Ready for a New Year!
A Path to Self-Sufficiency in Jacksonville
Hollybrook Homes

HUD Regional Administrator Denise Cleveland-Leggett joined Jacksonville Mayor Lenny Curry, local elected officials, community leaders and tenants of Hollybrook Homes to celebrate the October 19, 2018 announcement of their approved Family Self Sufficiency (FSS) Plan – the first in Florida for a privately-owned project-based Section 8 multifamily property, and one of only 21 nationwide.

Family Self Sufficiency (FSS) is a HUD program that provides incentives and support to help families living in multifamily assisted housing to increase their earned income and reduce their dependence on public assistance programs. FSS promotes the development of local strategies to coordinate the use of HUD rental assistance programs with public and private resources, to enable eligible families to make progress toward economic independence and self-sufficiency.

“One of HUD’s goals is to create a clear path to self-sufficiency by increasing HUD-assisted resident participation in education, work, and financial literacy activities which would reduce the need for HUD rental assistance,” said Cleveland-Leggett. HUD’s Jacksonville Field Office Director Alesia Scott-Ford, and Hollybrook Homes / 180 Cares CEO, Lynn Griffin, led attendees through the program that featured past and present tenants giving their testimonies about the positive impact Hollybrook’s programs have had on them and their families.

Griffin indicated the goal is to “graduate” all assisted tenants that can achieve self-sufficiency and measuring that success will enable HUD to serve more families over time with its resources. “Housing assistance is a starting point toward self-sufficiency but, with the FSS Plan, HUD-assisted households at Hollybrook will be connected to services that close the educational and employment gaps that prevent them from achieving full economic self-sufficiency,” said Griffin.

Hollybrook Homes has a history of innovation and tenant-focus. In the late 1990s, it served as the national model for HUD’s Neighborhood Network Center Initiative, based on the tenant-focused partnerships fostered by the then-property owner and management. Now, in 2018, the property’s owner and management are still innovating, setting a high but attainable bar for other properties in Jacksonville, Florida and around the nation to follow: just focus on knowing and meeting residents’ needs.
SMAC Conference

The Southeast Mortgagee Advisory Council (SMAC) was established to provide constructive advice and support to the Region IV Multifamily Regional Center and Satellite office leadership and staff. SMAC works closely with Region IV to provide ways to improve the overall process of insuring multifamily loans in the Southeast.

SMAC and HUD’s Southeast Regional Office met November 7-8, 2018, for their annual SMAC Conference. The focus was to discuss the upcoming 221(d)(4) LIHTC program, changes in environmental requirements, updates on closings, and obtain asset management guidance. The program started with a State of the Southeast Region address by Ruben Brooks, along with a panel of senior HUD Production staff providing an update on production numbers, workloads, and challenges that HUD and lenders are experiencing throughout the Southeast.

There were separate panels involving asset management, closing and environmental staff. The subject matter experts, HUD staff, and lenders discussed challenges and issues facing the industry. Some of the specific issues discussed included the timeline for approval of documents, working through HEROS and environmental issues that involved other governmental agencies, the quality of closing packages, and how to improve consistency between the lenders and HUD.

The main focus of the meeting was to discuss the upcoming 221(d)(4) LIHTC Pilot expansion. Elizabeth Arteaga, Housing Program Officer from HUD HQ provided an overview. When issued, this pilot extension will reduce the overall processing time for LIHTC loans that qualify for the program, thereby allowing needed affordable housing to be built in a shorter time frame. The discussion was followed by a Q&A session.

HUD REAC Online Training

HUD REAC training curriculum is designed to provide you with useful information about the UPCS Inspection Protocol and will familiarize you with what you can expect during the REAC inspection process. The curriculum is presented using a blended learning approach, including engaging interactions and video presentations. You will need to register prior to taking the Multifamily online training. Click here and follow the registration instructions. Once you are registered, click here to begin your learning modules. There owners and management agents will find modules designed for the Multifamily UPCS Inspection.

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Southeast Region’s Record Breaking Year!

The Southeast Region completed a record breaking year for FY18. The regional staff executed excellent teamwork and delivered maximum and “BIG TICKET” results all while dealing with the actions required in assessing affected properties and the recovery efforts related to four (4) major disasters. This monumental task required skill, strategic thinking, persistence and dedication to the mission of HUD and Multifamily Housing.

