

# HUD MULTIFAMILY HOUSING SOUTHEAST REGIONAL NEWS

**Serving: Alabama, Florida, Georgia, Kentucky, Mississippi,  
North Carolina, Puerto Rico/Virgin Islands, South Carolina  
and Tennessee**



**SEPTEMBER 2019**

**VOLUME 6, ISSUE 1**

## Multifamily Housing Figuring It All Out

### Inside this issue:

Re-Entry Roundtable	2
Disaster Recovery	
Affordable Housing Expo	3
Innovation	
Liberty Square	4
Guest Suites	5
Endorsed Loans	6
Opportunity Zones	7
Working With Residents	8
Resident Displacement	9
Fair Housing Quiz	10
Note from Editor	11
Join a ListServ	
Quiz Answers	



# Vice President Pence and Ivanka Trump Visit Jacksonville for Re-Entry Roundtable



*Jacksonville Re-Entry Roundtable. From left, Vice President Mike Pence, Operation New Hope Founder/CEO Kevin Gay, White House Advisor Ivanka Trump, HUD Jacksonville Field Office Director Alesia Scott-Ford, Florida Blue North Florida President, Darnell Smith, Florida's Fourth Judicial Circuit State Attorney Melissa Nelson.*

Vice President Michael Pence, White House Advisor Ivanka Trump, Florida Governor Ron DeSantis, and the HUD Jacksonville team recently sat down for a Re-Entry Roundtable in Jacksonville, Florida. This meeting was hosted by Opera-

tion New Hope, a leader in re-entry programs and a HUD partner. For years, our relationship with New Hope has been instrumental, our shared mission of creating second chances. In 2017, HUD joined with the organization to launch the Jacksonville Port Academy, which offers skills training for local ex-offenders aspiring to work at the Port of Jacksonville. The outcome of this program has been beneficial for its participants, with average salaries \$18,000 above the area's median wage.

The Jacksonville Re-Entry Roundtable is a next step in this constructive partnership. With this event, HUD and New Hope sought to promote awareness and generate community discussions around the needs of ex-offenders. The Roundtable demonstrated an ongoing national conversation on this same topic, with Ms. Trump noting 12 million new employment opportunities, including ones for those leaving incarceration. It also illustrated the effectiveness of our recent efforts, and the notice they've been getting: The Vice President described Jacksonville as a "City of Second Chances" due to the work of Operation New Hope.



## Innovative Solutions for Disaster Recovery



*Photo: Breakout sessions included a roundtable on philanthropic groups and the help they can provide.*

Recovering from a major disaster is hard work, often requiring years of patience and persistence. Great ideas about how to recover from these events can come from a variety of sources, but especially from state and local leaders and the public itself.

HUD recently led a disaster recovery best practices symposium with attendees from local and state government, developers, nonprofits, housing authorities, USDA, FEMA and housing stakeholders where they heard from the recovery experiences of groups from across the country.

Stories of creative approaches to funding, innovative housing models, and partnership strategies were shared through a series of presentations followed by roundtable discussions. Attendees talked about the stories they had heard and about the opportunity to connect with other organizations. They had specific requests for additional information, assistance to help move forward with housing recovery in Florida, and highlighted the need to listen to community concerns regarding their quality of life after a natural disaster.

# Southeast Region Hosts Inaugural Affordable Housing Expo



Photo: Secretary Ben Carson gives the keynote address at the inaugural Affordable Housing Expo.

Southeast Regional Administrator Denise Cleveland-Leggett recently hosted more than 350 non-profit leaders, public housing authority directors, developers and financial partners in Atlanta to participate in the region's inaugural Emerging Strategies in Affordable Housing Expo. Secretary Ben Carson addressed the regional conclave to share best practices concerning in-

novative methodologies that address the affordable housing crisis.

