



San Francisco Regional Office San Francisco, California

Region IX Director – Richard K. Rainey

Deputy Regional Director - Caroline Krewson



Inspector General, Investigations

Information Technology

Public and Indian Housing

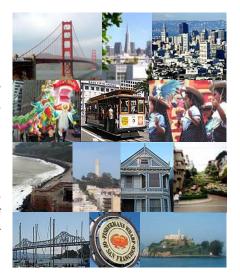
Labor Relations



JURISDICTION: The jurisdiction of the San Francisco Office is comprised of 16 diverse and rapidly changing counties with an estimated population of over 9.5 million. Eleven of these counties are metropolitan counties and only the four coastal counties of Del Norte, Humboldt, Mendocino and Lake are non-metropolitan counties.

Total Staff

The nine counties of San Francisco, Alameda, Contra Costa, Marin, Napa, San Mateo, Santa Clara, Sonoma and Solano, comprise what is commonly referred to as the San Francisco Bay Area. The counties of Santa Cruz, San Benito and Monterey are the other three large metropolitan areas south of the San Francisco Bay Area.



5

9

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19

209

HOUSING: It is estimated that between 1995 and 2020 the San Francisco Bay Area alone will add about 1.4 million new residents. However, housing production, and especially production of affordable units, will continue to lag behind demand. It is estimated that over 73 percent of low income renters in San Francisco and Oakland must spend more than 50 percent of their income in rent while in San Jose 80 percent must do so. Although there has been some relief in the past year because of the economic downturn in the area, the vacancy in affordable rental units has been on average less than 3 percent.

Purchasing a home can be equally difficult. Prices increased but sales have declined by 24 percent. The nine-county region average home price now is \$614,000, the same as a year earlier. Ninety percent of the workers at high tech companies use a car to commute and some of them live over 90 miles away where the housing costs are significantly lower.

HOMELESSNESS. In addition to active Federal Regional Interagency Council on Homelessness, there are active State Interagency Councils on Homelessness in California, Arizona, Nevada, and Hawaii. There are also 25 jurisdictions in Region IX that are either developing or implementing 10 Year Plans to End Chronic Homelessness. 14 of the 25 have completed Plans and are in implementation. The 11 remaining are still in the planning process. 5 jurisdictions are expected to begin new planning efforts in the near future. 1 of the 14 Region IX jurisdictions with a completed plan - San Francisco - has documented a 28% decline in the homeless population. Furthermore, 19 Region IX communities have or are creating a proven innovation known as "Project Homeless Connect," or the capacity to hold regular day-long one-stop events that bring services and housing resources all to one place with the goal of engaging and connecting homeless people to services, shelter, and ultimately housing.

FAITH-BASED AND COMMUNITY INITIATIVES. Region IX has Faith-Based Liaisons in each of its 10 field offices and a Regional Faith-Based Liaison in the San Francisco Office. The Regional Faith-Based Liaison works closely with its CFBCI to encourage greater participation of faith-based and community organizations in the development of comprehensive approaches to community challenges and opportunities. Each month, Region IX contributes to the "Lives Transformed" Initiative via submission of success stories as a direct result of HUD funding. Region IX Faith-Based Liaisons participate with the Federal Regional Council's Faith-Based and Community Initiatives Committee as active members of that committee.

FY 2006 HIGHLIGHTS

Monterey County Housing Alliance (MOCHA) Hosts First Housing Expo: On February 13, 2006 more than 700 people met with vendors from various housing industry and attended classes on credit, housing, and predatory lending prevention. Housing Industry professionals, local housing providers and elected officials participated in a roundtable discussion regarding mortgage lending options and methods to increase the development of more affordable housing in Monterey County. Operations Specialist, Nancy Flores, participated in the planning and design of the successful event. She was interviewed by the local NBC affiliate on the importance of housing education and HUD's mission of increasing homeownership.

Training Session For MOCHA Board And Housing Counseling Agencies: October 19, FPM Operation Specialist, Nancy Flores, organized and facilitated an all day training session for MOCHA Board, staff and partners including Monterey County DA, Legal Services for Seniors, Monterey County Board of Realtors, Title Insurance Companies, Housing Authority Staff and Congressional and State Assemblymen staff. Training included fundamentals of understanding predatory lending and how to develop a countywide collaborative to combat it.

Grand Opening Of First Customer Service Skills Center In CA: Lillie Zinnerman and former HUD employee, Jimmy Prater, are members of the Business Roundtable of the Regional Technical Training Center (RTTC) -- a non-profit organization located in Oakland, CA. During the last several years, Lillie and Jimmy provided technical assistance and helped build capacity of RTTC, along with other public and private partners. Other members of the Business Roundtable include: the University of Phoenix, Peralta Community College, Alameda County Social Services, BART, Citibank, City National Bank, Kaiser Permanente, Macy's West, Port of Oakland, etc.

One of RTTC's major visions came to fruition with the Grand Opening of the Bay Area Customer Service Skills Center -- the first such Center in California. Lillie and Jimmy participated in the Grand Opening on December 9, 2005. The University of Phoenix not only hosted the event, but also provided classrooms and its administrative offices for the Retail Center. Retail training is provided for 6 weeks. On January 27, 2006 Lillie learned that one of the students was offered a retail job starting at \$75,000/year--this is a student who was working part-time at \$10/hour.

Housing For Emancipated Youth: On April 28, 2006, Celia Roberts took part in the "First Place Fund for Youth" information fund raiser. She provided information regarding future housing for emancipated youth. In attendance were about 25 emancipated youth and over 200 other guests and speakers. Celia spoke to a group of emancipated youth about some of the programs available to help them keep their expenses down when they are managing their apartment.

First Place Fund for Youth is a group that provides housing for emancipated youth. Before the youth can get housing, they are counseled for some time on living in and maintaining housing on their own. The organization gets them jobs. The rent is paid for them for six months, but during that time they have to save a certain

amount of money so that when they have to pay the rent themselves, they are able. In order to have money to provide apartments, donations are made to First Place by many corporations and private individuals. Celia was instrumental in the organization being given an additional \$800 for housing youth.

San Francisco Hosts Grant Writing Training: As part of its ongoing efforts to expand the participation of faith based organizations in HUD programs, the San Francisco Regional Office held Grant Writing Training on May 10 -11. Presenters at the training, attended by over 15 representatives of faith- based organizations, included Fred Blackwell, Director of the San Francisco Mayor's Office of Community Development and HUD staff from FPM, OGC, CPD, MFH and FHEO. Regional Director Richard Rainey welcomed the group to the two-day workshop. Operations Specialist Lillie Zinnerman coordinated the training event.

Small Business Opportunity And Procurement Fair: The San Francisco Regional Office participated in a Small Business Opportunity and Procurement Fair on July 14, 2006. Pacific Gas & Electric, (PG&E), sponsored the event that was held at the Marriot Hotel in Oakland, CA. Along with help from Lillie Zinnerman, Celia Roberts was able to provide outreach to the small business community, including those that are women- owned and the underrepresented, by disseminating information on conducting business with HUD. More than 300 people participated in this event.

Black Expo Outreach to Minority Businesses: On July 14, FPM staff participated in a Jobs and Procurement Fair in Oakland. The host was Black Expo Ltd. Some of the companies represented at the fair included PG&E, East Bay Municipal District (EBMUD), BART, Comcast, Kaiser Permanente, Alameda County, Wells Fargo, Port of Oakland and HUD. The purpose of the Fair was to provide a forum for small businesses to learn how to access both private and public funding to help them grow their businesses and to advise those seeking jobs regarding employment opportunities. Approximately 300 people participated in the fair.

On July 15 and 16, FPM staff represented HUD at Black Expo 2006, which drew several thousand participants on a range of issues. There was also media coverage. This was probably the most successful Black Expo in which HUD has participated. Staff was able to market HUD's programs, including the New FHA, Teacher Next Door, Officer Next Door, and others, and outreach to hundreds of people seeking information about homeownership.

Capacity Building Workshop At Oakland Mosque: At the request of a faith-based group, the Small Business Administration and HUD staff conducted a Capacity Building/small business/financial assistance workshop at the Masjidul Waritheen Mosque located in Oakland on September 12. Lillie Zinnerman represented HUD at the workshop. Twenty attendees participated in the workshop with a request for future workshops.