Rental Assistance Demonstration

Rental Assistance Demonstration (RAD) has reached another milestone. Public Housing Agencies (PHAs) have effectively used RAD to stabilize, rehabilitate, or replace public housing properties from the ground up through new construction, all without additional expense to HUD’s budget. In September, just five years since the first public housing property converted under RAD, PHAs and their partners have cleared another major milestone — converting 100,000 public housing homes through RAD and securing approximately $5.75 billion for construction investment.

RAD is more than bricks and sticks. Not only are homes getting an average of $37,000 per unit in improvements, through RAD, PHAs have:

- Made homes and common areas more accessible, increasing the number of homes designed for residents with disabilities.
- Addressed lead and other environmental hazards to ensure residents live in healthy homes.
- Generated over 108,000 jobs, often employing low-income residents through Section 3 hiring initiatives.
- Installed energy efficient systems and appliances to reduce costs.

To make sure residents benefit from conversion in RAD, HUD has established the strictest set of resident rights, including:

- Required resident notices, consultation, and discussion in the PHA plan.
- A right-to-return to the property following any temporary relocation and prohibition against any rescreening.
- Relocation assistance and benefits in accordance with the Uniform Relocation Act (URA).
- Grievance and termination procedures.
- Resident organizing rights and resident organization funding.
- A right to request a tenant-based voucher after a period of residency at the converted property (“choice-mobility”).

Jacksonville Satellite Office Welcomes New Staff

Adrian Cross, Underwriter—Adrian served 10 years in the Air Force. After his military service, he began a career in residential mortgage banking where he worked at JP Morgan Chase in variety of mortgage servicing positions including closing manager, underwriter, and underwriting manager. Prior to coming to HUD, he worked at Selene Finance as Loss Analysis Analyst and Team Lead Escrow Administration for two years. Adrian is married and has four adult children. He enjoys watching sports and going fishing in his spare time.

B. Felita Guy, Account Executive—Felita previously served as a Community Planning and Development Representative in the Office of Community Planning and Development (CPD) in the Columbia, South Carolina Field Office for 11 years. Prior to that, Felita worked at HUD headquarters for eight years in the CPD. Felita was born and raised in Rock Hill, South Carolina, which is affectionately known as “Football City” by the locals.

Sheila Pinckney, Underwriter—Sheila retired from the U.S. Navy with over 20 years of active service. Most recently, Sheila worked as a contractor for the Navy Region Southeast Comptroller’s Office, where she was a Financial Management Analyst. She is a native of Cleveland, Ohio. In her spare time she enjoys long-distance running, cooking, and spending time with family, friends, and Zeus, her German Shepard.
Southeast Region Multifamily Housing Loans Endorsed in FY 2019

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Don’t Let Your PRAC Contract Expire!

Avoid letting your Project Rental Assistance Contract (PRAC) contract expire, resulting in a lapse in operating funds, by submitting a complete renewal package at least 120 days prior to it’s expiration date.

What is considered a complete package?

- A cover letter that briefly summarizes why a rent increase is needed, the date the increase will be effective, a description of the project’s physical condition and any improvements that have been budgeted for the upcoming renewal year. The letter should also request renewal of the contract.
- A budget worksheet providing projected income and expenses for 12 months (HUD 92547-A).
- Generally, if an increase amounts to 5 percent or more, it must be documented. If the income or expense was estimated at the prior annual period’s actual, or the increase is less the $500, no explanation is required.
- Detailed breakdown for all miscellaneous accounts regardless of the amount of increase/decrease.
- Copy of the Notice to the Tenants and explanation of where and how the notice was distributed (i.e. posted, mailed, hand carried).
- Owner’s certification that proper notice was provided to the tenants.
- Copy of the comments from tenants and owner’s evaluation of comments.
- Executed copy of the Owner’s certification regarding purchasing practices and reasonableness of expenses.
- Utility allowance analysis.
- Reserve for replacement analysis if an increase to monthly deposit is contemplated as part of the request.

Where to submit the request?

Atl.incoming@hud.gov or Jax.incoming@hud.gov depending on which office your Account Executive is located.

