registration is available now at the Virginia Statewide Neighborhood Conference website.

• **September 26-27** - Virginia Association of Housing Counselors (VAHC) Fall Conference in Glen Allen. Check the VAHC Training website for more details.

• **September 9** - The 2011 Governor's Housing Conference, is seeking nominations for the Virginia Housing Awards Program. Housing partners are invited to submit a nomination by email to Rhonda Spear, or call at (804) 371-7000, with questions.

• **November 10** - Veterans and Small Business "SUCCESS" Symposium in Virginia’s Gateway Region. Registration is open - for more information, go to http://veteransuccess.eventbrite.com.

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We welcome your feedback and invite you to share your news with editor Anne Davis at anne.davis@hud.gov. If you know anyone who might like this news, please feel free to share it with them and let them know they can subscribe by emailing Anne Davis, or by sending a message to REGION-III-NEWS-L@hudlist.hud.gov.

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