Funding Summary – San	Francisco Region	nal Office		
Program	FY 2004	FY 2005	FY 2006	# Grantees
COMMUNITY PLANNING AND DEVELOPMENT				
ADDI	\$1,806,365	\$965,817	\$1,417,251	11
Community Development Block Grants	\$104,178,000	\$98,862,141	\$130,898,576	45
Continuum of Care (incl. Shelter + Care)	\$70,172,696	\$69,624,044	\$70,109,447	124
Emergency Shelter Grants	\$2,551,490	\$2,438,354	\$9,137,244	10
HOME Program	\$41,246,422	\$39,723,338	\$94,501,494	22
HOPWA	\$11,360,000	\$11,081,000	\$14,878,000	4
Technical Assistance	\$650,000	\$900,000	\$600,000	4
Youthbuild	\$3,986,000	\$1,500,000	\$0	C
Total CPD	\$235,950,973	\$225,094,694	\$321,542,012	220
FAIR HOUSING AND EQUAL OPPORTUNITY				
Fair Housing Initiatives Program	\$1,269,711	\$1,364,213	\$1,255,492	7
Fair Housing Assitance Program (statewide California)	\$2,410,658	\$1,974,753	\$3,209,997	1
Total FHEO	\$3,680,369	\$3,338,966	\$4,465,489	8
HOUSING (MULTIFAMILY)				
Multifamily Insured - Initial Endorsements	\$65,761,300	\$69,835,700	\$98,402,600	
Multifamily Insured - Risk Sharing	\$14,067,700	\$19,955,000	\$60,689,859	
Multifamily Insured - OMHAR	\$237,000	\$3,345,300	\$1,665,200	
Project-Based Assistance - Section 8	\$152,397,663	\$202,060,768	\$266,996,052	
Project-Based Assistance - PRAC	\$975,200	\$928,100	\$765,900	
Service Coordinator	\$421,343	\$260,214	\$147,543	
202/811 Capital Advance	\$22,302,900	\$21,737,200	\$19,033,700	
Total Multifamily Housing	\$256,163,106	\$318,122,282	\$447,700,854	
HOUSING (SINGLE FAMILY)				Number
Endorsements (Loan Amount)	\$262,000,000	\$38,000,000	\$21,096,472	3,463
Housing Counseling Grants	\$67,230	\$307,403	\$498,880	14
Total Single Family Housing	\$262,067,230	\$38,307,403	\$21,595,352	3,477
PUBLIC AND INDIAN HOUSING				
Low Rent Public Housing Capital Fund, Incl Replacement	\$32,929,394	\$41,155,728	\$29,627,987	
Low Rent Public Housing Family Self-Sufficiency	\$0	\$188,084	\$65,000	
Low Rent Public Housing Operating Fund	\$45,417,397	\$48,749,041	\$43,767,060	
HOPE IV (Total to date: \$238,037,743)	\$0	\$0	\$0	
Housing Choice Vouchers	\$1,038,566,845	\$991,570,744	\$949,655,261	
Resident Opportunities of Self Sufficiency	\$893,475	\$546,250	\$0	
Section 8 Moderate Rehabilitation/SRO	\$17,305,280	\$18,524,834	\$10,335,610	
Section 8 Family Self-Sufficiency	\$1,760,974	\$1,651,837	\$0	
Total Public Housing	\$1,136,873,365	\$1,102,386,518	\$1,033,450,918	
TOTAL HUD FUNDING -San Francisco Regional Office	\$1,894,735,043	\$1,687,249,863	\$1,828,754,625	

SFRO - FY 2006 Continuum of Care Funding					
(by Gran	t Program Type)				
Program Funding Grants Grantees					
Shelter Plus Care (SPC)	\$3,699,660	7	7		
SPC Renewal	\$23,986,548	37	15		
Supportive Housing Program (SHP)	\$1,493,098	5	5		
SHP Renewal	\$40,930,141 187				
Totals \$70,109,447 236 124					

San Fraancisco - PHA Operations		
Number of Projects/U	nits	
Number of PHAs	36	
Number of Low Rent Projects	221	
Number of Low Rent Units	14,885	
Numer of Voucher Units.	82,547	
Totals	97,689	

San Francisco - FY 2006 Homeownership			
	Number of Closings	Number of Active FSS Participants	
Public Housing	0	0	
Section 8	84	0	
Totals	84	0	

Refinance/ Purchase (223f and 223a7)	12	1,811	\$91,089,100
Risk Sharing (HFA/QPE)	1	175	\$24,465,000
Combined Production	17	2,320	\$138,544,900
Subsidized Projects Inventory			
Multifamily Subsidized Projects	347	31,015	
Section 202 Projects	152	9,065	
Combined Subsidized Projects	499	40,080	

Fresno Field Office Fresno, California

Field Office Director - Rollie Smith



Staffing - 2006	
Office	Staff
Field Policy and Management	5
Housing - Multifamily	1
Housing - Single Family	6
Total Staff	12

JURISDICTION: The San Joaquin Valley incorporates much of the area of California that is north of Los Angeles and South of Sacramento. The Fresno Field Office serves the eight-county region of the San Joaquin Valley which includes Kern County and its rich oil fields, the orange groves of Kings County, Fresno County which is the largest city in the Valley and the sixth largest in the state, the vast grape vineyards of Madera County, Merced County whose lakes are home to some of the best fishing in California, the vast wild beauty of Yosemite National Park in Mariposa County, and Stanislaus County, This region is 27,280 square miles (larger than Maryland and 9



California's San Joaquin Valley, as seen from space.

other states), and has a population of 3,200,000 living in 151 cities, covered by 269 zip codes. The population projection for the year 2025 is 12 million.

With a small staff of twelve, the Fresno Field Office's staff represent three program areas: Field Policy and Management, Single Family Housing, and Multifamily Housing. The Los Angeles Field Office houses program staff that administer and oversee HUD programs in Kern County. The San Francisco Field Office services the remainder of the Fresno Field Office jurisdiction. The Santa Ana Homeownership Center handles FHA loan and related issues for the jurisdiction.

ECONOMY: 13 of California's 19 poorest communities are in the Central Valley. According to a 2006 report from the Public Policy Institute of California, about 20% of Valley residents live in poverty, compared to 13% for California.

Recognizing both the enormous potential of the San Joaquin Valley, as well as the challenges that limit its accomplishments, California Governor Arnold Schwarzenegger formed the California Partnership for the San Joaquin Valley in June of 2005. The Partnership is working on goals in Economic Development, Transportation, Higher Education and Workforce Development, K-12 Education, Land Use, Agriculture, & Housing, Air Quality, Water Quality, Supply, & Reliability, Energy, Health & Human Services, and Advanced Communication Services & Information Technology

The Fresno HUD Field Office is working closely with both the Federal Interagency Task Force, as well as the California Partnership on the development, implementation, and evaluation of strategies for the areas listed above. These actions will be accomplished through the implementation of a Strategic Action Proposal with sets forth overall strategies, goals, objectives, and specific actions with accompanying metrics and indicators to measure progress.

HOUSING: As the Valley's housing market continues to become less and less affordable, housing options are becoming more limited. The network of HUD approved Housing Counseling agencies is making a difference. There is a need, however, for more HUD approved Housing Counseling agencies, particularly in areas that have high numbers of none English speakers.

There are large numbers of HUD insured multifamily properties in the Valley that were built in the 1970s. As these 30-year mortgages mature and are paid off in the near future, the Valley's stock of affordable rental housing will be significantly and adversely affected.

Home prices in the Valley have risen an average of 20% per year, for the past four years, but the rate of appreciation has slowed considerably and the housing market is cooling off. The Santa Ana Homeownership Center has paid close attention to the Valley's hottest housing markets, and increased the FHA loan limits several times during the 2006 Fiscal Year, in response to rapidly changing housing conditions. This has allowed FHA to continue to be a potential financing vehicle for homebuyers.

HOMELESSNESS: In rural areas like the San Joaquin Valley, the lack of community infrastructure in very small towns makes it very difficult to provide the homeless with services and assistance. Thanks to a strong Regional network of Continuums of Care, more and better Coordinated services are now available. The Fresno FPM office works closely with CPD staff in Los Angeles and San Francisco, to support the Continuum of Care network by coordinating quarterly meetings, and providing a HUD presence and technical assistance to homeless service providers.

FAITH BASED INITIATIVES: The Fresno HUD Office has developed and expanded local networks of faith based agencies, including churches, mosques, and synagogues, as well as faith based non-profits and colleges, that are working together to address significant, and pressing community issues, including poverty, community and infrastructure development, and job creation.

FY 2006 HIGHLIGHTS

HUD Staff Provide Information At "Lender's Faire 2006": On September 28, 2006, Fresno Field Office staff representing FPM and Single Family, along with Santa Ana Homeownership Center Marketing and Outreach staff provided HUD presence, and extensive information on FHA changes at "Lender's Faire 2006." This full day education and outreach event was organized and hosted by the National Association of Professional Mortgage Women Central California in Fresno. Approximately 150 housing industry professionals (primarily brokers and lenders) attended and listened to presentations on single-family FHA underwriting changes and the advantages of the recent changes in FHA programs. This is one of the largest outreach events in Central California, and a prime opportunity to promote the new FHA products and services that can facilitate homeownership for first time and minority buyers.

Assessment Of HUD's Customer Service Obtained: The Fresno Field Office's FPM, Multifamily, and Single Family staff, working in conjunction with Multifamily and Public Housing program staff in San Francisco and Los Angeles, conducted several customer service assessments during FY2006. These assessments included surveying Multifamily Housing industry professionals, Housing Authority directors, local HUD customers, as well as Fresno HUD staff to identify opportunities for improving customer service and program delivery. The Fresno Office's own internal assessments resulted in several suggestions by staff, including training on HUD's various programs and initiatives, having speakers who work in delivering HUD programs come and speak, and recommendations for training on areas that would help the office improve how well customers are being provided with high quality service.





San Joaquin Valley Communities Receive Assistance in Setting Energy Guidelines for HUD-Funded Projects:

The San Francisco Office of Community Planning and Development partnered with the Fresno Field Office and 5 communities in the San Joaquin Valley to develop guidelines for increasing the energy efficiency of housing assisted by HUD's HOME program. The guidelines include a comprehensive set of recommended prescriptive and optional energy measures for single and multifamily new construction and rehabilitation projects that are based on local climate conditions, housing characteristics, and California Energy Commission estimates of kilowatt and natural gas savings for various energy efficiency options.

The Energy Efficiency Manual enables grantees to select the most cost effective

measures appropriate to the scope of housing project. The Energy Efficiency Manual can be used by communities through the San Joaquin Valley and will directly contributes to improving the efficiency of hundreds of HOME funded rehabilitation and new construction projects each year. Region IX's Energy Representative and ICF Consulting provided technical support to this initiative.