"We've reached the point where many of our nation's teachers, nurses, auto mechanics, construction workers, police officers, and firefighters struggle to live in or around the communities they serve. Fortunately, HUD has a prescription to lift our nation's forgotten men and women onto a path of self-sufficiency where they can forge their own destinies and set a higher standard for American families."

"What brings us together today is a joint mission and mutual understanding that our nation faces an affordable housing crisis and needs leadership, innovation and expertise if we are to help bring about meaningful affordable housing policy

change that provides hope for those we mutually serve," said Region IV Administrator Denise Cleveland Leggett who hosted the event and welcomed attendees.

"Today we are gathered here to develop a real vision of shared understanding, characterized by tangible approaches for what is truly possible when leaders of conscience gather, roll up their sleeves, and commit to work and not give up."

The two-day event focused on increasing awareness of the range of affordable housing strategies including a presentation on Atlanta's mixed-income housing strategy, [Opportunity Zones](#), Tax credits, and leveraging public-private partnerships through HUD's [Rental Assistance Demonstration](#) program.

## Innovation in Affordable Housing



Photo: HUD Regional Administrator Denise Cleveland-Leggett and City of Atlanta Mayor Keisha Lance Bottoms - in the center - along with community, non-profits, philanthropic, faith-based and private company leaders break ground at the Creekside at Adamsville Place in Southwest Atlanta following the announcement of the City of Atlanta's Housing Affordability Action Plan.

Affordable housing never rises out of the ground before a lot of planning and then, of course, the cere-

monial shovels in the ground.

Last month Southeast Regional Administrator Denise Cleveland-Leggett joined Atlanta Mayor Keisha Lance Bottoms to celebrate the release of Atlanta's [Housing Affordability Action Plan](#). At the unveiling, Ms. Cleveland-Leggett praised the city "for its history of strong visionary leadership addressing the housing affordability challenge" and "the Mayor's commitment and vision along with all the partners here today."

Atlanta's plan seeks to cultivate critically needed affordable housing through equitable growth and more efficient processes. As Mayor Bottoms emphasized, "Creating and preserving affor-

able housing is critical to the future of all those who call Atlanta home." The Action Plan represents the fruits of a collaboration among municipal agencies, public and private organizations, and local citizens working through [House ATL](#) to contribute policy recommendations.

Mayor Bottoms and local leaders also broke ground on Creekside at Adamsville Place, a \$27.6 million affordable apartment complex. Combined with the mayor's stated goals, this confirmed for Regional Administrator Cleveland-Leggett "the fact that progress is being made in the City of Atlanta."



# Liberty Square Apartments



*Photo: Sharon Gregory gives Secretary Ben Carson a tour of her home.*

Recently, Sharon Gregory had a special guest in her brand-new apartment in Liberty Square. Secretary Ben Carson was there to visit as she moved back to the place she has called home for the last 17 years. For her, it seemed to be the unexpected conclusion of an endeavor. “I didn’t believe all they said back then. But they were there for me all the way and, here I am. I am the first to return. I am speechless, that is how beautiful it is,” Ms. Gregory explained.

Liberty Square – a Miami-Dade public housing apartment complex in the Liberty City neighborhood of Miami is one of the oldest public housing developments in the nation. Serving low-income families since 1937, it slowly succumbed to ignominy, crime, and mold. Families struggled to keep their children safe and put food on the table. The housing authority couldn’t keep up with the continued requirements of its obsolescence.

“Faith is taking the first step without seeing the path,” said HUD Southeast Regional Administrator, Denise Cleveland-Leggett, recalling the early ambivalence of residents and their reluctance to embrace the bold plans to replace 709 dilapidated public housing apartments with 1,455 new units of public housing and mixed-income affordable housing. But change was coming.

Phase I took off two years ago with the demolition of 73 units, now replaced by 204 new apartments in six buildings. HUD’s \$2 million in HOME funds from the City of Miami and \$1.5 million in Public Housing Capital Funds from Miami-Dade County Public Housing Agency were leveraged at a ratio of 13-to-1 to

fund the total cost of \$46.5 million. Phase II is now underway and is expected to be ready in about five years.