For additional guidance refer to HUD Handbook 4350.1, Chapter 7.
Mortgagee Letter 2018-07
Insurance Termination Requests

This mortgagee letter provides updated guidance on the submission requirements of form HUD-9807, Insurance Termination Request for Multifamily Mortgage, for obtaining prepayment approval. Currently, all form HUD-9807s are submitted to the Office of Finance and Budget’s Multifamily Insurance Operations Branch (MFIOB) at: MFIOBTerminations@hud.gov.

To expedite the prepayment review and approval process for FHA-insured multifamily and Section 232 projects, HUD is revising its process effective for requests submitted on or after October 1, 2018. The prepayment approval process for FHA-insured Section 236 mortgages and Section 242 (hospital) mortgages are not impacted by this memorandum; however, the requests must now be sent to: Revised9807Terminations@hud.gov.

The revised process will have Office of Asset Management and Portfolio Oversight (OAMPO) or Office of Residential Care Facilities (ORCF) staff receiving and processing the initial step in this process. The final step in the termination of mortgage insurance following prepayment will continue to be processed by MFIOB staff.

Office of Multifamily Housing only: For FHA-insured multifamily projects (excluding FHA-insured Section 232 mortgages), mortgagees will submit form HUD-9807, with Blocks 1, 2, 3, 4, and 6 through 17 completed, to the following mailbox: FAMD9807Processing@hud.gov.

Mortgagees may, at their option, include a copy of the Mortgage/Deed of Trust Note, and any amendments or modifications, with their submission.

Office of Residential Care Facilities only: For Section 232 projects, mortgagees will submit form HUD-9807, with Blocks 1, 2, 3, 4, and 6 through 17 completed, to the following Section 232 Portal at: https://www.232hudhealthcare.com

Instructions on use of the portal can be found on the Office of Residential Healthcare’s website at: https://www.hud.gov/federal_housing_administration/healthcare_facilities/residential_care

Mortgagees will include a copy of the Mortgage/Deed of Trust, Pre-Payment Rider (including any amendments) and, if applicable, a copy of the master lease with their submission. Moreover, if one or more projects that are subject to a master lease will remain FHA-insured, an analysis of the impact of the prepayment on those projects must be submitted (e.g., trailing 12-month debt service coverage ratio on operations of each project).

OAMPO or ORCF staff will review the form HUD-9807 requests for prepayment approval. Upon completion of the review, OAMPO or ORCF will issue the terms and conditions of the approval, if applicable, or where a request is denied, OAMPO or ORCF will notify the mortgagee of the reason(s) for the denial. OAMPO or ORCF will forward the final approval to the mortgagee via email, with applicable attachment(s). A copy of the final prepayment approval will be provided to MFIOB, who is responsible for processing the termination of the mortgage insurance.

Once the mortgagee confirms all conditions noted in the prepayment approval have been met, and prepayment is accepted, the mortgagee may then submit form HUD-9807, with all blocks completed, along with a copy of the prepayment approval, to Revised9807Terminations@hud.gov for review and processing of the termination of mortgage insurance.

If you have any questions regarding the OAMPO or ORCF review steps in the prepayment process for those mortgages to which this memorandum applies, please email them to: FAMD9807Processing@hud.gov (for FHA-insured multifamily mortgages) or angela.b.collier@hud.gov (for Section 232 mortgages).

If there are any questions concerning MFIOB’s processing of the termination of mortgage insurance, mortgagees should contact Iva L. Elliott at (202) 402-2810.
Picking up the Pieces in North Carolina

Pictured are HUD Southeast Regional Administrator Denise Cleveland-Leggett touring the property and receiving an update about Trent Courts, New Bern Public Housing.

Hurricane Florence took aim on New Bern, North Carolina last month leaving tremendous destruction in its wake. HUD’s Southeast Regional Administrator Denise Cleveland-Leggett recently inspected how that storm impacted residents living at Trent Courts, a 1940’s era public housing development where more than 200 residents were displaced because of significant flooding. Cleveland-Leggett met with North Carolina Governor Roy Cooper and spoke directly with residents, some of whom were just returning to their homes.

One returning resident described her ordeal as “the scariest moment in her life – I thought I was going to die.” The evidence of Florence’s devastation could be seen in the piles of furniture, bedding, appliances and personal belongings littering the sidewalks.

“There’s no way you can witness what we’ve seen and not want to come to North Carolina and provide help,” said Cleveland-Leggett. “I’m here to assess the damage and see what assistance HUD can provide. We are committed to standing with our partners to help the citizens of North Carolina and New Bern recover and rebuild their homes and their lives.”