Funding Summary	– Fresno Fiel	d Office			
Program	FY 2004	FY 2005	FY 2006	# Grantees	
COMMUNITY PLANNING AND DEVELOPMENT					
ADDI	\$1,066,142	\$337,480	\$212,769	6	
Community Development Block Grants	\$37,696,000	\$36,419,059	\$40,927,258	14	
Continuum of Care (incl. Shelter + Care)	\$11,348,389	\$4,679,585	\$7,695,230	17	
Emergency Shelter Grants	\$1,124,268	\$1,112,999	\$1,511,117	6	
HOME Program	\$14,584,460	\$14,157,000	\$16,524,785	8	
HOPWA	\$0	\$0	\$0	0	
Technical Assistance	\$0	\$0	\$0	0	
Youthbuild	\$700,000	\$0	\$1,400,000	2	
Total CPD	\$66,519,259	\$56,706,123	\$68,271,159	53	
FAIR HOUSING AND EQUAL OPPORTUNITY					
Fair Housing Initiatives Program	\$320,000	\$420,000	\$337,993	1	
Fair Housing Assitance Program	\$0	\$0	\$0	0	
Total FHEO	\$320,000	\$420,000	\$337,993	1	
HOUSING (MULTIFAMILY)					
Multifamily Insured - Initial Endorsements	\$7,931,900	\$21,704,800	\$19,760,300		
Multifamily Insured - Risk Sharing	\$0	\$0	\$0		
Multifamily Insured - OMHAR	\$27,000,000	\$32,276,600	\$0		
Project-Based Assistance - Section 8	\$15,935,585	\$23,706,595	\$23,427,984		
Project-Based Assistance - PRAC	\$376,069,900	\$387,000,000	\$0		
Service Coordinator	\$275,000	\$286,000	\$0		
202/811 Capital Advance	\$6,349,100	\$2,000,000	\$0		
Total Multifamily Housing	\$433,561,485	\$466,973,995	\$43,188,284		
HOUSING (SINGLE FAMILY)				Number	
Endorsements (Loan Amount)	\$1,049,796,638	\$291,474,000	\$164,999,317	3,492	
Housing Counseling Grants	\$122,074	\$179,000	\$168,897	4	
Total Single Family Housing	\$1,049,918,712	\$291,653,000	\$165,168,214	3,496	
PUBLIC AND INDIAN HOUSING					
Replacement	\$2,075,342	\$1,840,954	\$10,061,811		
Low Rent Public Housing Family Self-Sufficiency	\$0	\$0	\$159,535		
Low Rent Public Housing Operating Fund	\$2,367,646	\$2,501,714	\$8,607,171		
HOPE IV (Total to date: \$20,290,000)	\$0	\$0	\$0		
Housing Choice Vouchers	\$18,192,523	\$14,676,073	\$12,583,793		
Resident Opportunities of Self Sufficiency	\$0	\$45,770	\$249,637		
Section 8 Moderate Rehabilitation/SRO	\$398,714	\$148,629	\$77,712		
Section 8 Family Self-Sufficiency	\$104,896	\$52,709	\$59,456		
Total Public Housing	\$23,139,121	\$19,265,849	\$31,799,115		
TOTAL HUD FUNDING - Fresno Office	\$1,573,458,577	\$835,018,967	\$308,764,765		

Fresno - FY 2006 Continuum of Care Funding						
(by Grant	(by Grant Program Type)					
Program Funding Grants Grantees						
Shelter Plus Care (SPC)	\$505,800	1	1			
SPC Renewal	\$605,712	5	2			
Supportive Housing Program (SHP)	\$3,533,542	7	6			
SHP Renewal	\$4,540,771	9	8			
Totals	\$9,185,825	22	17			

Fresno - PHA Operations		
Number of Projects/Unit	ts	
Number of PHAs	11	
Number of Low Rent Projects	133	
Number of Low Rent Units	5,292	
Numer of Voucher Units.	26,318	
Totals	31,754	

Fresno - FY 2006 Homeownership			
	Number of Closings	Number of Active FSS Participants	
Public Housing	0	35	
Section 8	5	150	
Totals	5	185	

San Francisco – FY 2006 Multifamily Production & Subsidized Projects				
	Number of Projects	Number of Units	Mortgage \$	
Production (Firm commitments by category	type)			
Health Care - 232	5	591	\$26,202,000	
Mobile Home Parks -207	0	0	\$0	
New Const./ Substantial Rehabilitation	0	0	\$0	
Refinance/ Purchase (223f and 223a7)	1	75	\$1,749,800	
Risk Sharing (HFA/QPE)	0	0	\$0	
Combined Production	6	666	\$27,951,800	
Subisdized Projects Inventory				
Multifamily Subsidezed Projects	67	5,793		
Section 202 Projects	15	1,071		
Combined Subsidized Projects	82	6,864		

Honolulu Field Office Honolulu, Hawaii

Field Office Director – Gordan Y. Furutani



Staffing - 2006	
Office	Staff
Field Policy and Management	2
Administration (ARD/HR/Contracting)	1
Community Planning & Development	6
Fair Housing and Equal Opportunities	1
General Counsel	1
Housing - Multifamily	8
Housing - Single Family	2
Public and Indian Housing	7
Total Staff	28

* 1 position located in Guam

JURISDICTION: The Honolulu Field Office - while one of the smaller offices - covers the largest geographical area of any field office. The jurisdiction of the Honolulu Field Office includes the State of Hawaii and the Outer Pacific islands, specifically, the flag territories of American Samoa, the Commonwealth of the Northern Mariana Islands, and Guam.



The challenges of a far-flung jurisdiction include:

(1) High cost of air travel limits the frequency of face-to-face contact with the many constituencies. Meetings with clients, except on Oahu, require air travel to either the Neighbor Islands or to the islands in the Outer Pacific. (2) An even greater challenge is communication with customers in the Pacific. Except for American Samoa, all of the other Pacific Islands in field office's jurisdiction are across the International Dateline. For example, when it is 12:00 noon on Monday in Hawaii, it is 8:00 a.m. on Tuesday in Guam. The communication infrastructure from the Outer Pacific islands remains serviceable, although undependable.

THE ECONOMY: Hawaii's economy in its 10th year of economic expansion shows signs of a slowdown even as it continued to outperform the nation (4.5%, December 2006) overall with the lowest unemployment rate (2.0%, December 2006) and a labor shortage across all sectors.

The most significant issue facing the Outer Pacific islands is fragile economies heavily dependent on the largesse of the United States, and highly vulnerable to external factors such as natural disasters. Guam has survived several destructive typhoons and anticipates a brighter future with the increase in military spending, including base build-up and home porting. CNMI's economy is in a serious slump. Other challenges for the island states are deteriorating infrastructure and a lack of public facilities and services to accommodate the rapid population growth from new immigrants.

HOUSING: Hawaii ranks third from the bottom with one of the lowest percentages of homeownership in the country (58.3%). Record high home prices have driven buyers to turn to more affordable housing to purchase - reducing the inventory available as affordable rentals for local residents. The short supply of affordable rental housing has led to a housing crisis that is critically impacting the long waiting lists for all HUD-assisted housing. Families with Section 8 vouchers in all Counties are experiencing extreme difficulty in locating units. Hawaii has led the nation in the percentage of crowded households at 15.4%. The low-end renters are experiencing the most severe effects and comprise approximately 50% of the unmet demand for affordable rentals. All levels of government and the private/nonprofit sectors are seeking and offering a variety of solutions to address this housing need.

Guam's struggling economy is reflected in the number of landlords with vacant units wanting to participate in the Section 8 program and the weak home buying market. This situation is anticipated to change with the military build-up. CNMI has market conditions similar to Guam. The CNMI government continues to express interest in participating in HUD's single-family mortgage insurance program.

HOMELESSNESS: The number of hidden homeless is estimated at 228,444 people or 19% of Hawaii's population. Nearly 28% of homeless people hold jobs and 40% work full-time, but don't have enough money to pay rent as well as support their families. Efforts to address the homeless crisis have increased as City, Counties, and State grapple with the construction of emergency and transitional shelters with supportive services. Faith-based groups are becoming more actively involved with housing the homeless beyond just feeding and clothing them.

FAITH BASED INITIATIVES: Capacity building remains a priority strategy, especially, with the increase in evangelical ministries. The successful grant writing trainings in 2006 created a momentum that is being built on by: (1) maintaining an ongoing email network of workshop participants; (2) providing resource information of upcoming grants and other opportunities for moving projects from concept to reality; (3) working one-on-one with faith/community groups requesting

assistance; and (4) offering resource support for emerging projects proposed by faith groups to the Hawaii Federal FBCI Work Group. The Hawaii FBCI Work Group, recently, was awarded the ACF Assistant Secretary's 2006 Partnering for HHS Excellence Award. The group is comprised of 12 member agencies from all three levels of government united in their common belief in expanding the role of FBCO's to help the needlest in the local community. Faith groups in the Outer Pacific, with some degree of capacity, participate as sub-recipients on Guam such as the Salvation Army, Habitat for Humanity, and Catholic Social Service. Honolulu Field Office staff continues to promote the initiative.

FY 2006 HIGHLIGHTS

Greening Affordable Housina: The Honolulu Field Office kicked off a series of educational programs to encourage local builders and HUD partners to embrace more energy efficient features in affordable housing and to make the right choices. On February collaboration 22. in with Enterprise Community Partners. Southface Eneray Institute Executive Director Dennis Creech presented a training workshop to over 40 forprofit and non-profit developers on the integration of cost-effective strategies for



Dennis Creech, Executive Director of Southface Institute

green housing based on the Enterprise's \$555 million Green Communities™ Initiative. The workshop used a model house plan from Honolulu Habitat for Humanity for the hands-on exercise. On May 16-18, Wayne Waite, Regional Energy Coordinator, promoted the benefits of using Energy Star appliances and provided outreach on HUD's Energy Action Plan and regional strategy to HUD grantees, HUD staff, and the building industry.