Secretary Carson summarized what is happening in Liberty Square: “We are not just building housing capital in Liberty Square – we are building human capital. Together, we can continue to lift people out of the cycle of poverty and onto the path of the American Dream. As Liberty Square shows, that dream is always within our reach.”

For more on the ribbon cutting ceremony of Liberty Square Phase I visit [Miami Herald, FL](#); [CBS 4 Miami, FL](#).



*Photo: Secretary Ben Carson, Southeast Regional Administrator, Denise Cleveland-Leggett, Deputy Chief of Staff Alfonso Costa Jr., Sharon Gregory and local leaders participate in the grand opening of Liberty Square.*

## Jacksonville Office Welcomes Student Interns



Kayla Betancourt is a student intern in the Jacksonville Satellite Office, Multifamily Division, Asset Management Branch. Kayla is originally from Bronx, New York, but was raised in Baltimore, Maryland. She worked for the Department of Homeland Security in the U.S. Citizenship and Immigration Services (USCIS) Agency as a student intern two weeks after graduating high school. She worked there for two years before relocating to Jacksonville, Florida.

Kayla graduated from Cromwell Christian School of Ministry in May 2018. This year, she is starting her third year of college as a criminal justice major at Florida State College at Jacksonville. She is a member of the Phi Theta Kappa Honor Society. She enjoys volunteering at church, traveling, listening to audiobooks, and taking long walks with her dog. A fun fact about Kayla is that she has been to Madagascar, Africa, Norway, and Sweden.



Ashley Albritton is a student intern in the Jacksonville Satellite Office, Multifamily Division, Asset Management Branch. Ashley attended Darnell-Cookman High School in Jacksonville, Florida, and recently graduated magna cum laude from the University of North Florida (UNF) with double majors in Criminal Justice and Psychology. While at UNF, she had the opportunity to intern at the Jacksonville Area Legal Aid and at a local law office within Duval county.

Currently, Ashley is pursuing a master’s degree in Forensic Psychology at Walden University. Outside of work and school, Ashley enjoys creative writing, traveling, and is an avid photographer in memorializing family events. Ashley seeks to acquire strong professional and individual development in the advancement of opportunities within her future career goals.

# Guest Suites in FHA Insured Multifamily Housing

## HUD Housing Notice 2018-10

Issued November 9, 2018

This Housing Notice provides best practice guidance to determine under what circumstances guest suites are permissible in multifamily rental, or cooperative projects with mortgages insured or held by HUD under the National Housing Act.

Section 513 of the National Housing Act prohibits a multifamily Borrower from renting or permitting the rental of a multifamily housing project for “transient or hotel purposes.” To comply with the statute, leases, subleases and occupancy agreements for less than thirty days are prohibited. In addition, neither a Borrower nor its residents may rent a room or unit with customary hotel services such as room service for food and beverages, housekeeping service, furnishing and laundering of linens, and bellhop service, regardless of the length of stay. Borrowers are legally bound to comply with and enforce these statutory requirements via execution of their Regulatory Agreement (HUD-92466M) and Borrower’s Oath (HUD-92478M).

In certain circumstances multifamily Borrowers may set aside a unit or otherwise create a limited number of guest suites as an amenity for residents. The guest suites are typically available for reservation by residents as overnight accommodations for their relatives and guests. Depending on the project, a guest suite may be a minimally furnished unit (bed including pillows and bed linens, a chair or loveseat, and bathroom furnished with towels) or may be a completely furnished unit with living room furni-

ture and a full kitchen.