Anyone in need of HUD Recovery Assistance may call 1-800-304-9320 or email recovery@hud.gov to learn about your options.

2019 Operating Cost Adjustment Factors (OCAFs) and Utility Allowance Factors Released

RHIIP #418 — The Operating Cost Adjustment Factors (OCAFs) for 2019 were published on November 23, 2018 in the Federal Register. These factors are used for adjusting or establishing Section 8 rents under the Multifamily Assisted Housing Reform and Affordability Act of 1997 (MAHRA), as amended, for projects assisted with Section 8 Housing Assistance Payments. The factors are effective February 11, 2019 and can be found at https://www.gpo.gov/fdsys/pkg/FR-2018-11-23/pdf/2018-25440.pdf.

Utility Allowance Factors for 2019, which may be used to adjust baseline utility allowances prepared in accordance with Housing Notice 2015-04, are also now available on HUDUser at https://www.huduser.gov/portal/datasets/muaf.html.

Note to PBCAs and HUD staff processing rents adjustments using Auto OCAF: As of today, the 2019 factors are updated in iREMS. Please delete any Amend Rents records effective 02/11/2019 and beyond that were created either automatically or manually with the old 2018 factors. A new record will automatically generate with the new 2019 factor. Neither PBCAs nor submitting owners will be penalized by HUD for delays related to the timing of the release of the 2019 factors.
Reasonable Accommodations and Modifications Under the Fair Housing Act

Rights and Obligations Under Federal Law - Various federal laws require housing providers to make reasonable accommodations and reasonable modifications for individuals with disabilities. Federal nondiscrimination laws that protect against disability discrimination cover not only tenants and home seekers with disabilities, but also buyers and renters without disabilities who live or are associated with individuals with disabilities. These laws also prohibit housing providers from refusing residency to persons with disabilities, or placing conditions on their residency, because they require reasonable accommodations or modifications.

The Fair Housing Act - Under the Fair Housing Act a reasonable accommodation is a change, exception, or adjustment to a rule, policy, practice, or service. The Fair Housing Act makes it unlawful to refuse to make reasonable accommodations to rules, policies, practices, or services when such accommodations may be necessary to afford persons with disabilities an equal opportunity to use and enjoy a dwelling and public and common use areas. In addition, the Fair Housing Act prohibits a housing provider from refusing to permit, at the expense of the person with a disability, reasonable modifications of existing premises occupied or to be occupied by such person if such modifications may be necessary to afford such person full enjoyment of the premises.

Section 504 - Unlike the Fair Housing Act, Section 504 does not distinguish between reasonable accommodations and reasonable modifications. Instead, both are captured by the term “reasonable accommodations. Under Section 504, the requirement to make reasonable accommodations applies to any changes that may be necessary to provide equal opportunity to participate in any federally-assisted program or activity. This includes a change, adaptation or modification to a policy, program, service, facility, or workplace which will allow a qualified person with a disability to participate fully in a program, take advantage of a service, live in housing, or perform a job. Reasonable accommodations also include any structural changes that may be necessary. Reasonable accommodations may include changes which may be necessary in order for the person with a disability to use and enjoy a dwelling, including public and common use spaces, or participate in the federally-assisted program or activity. Under Section 504, reasonable accommodations must be provided and paid for by the housing provider unless providing them would be an undue financial and administrative burden or a fundamental alteration of the program. In such cases, the provider is still required to provide any other reasonable accommodation up to the point that would not result in an undue financial and administrative burden on the particular recipient and/or constitute a fundamental alteration of the program. In addition to the statutory requirement to make reasonable accommodations under Section 504, HUD’s Section 504 regulation provides for making “housing adjustments” at 24 C.F.R. § 8.33.

Americans with Disabilities Act (ADA) - Similar to and based upon the Section 504 reasonable accommodation requirement, Titles II and III of the ADA require public entities and public accommodations to make reasonable modifications to policies, practices, or procedures to avoid discrimination. This obligation applies unless the public entity can demonstrate that the modifications would fundamentally alter the nature of its service, program, or activity (Title II), or the public accommodation can demonstrate that making the modifications would fundamentally alter the nature of the goods, services, facilities, privileges, advantages, or accommodations (Title III). For more information, see the Department of Justice ADA page.