Governor Promotes FBCI: Hawaii Governor Linda Lingle galvanized an audience of 450 at the Hawaii FBCI Conference held October 17, 2005 with her comments on the key contributions that faith-based organizations and community-based organizations continue to make to help those in need. The conference sponsored by Hawaii's interagency FBCI Work Group emphasized the value of partnerships, building networks, and learning about the resources available to strengthen the community safety net. FPM FBCI staff coordinated a timely workshop on the root causes, best practices, and resources for addressing homelessness and hunger in Hawaii.



Hawaii Governor Linda Lingle delivers her remarks at FBCI Conference.

Funding Summary –	Honolulu Field	d Office		
Program	FY 2004	FY 2005	FY 2006	# Grantees
COMMUNITY PLANNING AND DEVELOPMENT	112001	112000	112000	" Gruntees
ADDI	\$779,779	\$240,683	\$120,099	2
Community Development Block Grants	\$23,015,323	\$22,093,371	\$20,361,820	7
Continuum of Care (incl. Shelter + Care)	\$5,672,750	\$6,633,629	\$5,902,423	24
Emergency Shelter Grants	\$658,028	\$887,136	\$885,585	5
HOME Program	\$10,403,696	\$9,966,723	\$9,539,557	5
HOPWA	\$633,000	\$597,000	\$591,000	2
Technical Assistance	\$140,000	\$115,000	\$39,606	1
Total CPD	\$41,302,576	\$40,533,542	\$37,440,090	46
FAIR HOUSING AND EQUAL OPPORTUNITY*	¥11,002,010	V 10,000,012	+01,110,000	
Fair Housing Initiatives Program	\$220,000	\$220,000	\$275,000	1
Fair Housing Assistance Program	\$124,700	\$111,018	\$211,832	1
Total FHEO	\$344,700	\$331,018	\$486,832	2
HOUSING (MULTIFAMILY)	***************************************	400.,000	¥ 100,000	
Multifamily Insured - Initial Endorsements	\$0	\$0	\$28,626,400	
Multifamily Insured - Risk Sharing	\$0	\$0	\$0	
Multifamily Insired - OMHAR	\$0	\$0	\$0	
Project-Based Assistance - Section 8	\$15,732,184	\$18,896,418	\$24,284,340	
Project-Based Assistance - PRAC	\$41,000	\$127,200	\$0	
Service Coordinator	\$0	\$0	\$0	
Congregate Housing Services Program	\$220,081	\$226,683	\$0	
202/811 Capital Advance	\$1,657,200	\$5,599,200	\$0	
Total Multifamily Housing	\$17,650,465	\$24,849,501	\$52,910,740	
Total Multifamily Housing	\$17,650,465	\$24,849,501	\$52,910,740	Number
HOUSING (SINGLE FAMILY)				Number
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount)	\$271,926,140	\$64,860,950	\$97,642,673	Number 1,035
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants	\$271,926,140 \$81,459	\$64,860,950 \$81,495	\$97,642,673 \$41,097	
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)*	\$271,926,140 \$81,459 \$74,050,949	\$64,860,950 \$81,495 \$36,516,986	\$97,642,673 \$41,097 \$0	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing	\$271,926,140 \$81,459	\$64,860,950 \$81,495	\$97,642,673 \$41,097	
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)*	\$271,926,140 \$81,459 \$74,050,949	\$64,860,950 \$81,495 \$36,516,986	\$97,642,673 \$41,097 \$0	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing	\$271,926,140 \$81,459 \$74,050,949	\$64,860,950 \$81,495 \$36,516,986	\$97,642,673 \$41,097 \$0	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431	\$97,642,673 \$41,097 \$0 \$97,683,770	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548 \$15,598,390	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431 \$15,044,330 \$0	\$97,642,673 \$41,097 \$0 \$97,683,770 \$14,401,619 \$43,700	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement Low Rent Public Housing Family Self-Sufficiency	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548 \$15,598,390 \$0	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431 \$15,044,330	\$97,642,673 \$41,097 \$0 \$97,683,770 \$14,401,619	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement Low Rent Public Housing Family Self-Sufficiency Low Rent Public Housing Operating Fund	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548 \$15,598,390 \$0 \$13,635,321	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431 \$15,044,330 \$0 \$14,818,775	\$97,642,673 \$41,097 \$0 \$97,683,770 \$14,401,619 \$43,700 \$15,642,776	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement Low Rent Public Housing Family Self-Sufficiency Low Rent Public Housing Operating Fund HOPE IV (Total to date: \$135,000)	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548 \$15,598,390 \$0 \$13,635,321 \$0	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431 \$15,044,330 \$0 \$14,818,775 \$0	\$97,642,673 \$41,097 \$0 \$97,683,770 \$14,401,619 \$43,700 \$15,642,776 \$0	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement Low Rent Public Housing Family Self-Sufficiency Low Rent Public Housing Operating Fund HOPE IV (Total to date: \$135,000) Housing Choice Vouchers	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548 \$15,598,390 \$0 \$13,635,321 \$0 \$112,946,363	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431 \$15,044,330 \$0 \$14,818,775 \$0 \$114,887,802	\$97,642,673 \$41,097 \$0 \$97,683,770 \$14,401,619 \$43,700 \$15,642,776 \$0 \$120,377,412	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement Low Rent Public Housing Family Self-Sufficiency Low Rent Public Housing Operating Fund HOPE IV (Total to date: \$135,000) Housing Choice Vouchers Resident Opportunities of Self Sufficiency	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548 \$15,598,390 \$0 \$13,635,321 \$0 \$112,946,363 \$448,840	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431 \$15,044,330 \$0 \$14,818,775 \$0 \$114,887,802 \$450,000	\$97,642,673 \$41,097 \$0 \$97,683,770 \$14,401,619 \$43,700 \$15,642,776 \$0 \$120,377,412 \$825,000	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement Low Rent Public Housing Family Self-Sufficiency Low Rent Public Housing Operating Fund HOPE IV (Total to date: \$135,000) Housing Choice Vouchers Resident Opportunities of Self Sufficiency Section 8 Moderate Rehabilitation/SRO	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548 \$15,598,390 \$0 \$13,635,321 \$0 \$112,946,363 \$448,840 \$109,322	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431 \$15,044,330 \$0 \$14,818,775 \$0 \$114,887,802 \$450,000 \$170,778	\$97,642,673 \$41,097 \$0 \$97,683,770 \$14,401,619 \$43,700 \$15,642,776 \$0 \$120,377,412 \$825,000 \$0	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement Low Rent Public Housing Family Self-Sufficiency Low Rent Public Housing Operating Fund HOPE IV (Total to date: \$135,000) Housing Choice Vouchers Resident Opportunities of Self Sufficiency Section 8 Moderate Rehabilitation/SRO Section 8 Family Self-Sufficiency	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548 \$15,598,390 \$0 \$13,635,321 \$0 \$112,946,363 \$448,840 \$109,322 \$158,550	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431 \$15,044,330 \$0 \$14,818,775 \$0 \$114,887,802 \$450,000 \$170,778 \$205,734	\$97,642,673 \$41,097 \$0 \$97,683,770 \$14,401,619 \$43,700 \$15,642,776 \$0 \$120,377,412 \$825,000 \$0 \$344,175	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement Low Rent Public Housing Family Self-Sufficiency Low Rent Public Housing Operating Fund HOPE IV (Total to date: \$135,000) Housing Choice Vouchers Resident Opportunities of Self Sufficiency Section 8 Moderate Rehabilitation/SRO Section 8 Family Self-Sufficiency Native Hawaiian Block Grant	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548 \$15,598,390 \$0 \$13,635,321 \$0 \$112,946,363 \$448,840 \$109,322 \$158,550 \$9,443,950	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431 \$15,044,330 \$0 \$14,818,775 \$0 \$114,887,802 \$450,000 \$170,778 \$205,734 \$8,432,000	\$97,642,673 \$41,097 \$0 \$97,683,770 \$14,401,619 \$43,700 \$15,642,776 \$0 \$120,377,412 \$825,000 \$0 \$344,175 \$8,377,770	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement Low Rent Public Housing Family Self-Sufficiency Low Rent Public Housing Operating Fund HOPE IV (Total to date: \$135,000) Housing Choice Vouchers Resident Opportunities of Self Sufficiency Section 8 Moderate Rehabilitation/SRO Section 8 Family Self-Sufficiency Native Hawaiian Block Grant NHHBG Training and Technical Assistance	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548 \$15,598,390 \$0 \$13,635,321 \$0 \$112,946,363 \$448,840 \$109,322 \$158,550 \$9,443,950 \$0	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431 \$15,044,330 \$0 \$14,818,775 \$0 \$114,887,802 \$450,000 \$170,778 \$205,734 \$8,432,000 \$496,000	\$97,642,673 \$41,097 \$0 \$97,683,770 \$14,401,619 \$43,700 \$15,642,776 \$0 \$120,377,412 \$825,000 \$0 \$344,175 \$8,377,770 \$349,080	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement Low Rent Public Housing Family Self-Sufficiency Low Rent Public Housing Operating Fund HOPE IV (Total to date: \$135,000) Housing Choice Vouchers Resident Opportunities of Self Sufficiency Section 8 Moderate Rehabilitation/SRO Section 8 Family Self-Sufficiency Native Hawaiian Block Grant NHHBG Training and Technical Assistance Section 184A Native Hawaiian Loan Guarantee Program	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548 \$15,598,390 \$0 \$13,635,321 \$0 \$112,946,363 \$448,840 \$109,322 \$158,550 \$9,443,950 \$0 \$1,000,000	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431 \$15,044,330 \$0 \$14,818,775 \$0 \$114,887,802 \$450,000 \$170,778 \$205,734 \$8,432,000 \$496,000	\$97,642,673 \$41,097 \$0 \$97,683,770 \$14,401,619 \$43,700 \$15,642,776 \$0 \$120,377,412 \$825,000 \$0 \$344,175 \$8,377,770 \$349,080	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement Low Rent Public Housing Family Self-Sufficiency Low Rent Public Housing Operating Fund HOPE IV (Total to date: \$135,000) Housing Choice Vouchers Resident Opportunities of Self Sufficiency Section 8 Moderate Rehabilitation/SRO Section 8 Family Self-Sufficiency Native Hawaiian Block Grant NHHBG Training and Technical Assistance Section 184A Native Hawaiian Loan Guarantee Program Total Public and Indian Housing	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548 \$15,598,390 \$0 \$13,635,321 \$0 \$112,946,363 \$448,840 \$109,322 \$158,550 \$9,443,950 \$0 \$1,000,000	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431 \$15,044,330 \$0 \$14,818,775 \$0 \$114,887,802 \$450,000 \$170,778 \$205,734 \$8,432,000 \$496,000	\$97,642,673 \$41,097 \$0 \$97,683,770 \$14,401,619 \$43,700 \$15,642,776 \$0 \$120,377,412 \$825,000 \$0 \$344,175 \$8,377,770 \$349,080	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement Low Rent Public Housing Family Self-Sufficiency Low Rent Public Housing Operating Fund HOPE IV (Total to date: \$135,000) Housing Choice Vouchers Resident Opportunities of Self Sufficiency Section 8 Moderate Rehabilitation/SRO Section 8 Family Self-Sufficiency Native Hawaiian Block Grant NHHBG Training and Technical Assistance Section 184A Native Hawaiian Loan Guarantee Program Total Public and Indian Housing OFFICE OF POLICY DEVELOPMENT & RESEARCH	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548 \$15,598,390 \$0 \$13,635,321 \$0 \$112,946,363 \$448,840 \$109,322 \$158,550 \$9,443,950 \$0 \$1,000,000 \$153,340,736	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431 \$15,044,330 \$0 \$14,818,775 \$0 \$114,887,802 \$450,000 \$170,778 \$205,734 \$8,432,000 \$496,000 \$957,280 \$155,462,699	\$97,642,673 \$41,097 \$0 \$97,683,770 \$14,401,619 \$43,700 \$15,642,776 \$0 \$120,377,412 \$825,000 \$0 \$344,175 \$8,377,770 \$349,080 \$957,280 \$161,318,812	1,035 5 0
HOUSING (SINGLE FAMILY) Endorsements (Loan Amount) Housing Counseling Grants DHHL Mortgage Insurance (October-May)* Total Single Family Housing PUBLIC AND INDIAN HOUSING Low Rent Public Housing Capital Fund, Incl Replacement Low Rent Public Housing Family Self-Sufficiency Low Rent Public Housing Operating Fund HOPE IV (Total to date: \$135,000) Housing Choice Vouchers Resident Opportunities of Self Sufficiency Section 8 Moderate Rehabilitation/SRO Section 8 Family Self-Sufficiency Native Hawaiian Block Grant NHHBG Training and Technical Assistance Section 184A Native Hawaiian Loan Guarantee Program Total Public and Indian Housing OFFICE OF POLICY DEVELOPMENT & RESEARCH Alaska Native/Native Hawaiian Institutions Assisting	\$271,926,140 \$81,459 \$74,050,949 \$346,058,548 \$15,598,390 \$0 \$13,635,321 \$0 \$112,946,363 \$448,840 \$109,322 \$158,550 \$9,443,950 \$0 \$1,000,000 \$153,340,736	\$64,860,950 \$81,495 \$36,516,986 \$101,459,431 \$15,044,330 \$0 \$14,818,775 \$0 \$114,887,802 \$450,000 \$170,778 \$205,734 \$8,432,000 \$496,000 \$957,280 \$155,462,699	\$97,642,673 \$41,097 \$0 \$97,683,770 \$14,401,619 \$43,700 \$15,642,776 \$0 \$120,377,412 \$825,000 \$0 \$344,175 \$8,377,770 \$349,080 \$957,280 \$161,318,812	1,035 5 0