HUD recognizes that inclusion of guest suites as an amenity may contribute to the marketability of certain multifamily projects. However, guest suites are only permissible to the extent their use is consistent with the National Housing Act’s prohibition against use of FHA insured multifamily projects for transient or hotel purposes. The following are best practices to help ensure that inclusion of guest suites as an amenity does not violate the statutory prohibition. In assessing whether guest suites comply with the prohibition on the rental for transient or hotel purposes, HUD will take the following factors into consideration:

1. Rental charges are not imposed, and except for the charge described in item 2, the project does not derive income from any guest suite.
2. To prepare the guest suite for the next guest’s stay, a one-time cleaning and laundering fee may be charged to the resident that reserves the guest suite, at cost, for services provided after the conclusion of the guest’s stay. Guests are not responsible for or directly charged any fees for use of the guest suite.
3. The project does not provide cleaning, linens, or other customary hotel services to the guest during their stay in the guest suite.
4. Use of any guest suite is limited to residents’ friends and family. Guest suites are not available to the public.
5. Only project residents are permitted to reserve the guest suite; the project does not independently rent the guest suite.

6. Residents are limited to two (2) reservations within a one (1) year period, and up to a maximum of seven (7) reservation days per resident.

7. The number of guest suites are no more than two (2) percent of the total number of units in the project. This will ensure that the operation of the property is not skewed in such a way as to affect its statutorily required residential character.

Borrowers are reminded that violations of the transient or hotel prohibition will be subject to the standard sanctions for violations of the Regulatory Agreement and Borrower’s Oath. If violations are not cured within the timeframes HUD provides, HUD is required to refer the matter to the Department of Justice pursuant to Section 513.

This best practice guidance is effective immediately for all new and existing FHA-insured and HUD-held multifamily rental and cooperative projects with a HUD Regulatory Agreement containing the Section 513 prohibition and will be considered for incorporation into the next versions of the MAP Guide and HUD Handbook 4350.1, Multifamily Asset Management and Project Servicing.

If there are any questions regarding this Housing Notice, please contact Thomas A. Bernaciak, Deputy Director, Office of Multifamily Production at (202) 402-3242 or [Thomas.A.Bernaciak@hud.gov](mailto:Thomas.A.Bernaciak@hud.gov). Persons with hearing or speech impairments may access this number via TDD/TTY by calling 1.877.TDD.2HUD 1-877-833-2483.

# Southeast Region Multifamily Housing Loans Endorsed in FY 2019

Criteria	#Loans	#Units/	Amount (Millions)
241 Improvement/Additions	1	26	\$7,400,000
New Construction and Substantial Rehabilitation	67	10,358	\$1,165,600,000
Refinance 223f and A7 Purchase	73	12,660	\$1,028,000,000
Total	141	23,044	\$2,200,000

## HUD Controlling Closing Documents

### Mortgage/Deed of Trust and the Note

#### Mortgage/Deed of Trust — Security Instrument

**Purpose:** The Security Instrument is evidence that the property has been pledged as collateral for the debt.

- Because the HUD insured loan is non-recourse, the Borrower's pledge of the property is extremely important.
- Per FHA statutory requirements, the HUD-insured loan must be a financial first lien on the property.
- The Security Instrument must have an accurate property description attached.
- While HUD is not a party to the Security Instrument, in the event of a default, the FHA Lender will make a claim with the hopes of receiving money when HUD pays the claim.
- The Security Instrument is incorporated by reference into the Regulatory Agreement.

\*\*\*\*\*

#### Note - form HUD-94001M

**Purpose:** The Note is the promise to pay the FHA Lender by the Borrower.

- This promise to pay is "endorsed" by HUD. This means if the Borrower defaults on the Note and does not remedy the situation, the FHA Lender can file an insurance claim with HUD.
- A default triggers the security interest and the FHA Lender has remedy to seize the collateral or make an insurance claim.
- The Note is only endorsed if all documents comply with the Firm Commitment and Program Obligations.

# FHA Offers Incentives for Property Owners Who Invest in Opportunity Zones

HUD No. 19-058

HUD Public Affairs

WASHINGTON - The Federal Housing Administration (FHA) recently announced a package of incentives to encourage multi-family property owners to invest in thousands of neighborhoods located in Opportunity Zones across the nation. [Click here](#) to read Housing Notice 2019-07.