Reasonable Accommodations - A reasonable accommodation is a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with disabilities to have an equal opportunity to use and enjoy a dwelling, including public and common use spaces, or to fulfill their program obligations. Please note that the ADA often refers to these types of accommodations as “modifications.” Any change in the way things are customarily done that enables a person with disabilities to enjoy housing opportunities or to meet program requirements is a reasonable accommodation. In other words, reasonable accommodations eliminate barriers that prevent persons with disabilities from fully participating in housing opportunities, including both private housing and in federally-assisted programs or activities. Housing providers may not require persons with disabilities to pay extra fees or deposits or place any other special conditions or requirements as a condition of receiving a reasonable accommodation. Since rules, policies, practices, and services may have a different effect on persons with disabilities than on other persons, treating persons with disabilities exactly the same as others will sometimes deny persons with disabilities an equal opportunity to enjoy a dwelling or participate in the program. Not all persons with disabilities will have a need to request a reasonable accommodation. However, all persons with disabilities have a right to request or be provided a reasonable accommodation at any time.

Under Section 504 and the ADA, public housing agencies, other federally-assisted housing providers, and state or local government entities are required to provide and pay for structural modifications as reasonable accommodations/modifications.

Reasonable Modifications - Under the Fair Housing Act, a reasonable modification is a structural change made to existing premises, occupied or to be occupied by a person with a disability, in order to afford such person full enjoyment of the premises. Reasonable modifications can include structural changes to interiors and exteriors of dwellings and to common and public use areas. Examples include the installation of a ramp into a building, lowering the entry threshold of a unit, or the installation of grab bars in a bathroom. Under the Fair Housing Act, prohibited discrimination includes a refusal to permit, at the expense of the person with a disability, reasonable modifications of existing premises occupied or to be occupied by such person if such modifications may be necessary to afford such person full enjoyment of the premises. Under Section 504, a housing provider is required to provide and pay for the structural modification as a reasonable accommodation unless it amounts to an undue financial and administrative burden or a fundamental alteration of the program.

Continued on next page.
If an undue burden or fundamental alteration exists, the recipient is still required to provide any other reasonable accommodation up to the point that would not result in an undue financial and administrative burden on the particular recipient and/or constitute a fundamental alteration of the program. For more information, visit Section 504 Frequently Asked Questions page.

Note: This requirement to accommodate an individual’s request for accessible features under Section 504 is separate from a recipient’s affirmative obligation to provide program access and to have an inventory of accessible units available for persons with disabilities. Similarly, under the Fair Housing Act, there are design and construction requirements for covered properties irrespective of the requirement to provide reasonable modifications. Additional information on these physical accessibility requirements is available on the Physical Accessibility page.

Examples

- Assigning an accessible parking space for a person with a mobility impairment.
- Permitting a tenant to transfer to a ground-floor unit.
- Adjusting a rent payment schedule to accommodate when an individual receives income assistance.
- Adding a grab bar to a tenant’s bathroom.
- Permitting an applicant to submit a housing application via a different means.
- Permitting an assistance animal in a “no pets” building for a person who is deaf, blind, has seizures, or has a mental disability. Additional information about assistance animals is available here.

Questions and Answers

Who must comply with these requirements? The requirement to provide reasonable accommodations and modifications applies to, but is not limited to, individuals, corporations, associations and others involved in the provision of housing or residential lending, including property owners, housing managers, homeowners and condominium associations, lenders, real estate agents, and brokerage services. This also applies to state and local governments, including in the context of exclusionary zoning or other land-use decisions.

When is a reasonable accommodation or modification necessary? A requested accommodation or modification may be necessary when there is an identifiable relationship, or nexus, between the requested accommodation or modification and the individual’s disability.

What information may a provider seek when a reasonable accommodation or modification is requested? A provider is entitled to obtain information that is necessary to evaluate if a requested reasonable accommodation or modification may be necessary because of a disability. If a person’s disability is obvious, readily apparent, or otherwise known to the provider, and if the need for the requested accommodation or modification is also readily apparent or known, then the provider may not request any additional information. If the disability and/or the disability-related need for the requested accommodation or modification is not known or obvious, the provider may request only information that is necessary to evaluate the disability and/or disability-related need for the accommodation. This information may be from the requesting individual, medical professional, a peer support group, a non-medical service agency, or a reliable third party who is in a position to know about the individual’s disability. In most cases, an individual’s medical records or detailed information about the nature of a person’s disability is not necessary for this inquiry and may be inappropriate.