Honolulu - FY 2006 Continuum of Care Funding (by Grant Program Type)					
Program Funding Grants Grantees					
Shelter Plus Care (SPC)	\$1,414,800	3	2		
SPC Renewal	\$1,326,240	4	2		
Supportive Housing Program (SHP)	\$885,220	2	2		
SHP Renewal	\$3,007,369	18	9		
Totals	\$6,633,629	27	15		

Honolulu - PHA Operations Number of Projects/Units		
Number of PHAs	7	
Number of Low Rent Projects	74	
Number of Low Rent Units	6,113	
Numer of Voucher Units.	14,921	
Totals	21,115	

Honolulu - FY 2006 Homeownership			
	Number of Closings	Number of Active FSS Participants	
Public Housing	0	85	
Section 8	3	584	
Totals	3	669	

Honolulu – FY 2006 Multifamily Production & Subsidized Projects				
	Number of Projects	Number of Units	Mortgage \$	
Production (Firm commitments by category type)				
Health Care - 232	1	288	\$28,626,400	
Mobile Home Parks -207	0	0	\$0	
New Const./ Substantial Rehabilitation	0	0	\$0	
Refinance/ Purchase (223f and 223a7)	1	42	\$3,651,200	
Risk Sharing (HFA/QPE)	0	0	\$0	
Combined Production	2	330	\$32,277,600	
Subsidized Projects Inventory				
Multifamily Subsidized Projects	78	5,744		
Section 202 Projects	29	802		
Combined Subsidized Projects	107	6,546		

Las Vegas Field Office Las Vegas, Nevada

Field Office Director - Kenneth LoBene



Staffing - 2006		
Office	Staff	
Field Policy and Management	4	
Administration (ARD/HR/Contracting)	2	
Community Planning & Development	2	
Housing - Multifamily	6	
Housing - Single Family	2	
Inspector General, Audit	2	
Public and Indian Housing	3	
Total Staff	21	

JURISDICTION: The Las Vegas office serves the Counties of Clark, Lincoln, Nye & Esmerelda. The Major population base is located in Clark County, encompassing the cities of Las Vegas, Henderson, North Las Vegas, Boulder City, Laughlin and Mesquite. The population of this county has doubled every 10 years for the past 70 years. We are on pace for this growth to continue. Growth of this magnitude taxes all municipal resources and brings many challenges.



THE ECONOMY: The valley is growing at over 8000 people per month. It has the largest amount of retail space under construction in the world. Currently there is over 27 Billion dollars of Casino construction underway.

HOUSING: The housing market has remained strong, completing over 37K new homes last year. Affordability is a major concern, with the lack of available land driving prices of new homes up to a record average price of \$310,000.

HOMELESSNESS: Homelessness remains a high priority and a constant source of media attention. All of the available beds are located in the City of Las Vegas with the surrounding communities assisting with funds. This has placed an unreasonable burden on the Cities resources. The municipalities have begun a collaborative effort that has led to significant positive changes. The Southern Nevada Regional Planning Board has put in place a 10-point plan to address the most chronic homeless issues of recidivism and prevention. The city of Las Vegas has adopted a 10-year plan and it will be rolled up into the larger regional strategic plan.

FAITH BASED INITIATIVES: The Las Vegas Office actively participates with the Community Interfaith Council. The Community Interfaith Council is made up of representatives from Federal, City and Faith Based Organizations. Monthly meetings are held to discuss the Faith Based Community's concerns on youth anti-violence programs, graffiti and homelessness. The Council has agreed to keep an active role in the community.

FY 2006 HIGHLIGHTS



Senator Harry Reid – sent a Video Tape to open the Las Vegas ceremonies

Springboard to Action: A major goal during FY2006 was to focus on Workforce Housing in Southern On April 6, 2006, at the Nevada. Green Valley Ranch approximately 225 southern Nevadans attended. A Springboard to Action event which was significant opportunity for leaders across the valley bring to perspectives to the table, engage in a vigorous and meaningful dialogue, and

make a commitment to meeting the challenge. The Field Office Director for Las Vegas, Kenneth J. LoBene was an instrumental partner for this initiative. More details can be found at:

http://www.hud.gov/local/nv/library/archives/features/2006-04-03.cfm

People Tour Housing At Conference In Las Vegas: A highlight of the Western Housing Summit 2006 was the City of Las Vegas Affordable Housing Tour on March 16, 2006. Approximately 60 people took the opportunity to visit Affordable Housing

sites in the Las Vegas community. Especially noteworthy were two sites that visitors throughout the country were able to see during the tour.

The first site they visited was the City Center Apartments in Las Vegas. The project is part of the redevelopment efforts in downtown Las Vegas. City Center Apartments provide a mixed-income, urban Crowd listens at entrance of unique lifestyle for those who want to be in the heart of the



family housing.

city. The development includes 2,000 square feet of commercial retail and services on the ground-flour. HUD HOME funds in the amount of \$485,000 were part of the total project cost of \$3,329,570.



The second site visited was the 100-unit J. David Hoggard Family Community in Las Vegas. It is first of its kind in Las Vegas. The David J. Hoggard Family Community offers, one, two and three bedroom apartment homes for seniors who have custody of their grandchildren and/or greatgrandchildren. Their total household income must be at or below 60 percent of area median income (AMI).