FHA is introducing reduced application fees paid by property owners applying for certain multifamily mortgage insurance programs for the development or rehabilitation of apartment units located, or proposed to be located, in Opportunity Zones. In addition, FHA is designating teams of senior underwriters to review these applications to ensure the most attentive and timely processing.

When more investors can apply for benefits in Opportunity Zones, more investors can supply benefits in Opportunity Zones. And that's exactly the intention of today's Notice, said Secretary Ben Carson. "These FHA incentives, combined with the preference points HUD already offers grantees for activities in Opportunity Zones, show how this Administration is maximizing the power of public-private partnerships to never forget - and always lift up - our nation's 'the forgotten men and women.'"

## Reduced Application Fees

Applicants to FHA's *New Construction and Substantial Rehabilitation (Section 221(d)(4))*, *Urban Renewal and Concentrated Development (Section 220)*, and *Purchase or Refinance of Existing Multifamily*

*Property (Section 223(f))* multifamily mortgage insurance programs will be eligible for significantly lower application fees provided the property is located within qualified Opportunity Zones. For transactions that are defined as 'broadly affordable,' FHA's application fee will be reduced from the current \$3 per thousand dollars of the requested mortgage amount to \$1 per thousand dollars of the requested mortgage amount, resulting in an average cost saving to applicants of approximately \$28,000. 'Broadly affordable' is defined as developments in which at least 90 percent of the units are Section 8-eligible or deemed affordable under the Low-Income Housing Tax Credit (LIHTC) program.

"When more investors can apply for benefits in Opportunity Zones, more investors can supply benefits in Opportunity Zones. And that's exactly the intention of today's Notice," said Secretary Carson. "These FHA incentives, combined with the preference points HUD already offers grantees for activities in Opportunity Zones, show how this Administration is maximizing the power of public-private partnerships to never forget - and always lift up - our nation's 'forgotten men and women.'"

For 'market rate' and 'affordable' transactions, FHA will reduce application fees from \$3 to \$2 per thousand dollars of the requested mortgage amount, resulting in an estimated average cost savings of \$14,000. [Click here to read more about the definitions of broadly affordable and affordable in the Federal Register.](#)

## Designated Senior Underwriters

FHA will designate seasoned underwriters to process applications located in

Opportunity Zones to ensure expert and expedient reviews. Applications must meet the following criteria to qualify for reduced fees and designated underwriting:

- The application is submitted under FHA's Section 221(d)(4), Section 220, or Section 223(f) program for a property located in, or proposed to be located in, a qualified Opportunity Zone, and/or:
- The application involves an investment from a Qualified Opportunity Fund (QOF).

The new incentives offered by FHA are available immediately for applicants of market-rate properties that have not yet submitted a pre-application, and for applicants for affordable properties that have not yet applied. Opportunity Zones Created under the 2017 Tax Cuts and Jobs Act, Opportunity Zones are intended to stimulate economic development and job creation in distressed low-income communities by incentivizing long-term capital investment. The program offers capital gains tax relief to those who invest in these targeted distressed areas. This program is anticipated to spur approximately \$100 billion of private capital investment in Opportunity Zones. There are more than 8,700 census tracts designated as Opportunity Zones in all 50 States and in the U.S. territories. [Click here to read more about the Opportunity Zones program.](#)



# Working With Residents

Housing Memorandum dated July 8, 2019, provided clarifications to existing HUD guidance related to working with residents and addressing issues at HUD Multifamily housing properties as well as a reminder of the importance of following the guidance.

**Owners' Responsibility to Notify Residents of a Physical Inspection**—The Code of Federal Regulations at 24 CFR, part 200, subpart P, §200.857(g) states that an "Owner must notify its residents of any planned physical inspections of their units or the housing development generally." Residents should be given at least 24-hour notice of a planned inspection unless state and/or local law requires more than a 24-hour notice. HUD encourages owners to give as much advance notice as possible to residents.