When may a housing provider deny a requested accommodation or modification? A housing provider can deny a request for a reasonable accommodation or modification if the request was not made by or on behalf of a person with a disability or if there is no disability-related need for the accommodation or modification. In addition, a request for a reasonable accommodation or modification may be denied if providing the accommodation or modification would impose an undue financial and administrative burden on the housing provider or it would fundamentally alter the nature of the housing provider’s program. The determination of undue financial and administrative burden must be made on a case-by-case basis involving various factors. If an undue burden or fundamental alteration exists, the housing provider is still required to provide any other reasonable accommodation up to the point that would not result in an undue financial and administrative burden on the particular housing provider and/or constitute a fundamental alteration of the program.

When a housing provider denies a requested accommodation or modification, the provider should discuss with the requester whether there is an alternative accommodation or modification that would effectively address the requester’s disability-related needs without a fundamental alteration to the provider’s operations and without imposing an undue financial and administrative burden. As part of this interactive process, the housing provider should recognize that the individual requesting the accommodation or modification is most familiar with his or her disability and is in the best position to determine what type of aid or service will be effective to meet a disability-related need. These discussions often result in an effective accommodation or modification for the requester that does not pose an undue financial and administrative burden for the provider.

What can I do if my housing provider did not acknowledge my request or denied my request, or we could not reach an agreement regarding my request for a reasonable accommodation or reasonable modification? A provider has an obligation to provide prompt responses to reasonable accommodation requests. An undue delay in responding to a reasonable accommodation request may be deemed to be a failure to provide a reasonable accommodation. A failure to reach an agreement on an accommodation request is in effect a decision by the provider not to grant the requested accommodation. When a person with a disability believes that he or she has been subjected to a discriminatory housing practice, including a provider’s wrongful denial of a request for reasonable accommodation, he or she may file a complaint with FHA. If the individual who was denied an accommodation files a complaint with FHA to challenge that decision, then HUD (or the state or local agency receiving the complaint) will review the evidence in light of applicable law and assess whether the housing provider violated that law.

Additional Resources

Joint Statement of HUD and DOJ on Reasonable Accommodations
Joint Statement of HUD and DOJ on Reasonable Modifications
Notice on Service Animals and Assistance Animals for People with Disabilities in Housing and HUD-Funded Programs
A Note from the Editor

We hope this issue of the Multifamily Housing Southeast Regional News was beneficial to you and your staff. It is our intention to provide you, our customers, with a newsletter several times throughout the year about events, changes, and issues that affect you. Please feel free to forward the newsletter on to anyone who would benefit from it. Suggestions for topics are always welcome. Please direct your suggestions to my attention, Janice S. Gordon, Senior Account Executive, (aka Editor in Chief) via email at: Janice.S.Gordon@hud.gov. You may also contact me by telephone at 904-208-6003.

To receive future copies of this newsletter, if you did not receive this one directly, please contact your local HUD Multifamily Office, or sign up for the Jacksonville, Florida Multifamily LISTSERV.

HOW TO JOIN A MULTIFAMILY LISTSERV

A Multifamily LISTSERV is an electronic mailing list for housing partners. The goal is to provide our partners with notices, updates, and technical information electronically instead of by mail. You are encouraged to join a LISTSERV by following these instructions:

• www.hud.gov
• Click on RESOURCES
• Search Mailing List
• Arrow down and select a state from the list
• Click on the appropriate multifamily link *
• Enter your complete email address

You will receive a confirmation email which needs to be responded to within the required time frame and then you will be added to the list. This will enable you to receive a copy of all messages that are transmitted from this list. To unsubscribe, please do so from the same webpage site that you joined.

*The following is a list of Multifamily mailing lists in Southeast Region IV:
• Alabama - Birmingham Multifamily Program Center
• Florida - Jax/Orl MF HSG
• Atlanta Multifamily Housing Hub Partners
• Georgia Multifamily Business Partners
• KY MF Owners and Management Agents
• Louisville Multifamily Program Center
• KY Multifamily Partners
• Mississippi Multifamily Partners
• North Carolina Multifamily Partners
• San Juan Field Office Multifamily Program Center
• South Carolina Multifamily Partners

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