This community offers exceptional amenities: state-of-the-art fitness center, elevator access to the second floor, pre-entertainment lounge with television and DVD player, resident computer center, kiddy pool area, and conference room. HUD HOME and Low Income Housing Trust Funds in the amount of \$7,505,707 was used for this development. The total cost of the project was \$10,386,976.

Valuable PHA Partners: The Director of the Las Vegas Office presented Clark County and Las Vegas Housing Authorities "Most Valuable Partner Awards". Details may be found at: http://www.hud.gov/local/nv/library/archives/features/2005-12-21.cfm

Funding Summary – Las Vegas Field Office					
Program	FY 2004	FY 2005	FY 2005	# Grantees	
COMMUNITY PLANNING AND DEVELOPMENT					
ADDI	\$453,285	\$258,473	\$128,975	3	
Community Development Block Grants	\$16,652,000	\$15,875,368	\$14,411,519	3	
Continuum of Care (incl. Shelter + Care)	\$5,964,776	\$5,385,234	\$4,633,040	8	
Emergency Shelter Grants	\$498,138	\$494,216	\$494,801	2	
HOME Program	\$6,954,292	\$6,592,550	\$6,201,557	3	
HOPWA	\$916,000	\$886,000	\$882,000	1	
Technical Assistance	\$0	\$0	\$0	0	
Youthbuild	\$0	\$0	\$0	0	
Total CPD	\$31,438,491	\$29,491,841	\$26,751,892	20	
FAIR HOUSING AND EQUAL OPPORTUNITY					
Fair Housing Initiatives Program	\$0	\$0	\$0	0	
Fair Housing Assitance Program	\$0	\$0	\$0	0	
Total FHEO	\$0	\$0	\$0	0	
HOUSING (MULTIFAMILY)					
Multifamily Insured - Initial Endorsements	\$13,825,900	\$25,902,200	\$87,958,200		
Multifamily Insured - Risk Sharing	\$659,000	\$0	\$0		
Multifamily Insured - OMHAR	\$2,549,100	\$0	\$0		
Project-Based Assistance - Section 8	\$10,364,633	\$13,546,670	\$15,942,036		
Project-Based Assistance - PRAC	\$76,200	\$78,500	\$85,200		
Service Coordinator	\$30,116	\$0	\$0		
202/811 Capital Advance	\$2,076,000	\$2,501,200	\$3,272,200		
Total Multifamily Housing	\$29,580,949	\$42,028,570	\$107,257,636		
HOUSING (SINGLE FAMILY)				Number	
Endorsements (Loan Amount)	\$1,274,452,014	\$435,017,000	\$246,176,549	2,591	
Housing Counseling Grants	\$189,922	\$272,000	\$189,994	3	
Total Single Family Housing	\$1,274,641,936	\$435,289,000	\$246,366,543	2,594	
PUBLIC AND INDIAN HOUSING					
Low Rent Public Housing Capital Fund, Incl Replacement	\$6,170,039	\$6,632,497	\$6,811,122		
Low Rent Public Housing Family Self-Sufficiency	\$68,548	\$125,866	\$96,068		
Low Rent Public Housing Operating Fund	\$13,617,783	\$14,315,281	\$13,020,934		
Resident Opportunities of Self Sufficiency	\$0	\$0	\$0		
HOPE IV (Total to date: \$1,601,428)	\$0	\$0	\$0		
Housing Choice Vouchers	\$68,188,757	\$65,787,802	\$65,208,776		
Section 8 Moderate Rehabilitation/SRO	\$603,704	\$0	\$0		
Section 8 Family Self-Sufficiency	\$463,464	402,857.00	\$0		
Total Public Housing	\$89,112,295	\$87,264,303	\$85,136,900		
TOTAL HUD FUNDING – Las Vegas Field Office	\$1,424,773,671	\$594,073,714	\$465,512,971		

Las Vegas - FY 2006 Continuum of Care Funding (by Grant Program Type)						
Program Funding Grants Grantees						
Shelter Plus Care (SPC)	\$0	0	0			
SPC Renewal	\$905,556	2	1			
Supportive Housing Program (SHP)	\$2,099,287	4	3			
SHP Renewal	\$1,628,197	5	4			
Totals \$4,633,040 11 8						

Las Vegas - PHA Operations		
Number of Projects/Uni	ts	
Number of PHAs	4	
Number of Low Rent Projects	47	
Number of Low Rent Units	3,114	
Numer of Voucher Units.	8,606	
Totals	11,771	

Las Vegas - FY 2006 Homeownership			
	Number of Closings	Number of Active FSS Participants	
Public Housing	0	0	
Section 8	22	0	
Totals	22	0	

Las Vegas – FY 2006 Multifamily Production & Subsidized Projects					
	Number of Projects		Mortgage \$		
Production (Firm commitments by category typ	pe)				
Health Care - 232	0	0	\$0		
Mobile Home Parks -207	0	0	\$0		
New Const./ Substantial Rehabilitation	1	417	\$41,238,200		
Refinance/ Purchase (223f and 223a7)	3	920	\$46,720,000		
Risk Sharing (HFA/QPE)	0	0	\$0		
Combined Production	4	1,337	\$87,958,200		
Subsidized Projects Inventory					
Multifamily Subsidized Projects	24	2,353			
Section 202 Projects	11	528			
Combined Subsidized Projects	35	2,881			

Los Angeles Field Office Los Angels, California

Field Office Director - Theresa Camiling



Staffing - 2006	
Office	Staff
Field Policy and Management	8
Administration (ARD/HR/Contracting)	2
Community Planning & Development	32
Economic, Marketing and Analysis	1
Fair Housing and Equal Opportunities	8
General Counsel	22
Housing - Multifamily	73
Housing - Single Family	3
Inspector General, Audit	19
Inspector General, Investigations	30
Information Technology	1
Labor Relations	3
Public and Indian Housing	25
Total Staff	227

JURISDICTION: The Los Angeles Field Office is responsible for providing liaison services primarily to the Counties of Los Angeles, Ventura, Santa Barbara, San Luis Obispo, Mono and Inyo. It is responsible for programmatic oversight for counties from Kern through the entire Southern portion of the State. The Los Angeles Field Office serves approximately 11 million customers of diverse ethnic backgrounds. Los Angeles is the second most populous city in the United States with an estimated 2000 population in excess of 3.8 million. It is within the County of Los Angeles County - the most populous county in the nation.



HOUSING: In comparing Los Angeles to other large cities, only 1.8 percent of all homes sold in Los Angeles were affordable to those earning \$56,200, the median household income in Los Angeles.

Per DataQuick a real estate monitoring agency, the median price paid for a Southland home was \$484,000 in September 2006. The median was up 2.3 percent from \$473,000 a year ago. The number of homes sold decrease over 20% from the previous year.

Indicators of market distress are still at a moderate level. Financing with adjustable-rate mortgages is flat. Foreclosure activity is rising but is still below average. Down payment sizes are stable, as are flipping rates and non-owner occupied buying activity,

HOMELESSNESS: As demonstrated by the chart below, the number of beds for the homeless population is significantly lower than the number of homeless persons.

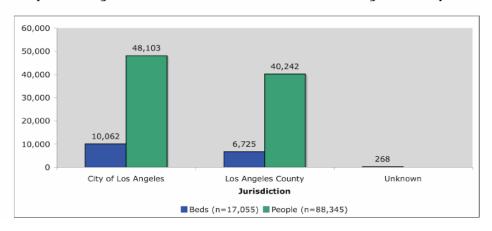


Figure 1: Number of Beds Compared to Number of Homeless Persons in the City of Los Angeles and the Other 88 Jurisdictions in Los Angeles County

FAITH BASED INITIATIVES: The Los Angeles Office of Faith Based initiatives is working with City of Los Angeles on several initiatives. The Deputy Mayor for Community Development and the City's new Director of Community Planning and Development participated in what will be a series of meetings/seminars, etc. at HUD's Initial Faith-Based Technical Assistance Workshop, was held June 29. More than 60 people were in attendance from more than 30 different faith and community-based organizations. There are community-based opportunities existing due to the inner-city void of program information.

FY 2006 HIGHLIGHTS

Outreach for the Faith Based Initiative Meeting at the Islamic Center of Southern California, Los Angeles, CA - May 12, 2006: Representatives from the Los Angeles Field Office (FPM) met with the directors at the Islamic Center of Southern California. As outreach for the Faith Based Initiative, the goal of the meeting was to explore potential partnership and opportunities to develop the services the Islamic Center offers to the Muslim community in Southern California. Although mainly a volunteer organization, the Center maintains ministry targeted to the elderly, the homeless and shut in and those being released from prison. They also run a large school on the grounds, and in 3 other Southern California locations.

Mr. Jihad Turk, the Religious Director, gave a tour of the facility, which is also a mosque, to FPM staff. Representatives from FPM also attended the midday prayer service to learn more about the population that the Center services. Over 600 men, women and children of diverse ages and races attended, coming from all over Los Angeles County. Future discussions are planned to identify areas that HUD can work with the Center.



Kids at the Healthy Home Event

HUD Secretary Jackson Launches "Healthy National **Homes** Healthy Kids" Campaign with TV Celebrity, Iyanla Vanzant, April 19th:

April 19, 2006, Housing and Urban Development Secretary Alphonso Jackson joined Congressman Gary Miller (CA-42nd) and special guest Iyanla Vanzant of NBC's



Left to right: Iyanla Vanzant, Congressman Gary Miller, Secretary Jackson, La Habra Mayor, Steve Simonian

from a variety of health and safety hazards in the home. HUD's new intensive three-year 30-city public awareness campaign, "Healthy Homes For Healthy Kids," included the unveiling of print, radio and television spots in English and Spanish.