**Owners' Responsibility to Make Inspection Documents Available for Comment and Review**—The Code of Federal Regulations at 24 CFR, Part 200, Subpart P, §200.857(g)(2) describes an owner's obligation to make certain physical inspection documents available for review and comment. Once the technical review appeal period (30-days) and the database adjustment appeal (45-days) time periods have expired, the owner must make its physical inspection report and all related documents available to residents during regular business hours and upon reasonable requests for review and copying. Related documents in this case include, but are not limited to, the following:

- Notice of Default (NOD) of Housing Assistance (HAP) contract or a Notice of Violation (NOV) of Regulatory Agreement, if the owner received one. Owners must provide a copy of the NOV/NOD to residents receiving project-based Section 8 assistance by leaving a notice under each door, posting the notice in the mail room, and on each floor, or by other means;
- The "Owner's Certification that the Physical Condition of the Project is in Compliance with HUD Contracts and the Physical Condition Standards of 24 C.F.R. §5.703", along with the 100% survey of the project, as requested in an NOD or NOV;
- Owner's Plan of Corrective Action, if one was submitted.

Once the owner's final physical inspection score is issued, the owner must make any

additional information, such as the results of any re-inspections, technical review and database adjustment appeal requests available for review and copy by residents upon reasonable request during regular business hours. All documents must remain available for review for 60-days from the date the final score was issued.

The owner must also post a Notice to the residents in the owner's management office and on any bulletin boards in all common areas that advises the residents of the availability of the materials noted above. The Notice should include the name, address, and telephone number of the HUD Field Office Account Executive or Resolution Specialist. Residents are encouraged to comment on all the information provided by the owner directly to the applicable HUD Field Office. Should residents discover that the owner provided HUD with a false certification during the review they are encouraged to notify the applicable Field Office for the appropriate action. The appropriate course of action may include a site visit to verify the repairs. Based on that visit, staff may feel the need to pursue the owner for false certification and/or call for a REAC Quality Assurance (QA) inspection. Field staff should work with their local Office of General Counsel (OGC) on false certification charges. Requests for Real Estate Assessment Center (REAC) Quality Assurance (QA) inspections are not to be used to confirm repairs and must be coordinated with HQ Multifamily Asset and Counterparty Oversight Division (MACOD) staff due to the limited QA resources.

**Implementation of New House Rules at Assisted Housing Properties**—House Rules are the owner's written and displayed policies outlining the residents' responsibilities. Clear, concise, and reasonable House Rules are crucial to the residents' quality of life at an assisted housing property. House Rules establish normal conduct for owners, management agents, and residents at the property and provide the rules for areas of mutual interest such as noise, pest management, security, and trash disposal. Owners and management agents are encouraged to consult their residents before establishing or making significant changes to the House Rules. It is in the best interest of owners, management agents and residents to work collaboratively in development of the House Rules that are fair, practical, and effective in supporting a safe, sanitary and decent living environment. In addition, all residents must receive a copy of the House Rules and have

opportunities to ask questions to ensure they understand the policies.

House Rules are not reviewed by HUD Asset Management staff unless they are the subject of a tenant complaint or other concern about a property's management. House Rules must be consistent with the HUD Model Lease, any applicable Use Agreement, and in accordance with residents' rights under federal, state and local law. HUD staff and/or the Performance Based Contract Administrator (PBCA) must work with an owner to resolve any issues that are inconsistent with these requirements.

**Owner Response to Tenant Complaints**—When an owner or management agent submits a written response to a resident complaint to HUD or the PBCA, a copy of that response should be provided to the person who made the complaint, if requested. Since the owner's response may contain references to a tenant's personal information or circumstances, all applicable HUD privacy procedures must be followed in order to provide a copy of the response to anyone other than the person who made the original complaint. If the owner discusses more than one topic in the document, only the portions related to the resident's complaint should be provided. Normal records management policies apply. If the tenant is requesting an older document that falls outside of the normal records retention period and is no longer available, they should be promptly notified of the reason their request for documentation cannot be fulfilled.