Starting Over in La Habra to launch the national campaign

aimed at informing parents about how to protect their kids



Secretary Jackson Meets with Local Faith-Based and Municipal Leaders at Congressperson's Roundtable Discussions, April 19, 2006: The Los Angeles Field Office represented by FPM's was faith-based liaison Congresswoman Juanita Millender-McDonald's two separate roundtable discussion with Secretary Jackson and local religious and government leaders in her District on

Wednesday, April 19th. Both meetings, with selected invitees, were to hear the Secretary discuss the Federal Government's Faith-Based Initiative in addressing ills such as homelessness, affordable housing and other related community issues, as well as the future of the Community Development Block Grant and Section 8 programs.

MultiFamily HUB gets additional staff: The Los Angeles Multifamily Hub was successful in staffing four Upward Mobility Project Manager positions from a pool of applicants who have been working in Program Assistant positions at our location. W. Shuntai Harris and Rosemary Torres have been assigned to Asset Development. Arlene Combs and Ed Richardson are working in Asset Manager. All of them successfully completed their Individual Development Plans as of September 30, 2006 to achieve promotions effective October 1, 2006. The below



photograph captures the group while on a field trip to The East Los Angeles Community Union as part of their Upward Mobility training on June 14, 2006.

Funding Summary – Los Angeles Field Office					
Program	FY 2004	FY 2005	FY 2006	# Grantees	
COMMUNITY PLANNING AND DEVELOPMENT					
ADDI	\$5,749,638	\$1,855,548	\$865,919	9	
Community Development Block Grants	\$211,053,905	\$197,152,492	\$175,956,345	45	
Continuum of Care (incl. Shelter + Care)	\$68,222,730	\$71,405,521	\$0	0	
Emergency Shelter Grants	\$6,084,882	\$6,741,549	\$5,933,653	13	
HOME Program	\$95,198,091	\$89,718,743	\$84,160,127	34	
HOPWA	\$10,476,000	\$2,869,000	\$10,310,000	1	
Technical Assistance	\$800,000	\$975,000	\$0	0	
Youthbuild	\$880,000	\$1,400,000	\$0	0	
Total CPD	\$398,465,246	\$372,117,853	\$277,226,044	102	
FAIR HOUSING AND EQUAL OPPORTUNITY					
Fair Housing Initiatives Program	\$50,000	\$200,000	\$100,000	2	
Fair Housing Assitance Program	\$0	\$0	\$0	0	
Total FHEO	\$50,000	\$200,000	\$100,000	2	
HOUSING (MULTIFAMILY)*					
Multifamily Insured - Initial Endorsements	\$195,000,000	\$210,000,000	\$495,400,000		
Multifamily Insured - Risk Sharing	\$7,500,000	\$10,500,000	\$0		
Multifamily Insured - OMHAR	\$326,000,000	\$343,100,000	\$361,430		
Project-Based Assistance - Section 8	\$1,100,000,000	\$1,262,000,000	\$1,493,794,378		
Project-Based Assistance - PRAC	\$1,350,000,000	\$1,416,000,000	\$444,009,000		
Service Coordinator	\$489,087	\$1,200,000	\$1,050,000		
202/811 Capital Advance	\$26,212,400	\$15,333,700	\$23,273,400		
Total Multifamily Housing	\$3,005,201,487	\$3,258,133,700	\$2,457,888,208		
HOUSING (SINGLE FAMILY)				Number	
Endorsements (Loan Amount)	\$1,744,020,214	\$281,010,000	\$107,595,934	6,216	
Housing Counseling Grants	\$150,000	\$150,000	\$90,324	5	
Total Single Family Housing	\$1,744,170,214	\$281,160,000	\$107,686,258	6,221	
PUBLIC AND INDIAN HOUSING					
Low Rent Public Housing Capital Fund, Incl Replacement	\$35,693,641	\$35,007,985	\$31,234,193		
Low Rent Public Housing Family Self-Sufficiency	\$0	\$0	\$177,117		
Low Rent Public Housing Operating Fund	\$34,929,246	\$33,506,980	\$30,691,274		
HOPE IV (Total to date: \$79,548,806)	\$0	\$0	\$0		
Housing Choice Vouchers	\$1,230,049,446	\$874,011,440	\$844,573,788		
Resident Opportunities of Self Sufficiency	\$1,500,000	\$1,544,482	\$2,491,762		
Section 8 Moderate Rehabilitation/SRO	\$192,570,942	\$231,065,373	\$7,770,685		
Section 8 Family Self-Sufficiency	\$4,222,348	\$2,758,236	\$1,151,559		
Total Public Housing	\$1,498,965,623	\$1,177,894,496	\$918,090,378		
TOTAL HUD FUNDING -Los Angeles Field Office	\$6,646,852,570	\$5,089,506,049	\$3,760,990,888		

^{*}Includes all of Southern California

Los Angeles - FY 2006 Continuum of Care Funding (by Grant Program Type)					
Program Funding Grants Grantees					
Shelter Plus Care (SPC)	\$2,122,920	4	3		
SPC Renewal	\$17,684,004	56	7		
Supportive Housing Program (SHP)	\$0	0	0		
SHP Renewal	al \$45,241,210 239				
Totals \$65,048,134 299 78					

Los Angeles - PHA Operations		
Number of Projects/Units		
Number of PHAs	35	
Number of Low Rent Projects	194	
Number of Low Rent Units	13,773	
Numer of Voucher Units.	99,511	
Totals	113,513	

Los Angeles - FY 2006 Homeownership			
	Number of Closings	Number of Active FSS Participants	
Public Housing	0	65	
Section 8	98	4,258	
Totals	98	4,323	

San Francisco – FY 2006 Multifamily Production & Subsidized Projects				
	Number of Projects	Number of Units	Mortgage \$	
Production (Firm commitments by category type)				
Health Care - 232	3	243	\$15,115,800	
Mobile Home Parks -207	0	0	\$0	
New Const./ Substantial Rehabilitation	1	91	\$7,875,000	
Refinance/ Purchase (223f and 223a7)	12	1,811	\$91,089,100	
Risk Sharing (HFA/QPE)	1	175	\$24,465,000	
Combined Production	17	2,320	\$138,544,900	
Subisdized Projects Inventory				
Multifamily Subsidezed Projects	347	31015		
Section 202 Projects	152	9065		
Combined Subsidized Projects	499	40080		

Phoenix Field Office Phoenix, Arizona

Field Office Director - Rebecca Flanagan



Staffing - 2006		
Office	Staff	
Field Policy and Management	5	
Administration (ARD/HR/Contracting)	2	
Community Planning & Development	3	
Fair Housing and Equal Opportunities	1	
General Counsel	4	
Housing - Multifamily	17	
Housing - Single Family	4	
Inspector General, Audit	5	
Inspector General, Investigations	3	
Information Technology	2	
Public and Indian Housing	9	
SW Office of Native American Progams	30	
Total Staff	85	

JURISDICTION: The jurisdiction of the Phoenix Field Office is comprised of the

Counties of Maricopa, Pinal, Yavapai, Coconino, Gila, Mohave, Navajo, Maricopa County, home to Apache. Phoenix metropolitan area, is the 4th most populous county in the U.S. with a population of 3.2 million and an area of 9222 square miles. More than half of the State of Arizona's population resides in Maricopa County. The remainder of the Phoenix Office's jurisdiction is primarily rural except for the Cities of Flagstaff (61,270) and Prescott (40,225) in Northern



Arizona and Casa Grande (31,315) in Central Arizona. The Phoenix Field Office is also the Regional Office for the Southwest Office of Native American Programs that has jurisdiction over tribes in Arizona, New Mexico, Nevada, and California.

The City of Phoenix is the state capitol of Arizona and covers more than 515 square miles, making it larger than Los Angeles. It has a population of 1.4 million, ranking it the 5th largest city in the country.

Maricopa County is the nation's 4th largest county in terms of population size (3.6 million), and the 14th largest in the continental United States in land area, covering over 9,220 square miles.

LOCAL ISSUES AND PRIORITIES

THE ECONOMY: A March 2006 article in the Arizona Republic, titled "The Grand Canyon--The increasing gap between the haves and have-nots," indicated that Arizona has had the greatest increase of income gap between the wealthy and the poor of any state over the past two decades. The housing affordability gap has been exasperated at the lower income levels where families are often doubling and tripling up in their units. Waiting lists for public housing and Section 8 housing are at an all-time high. On contrast, other components of the area remained strong. Unemployment has remained relatively low around 2% and job growth has been solid in all key sectors

HOUSING: The housing market in 2006 changed dramatically from a severe seller's market to a buyer's market with a large number of investment properties being placed on the market and modest increases in the housing mortgage interest rate. Several areas in Maricopa County reported housing price decreases in the first half of 2006.

Single-family housing sales are down dramatically in the Phoenix area over last year's sales with the increase of interest rates at the beginning of the year and the prices of new homes outreaching the gains in take-home pay. Prices in several of the local jurisdictions have decreased in an effort to move homes that are sitting for sale. Many of the homes that were purchased in the past 2 years were purchased using creative financing, including interest-only and very low initial adjustable rate loans. These loans types have increased the risk of foreclosures in the metropolitan area, which is up 35% for the month of August.

HOMELESSNESS: The Maricopa County continuum of care has been providing low-demand overflow shelter in the summer of 2006 to help stem the number of deaths among homeless due to heat exposure. Central Arizona Shelter Services opened a 300-bed low demand shelter for men in the summer of 2006.