**Owner Self-Certification of Completed Repairs and Exigent Health & Safety (EH&S) Findings**—Resident advocates have raised concerns about owner self-certification of completed repairs. Owners and management agents are encouraged to submit supporting documentation with their reports identifying and certifying completion of repairs, such as:

- Photographs taken before and after repairs;
- Work orders or invoices from the contractor whom completed the repairs;
- Letters from relevant tenant organizations satisfied with the repairs.

HUD staff and PBCAs may request supporting documentation, at their discretion, and are encouraged to do so, when appropriate.



# Procedures in the Event of Resident Displacement and/or Property Damage

HUD wants to remind you of the procedures and tools available for owners and residents impacted by disasters. This information will make post-recovery efforts go more smoothly if an event occurs that impacts your residents and/or your property.

A website has been established with information and guidance in the event of a storm event or disaster. The website, Multifamily Housing Guidance for Disaster Recovery, can be accessed at: [https://www.hud.gov/program\\_offices/housing/mfh/disasterguide](https://www.hud.gov/program_offices/housing/mfh/disasterguide). For your convenience, Chapter 38: Multifamily Emergency/Disaster Guidance, from HUD Handbook 4350.1 is attached to this communication. HUD encourages you to review this material before an event occurs.

Following an event that impacts residents and/or properties, HUD has reporting obligations based on information staff obtains from Owners and Management Agents of HUD insured and/or assisted properties. Owners and Management Agents are obligated to always immediately report physical damage to a property interior or exterior that has resulted from a fire, flood, wind, severe cold, or other natural disaster or weather event. It is most convenient for all parties if Owners and Agents proactively report to HUD. Owners are encouraged to complete and forward damage assessments to HUD. Please use the forms as follows:

- For a FEMA Declared Emergency or Disaster: Preliminary Disaster Assessment (Appendix A-3 of Chapter 38 of Handbook 4350.1.).
- For an Event not declared by FEMA: Basic Damage Assessment.

Forward the appropriate Assessment Form within 24 hours of the damage. Either form should be legibly handwritten and emailed for the Georgia jurisdiction to:

**AtlantaDisasterAssistance@hud.gov** for properties assigned to an Account Executive reporting to the Atlanta Regional Office, or for the Florida jurisdiction to:

**DamageAssessmentsFlorida@hud.gov** for properties assigned to an Account Executive reporting to the Jacksonville Satellite Office.

Executive reporting to the Jacksonville Satellite Office.

To find your assigned Account Executive, please look on one of the following websites. For the Georgia jurisdiction:

**<https://www.hud.gov/states/georgia/working/localpo/mfhsg>**

Or for the Florida jurisdiction:

**<https://www.hud.gov/states/florida/working/mf>**

Updated reports should be submitted as additional information is available concerning resident displacement or regarding the level/amount of damage sustained. While the Department is not a payee on an insurance loss draft for a property with an insured mortgage, HUD must still be notified of the event and any damage sustained to the property.

We request that vacancy data be provided for all properties, per bedroom size. The vacancy updates may be sent per property (or per management agent/owner portfolio) to the websites listed above according to jurisdiction. Vacancy updates should be provided and submitted as additional vacancies become available.

## **Owner/Agent Responsibilities**

Owners/agents are responsible for:

- Developing an emergency relocation plan to relocate residents prior to the storm especially at 202/811 Elderly or Disabled Properties and nursing homes;
- Developing a pre-disaster checklist that is shared with tenants in case of a disaster;
- Ensuring that the property and records are secured and that residents' possessions and valuables are secured and protected to the greatest extent possible.
- Contacting FEMA for on-going guidance and instruct residents to register with FEMA through 1-800-621-FEMA (3362), or [www.fema.gov](http://www.fema.gov).
- Applying for assistance with FEMA,

Small Business Administration, Housing Finance Agency and others;

- Contacting the local HUD office following a disaster;
- Providing a status report for the residents and property condition;
- Ensuring that residents provide EMERGENCY contact numbers;
- Determining the extent of damage, security needs, resident property protection needs, etc.
- Contacting the property's insurance provider to apply for property and business interruption claims;
- Maintaining inventory of all residents, property, phone numbers, mailing address, and emails;
- Determining which residents have been displaced due to unit damage or a failure of a major building system such as the electrical system, etc.; and
- Tracking each displaced resident's temporary location and maintain contact information for each displaced resident, particularly if the property will likely have units off-line for more than 30 days.

## **As a reminder to owners/agents in affected areas:**

Owners should not evict tenants from their unit in order to make hurricane related repairs. The Department encourages you to revisit the instructions provided in Chapter 38 of Handbook 4350.1 for related Emergency/Disaster Guidance.

## **Other Important Contact Information:**

- Federal Emergency Management Agency (FEMA) 1-800-621-3362 – <https://www.fema.gov/>
- American Red Cross - <http://www.redcross.org> 1 800 RED CROSS (1-800-733-2767)
- HUD's housing discrimination hotline: 800-669-9777 (Voice), 800-927-9275 (TTY).

# Fair Housing Quiz

1. Under Federal fair housing laws, it is legal to prohibit which of the following in a housing unit?
  - A. Smoking
  - B. A live-in caregiver for a resident with a disability
  - C. Drinking alcohol
  - D. Both A and C
2. Which of the following are violations or potential violations of the Fair Housing Act?
  - A. A seller tells you he doesn't want to sell to African-Americans.
  - B. A sales associate puts the phrase "adults only" in MLS listings.
  - C. Both A and B
  - D. None of the above
3. Under the federal fair housing law, the seven protected classes are:
  - A. Race, color, source of income, handicap, national origin, marital status, religion
  - B. Race, color, religion, sex, handicap, familial status, national origin
  - C. Race, sexual orientation, sex, familial status, handicap, age, national origin
  - D. None of the above
4. The fair housing laws prohibit all of the following except:
  - A. Refusal to show, sell, or rent a property because of disability.
  - B. Expressing a preference for young adults in a listing comment.
  - C. Evicting a current user of illegal drugs.
  - D. Marketing your listings exclusively in a religious publication.
5. The Civil Rights Act of 1968 does which of the following?
  - A. Grants all citizens the same rights as white citizens to own, purchase, lease, transfer or use real property.
  - B. Allows exemptions only for homes sold without the assistance of a real estate practitioner.
  - C. Effectively prohibits all discrimination in real estate based on race.
  - D. Both A and C
6. Based on federal housing law, which of the following people would be protected?
  - A. A divorced female, single parent
  - B. A 35-year old single, Jewish man
  - C. A 50-year old white man
  - D. All of the above
7. In an advertisement for a small, two-bedroom house in a neighborhood where many families live, which of the following language is clearly improper under the Fair Housing Act?
  - A. Small, cozy home in quiet neighborhood.
  - B. Two-bedroom home, near playground and senior center
  - C. Ideal for couple or single professional
  - D. No children
8. Which of the following features are required in ground floor units in nonelevator multifamily buildings of four units or more built after March 1991?
  - A. An accessible building entrance or an accessible route for persons in wheelchairs.
  - B. Accessible and usable public and common use areas.
  - C. Light switches, electrical outlets, thermostat, and other environmental controls in accessible locations.
  - D. All of the above.

**Please see answers listed on last page of this newsletter.**

## *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.

**Jacksonville Satellite Office  
FHA Office of Multifamily Housing  
400 West Bay Street, Suite 1015  
Jacksonville, FL 32202**

## **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

## **Answer Key for Fair Housing Quiz**

**\*\*\*\*\***

**1-D; 2-C; 3-B; 4-C; 5-C; 6-D; 7-D; 8-D**