FAITHBASED INITIATIVES: The Phoenix HUD Office continues to promote HUD's Faith and Community Based Initiatives by providing outreach and technical assistance to community and faith based organizations seeking to access HUD programs. During the summer of 2006, the Phoenix HUD office was actively engaged with several faith and community based organizations regarding emergency shelter needs for homeless families and individuals during periods of excessive heat. The Phoenix HUD office has also been working with the State of Arizona's and the City of Phoenix, City Manager, elected officials, human services staff and Faith Based coordinators to share resources and ideas toward addressing community needs.

FY 2006 HIGHLIGHTS

Veterans Assisted in Homeless Veterans Standdown: The Phoenix HUD Office, VA, U.S. Vets, City of Phoenix and numerous other government agencies and community based organizations sponsored the annuals Homeless Veteran's Standdown on October 28-30. Debbie Blevins of SWONAP and Susan Marcel of Single Family were co-coordinators of this year's event. Approximately 350 homeless veterans participated in the event that included shelter, meals, and medical services from the V.A., haircuts, clothing, social services, and housing referrals. All veterans are offered meals, sleeping accommodations, medical & dental assistance, showers and clean clothes, haircuts, voice mail & email services, Social Security & VA services, pet care, and access to the City of Phoenix courts to adjudicate and help clear misdemeanors or citations. Phoenix Field Office Director, Rebecca Flanagan, spoke at the opening event and Phoenix City Councilman Greg Stanton spoke at the closing ceremonies.

McKemy Street Project is Completed:

After several years in the making and after overcoming several obstacles, the McKemy Street Project is complete. Three verv deserving families have purchased these newly constructed homes. The project is the result of the wonderful partnership the City has with Newtown, CDC. With the donation of the land by the City, Newtown was able to construct and resell these properties to low first time homebuyers for income, \$100,000 below their approximately appraised value! In addition, all three families received downpayment and closing





cost assisted through either the City's Community Assisted Mortgage Program or the Section Homeownership 8 Downpayment Assistance Program. programs funded by the HOME Program. Most importantly, these properties will be added to Newtown's Land Trust portfolio, keeping them permanently affordable for Congratulations to generations to come. the City's newest homeowners!

Homeownership for a Section 8 Family: The City of Tempe's partnership with Chicanos Por La Causa, Inc. (CPLC) recently came to fruition with the completion of

this newly constructed single family home. This 4 bedroom, 3 bath home will soon be occupied by a graduate of Section 8's Family Self Sufficiency program. The combination of Community Development Block Grant funds used for the acquisition



and HOME Program funds used for the Section 8 Homeownership Downpayment Assistance program proved to be indispensable in making this home affordable for this hard working family. Congratulations!

Phoenix HUD Office Hosts Annual Open House and Awards Event: On September 21, the Phoenix HUD office hosted annual open house and awards ceremony. Twelve Most Valuable Partner awards were given to outstanding community organizations that furthered HUD initiatives during the past year. More than 100 guests attended the event.

SWONAP Provides Information At The Tribal Housing Summit Workshop: Raphael Mecham, Andrea Dunyon, and Bob Kroll participated as speakers at the Tribal Housing Summit Workshop at the Salt River Indian Community on October 26. SWONAP provided information on the IHBG, ICDBG, and Section 184 programs to an audience of over 100. The workshop was sponsored by the Arizona Department of Housing.

Funding Summary – Phoenix Field Office						
Program	FY 2004	FY 2005	FY 2006	# Grantees		
COMMUNITY PLANNING AND DEVELOPMENT						
ADDI	\$1,142,737	\$651,613	\$325,150	3		
Community Development Block Grants	\$51,938,104	\$49,446,040	\$44,740,030	14		
Continuum of Care (incl. Shelter + Care)	\$22,393,819	\$22,575,622	\$22,576,132	31		
Emergency Shelter Grants	\$1,927,811	\$1,940,353	\$1,942,431	5		
HOME Program	\$22,551,752	\$21,376,458	\$20,237,659	3		
HOPWA	\$1,598,000	\$1,555,000	\$1,606,000	2		
Technical Assistance	\$0	\$0	\$0	0		
Youthbuild	\$700,000	\$400,000	\$700,000	1		
Total CPD	\$102,252,223	\$97,945,086	\$92,127,402	59		
FAIR HOUSING AND EQUAL OPPORTUNITY						
Fair Housing Initiatives Program	\$313,505	\$219,535	219,535	1		
Fair Housing Assitance Program	\$405,515	\$603,774	\$683,236	2		
Total FHEO	\$719,020	\$823,309	\$902,771	3		
HOUSING (MULTIFAMILY)						
Multifamily Insured - Initial Endorsements	\$129,152,400	\$101,452,100	\$119,443,900			
Multifamily Insured - Risk Sharing	\$0	\$0	\$1,557,000			
Multifamily Insured - OMHAR	\$4,289,100	\$1,900,500	\$0			
Project-Based Assistance - Section 8	\$19,265,463	\$26,465,184	\$36,950,844			
Project-Based Assistance - PRAC	\$404,300	\$190,400	\$96,000			
Service Coordinator	\$0	\$0	\$0			
202/811 Capital Advance	\$13,616,900	\$6,462,700	\$2,925,000			
Total Multifamily Housing	\$166,728,163	\$136,470,884	\$160,972,744			
HOUSING (SINGLE FAMILY)				Number		
Endorsements (Loan Amount)	\$3,254,664,814	\$1,189,621,544	\$784,694,373	7,251		
Housing Counseling Grants	\$57,172	\$56,793	\$30,549	6		
Total Single Family Housing	\$3,254,721,986	\$1,189,678,337	\$784,724,922	7,257		
PUBLIC AND INDIAN HOUSING				,		
Low Rent Public Housing Capital Fund, Incl Replacement	\$7,623,207	\$7,063,919	\$6,550,712			
Low Rent Public Housing Family Self-Sufficiency	\$0	\$0	\$0			
Low Rent Public Housing Operating Fund	\$18,153,357	\$11,101,643	\$98,902,470			
HOPE IV (Total to date: \$35,000,000)	\$0	\$0	\$0			
Housing Choice Vouchers	\$95,475,890	\$87,876,874	\$909,141,890			
Resident Opportunities of Self Sufficiency	\$44,139	750,000	\$0			
Section 8 Moderate Rehabilitation/SRO	\$398,918	\$319,461	\$2,722,180			
Section 8 Family Self-Sufficiency	\$470,676	266,572.00	\$0			
Total Public Housing	\$122,166,187	\$107,378,469	\$1,017,317,252			
Indian Community Dev Block Grant (AZ only)	\$13,257,888	\$12,795,000	\$11,824,074			
Indian Housing Block Grant (AZ only)	\$134,442,313	\$129,474,976	\$129,620,109			
Total Indian Housing	\$147,700,201	\$142,269,976	\$141,444,183			
Total Public and Indian Housing	\$269,866,388	\$249,648,445	\$1,158,761,435			
TOTAL HUD FUNDING -Phoenix Field Office	\$3,794,287,780	\$1,674,566,061	\$2,197,489,274			

Phoenix - FY 2006 Continuum of Care Funding (by Grant Program Type)						
Program Funding Grants Grantees						
Shelter Plus Care (SPC)	\$0	0	0			
SPC Renewal	\$5,538,600	4	2			
Supportive Housing Program (SHP)	\$1,637,395	2	2			
SHP Renewal	\$15,400,137	60	27			
Totals \$22,576,132 66 31						

Phoenix - PHA Operations			
Number of Projects/Units			
Number of PHAs	17		
Number of Low Rent Projects	81		
Number of Low Rent Units	4,698		
Numer of Voucher Units.	13,503		
Totals	18,299		

Fresno - FY 2006 Homeownership			
	Number of	Number of	
	Closings	Active FSS	
		Participants	
Public Housing	0	0	
Section 8	35	47	
Totals	35	47	

Phoenix – FY 2006 Multifamily Production & Subsidized Projects				
	Number of Projects	Number of Units	Mortgage \$	
Production (Firm commitments by category type				
Health Care - 232	4	815	\$39,812,100	
Mobile Home Parks -207	0	0	\$0	
New Const./ Substantial Rehabilitation	3	614	\$42,523,400	
Refinance/ Purchase (223f and 223a7)	4	373	\$26,815,000	
Risk Sharing (HFA/QPE)	0	0	\$0	
Combined Production	11	1,802	\$109,150,500	
Subsidized Projects Inventory				
Multifamily Subsidized Projects	77	5,301		
Section 202 Projects	58	2,894		
Combined Subsidized Projects	135	8,195		

Reno Field Office Reno, Nevada

Field Office Director – Tony Ramirez



Staffing - 2006		
Office	Staff	
Field Policy and Management	6	
Housing - Single Family	1	
Total Staff	7	

JURISDICTION: The Reno HUD Office serves fourteen of Nevada's seventeen counties, and includes the Reno Metropolitan Statistical Area (MSA), and the state capital, Carson City. The service area of the Reno Office encompasses over 82,900 square miles (an area greater than all New England states combined) with a population of approximately 595,000 persons. The largest racial/ethnic minority group in the Reno Service Area



(RSA) is Hispanic/Latino, which averages approximately 14.9 percent of the service area population. The RSA contains three HUD Community Development Block Grant Entitlement communities, city of Reno, city of Sparks and city/county of Carson City.

Despite the appearance of abundant land, the RSA consists of approximately 87% public land owned by the federal government and administered by various federal agencies. The Bureau of Land Management and the U.S. Forest Service manage the majority of these federal lands. Other lands are administered or managed by the Department of Defense, the National Park Service, and the U.S. Fish and Wildlife Service. The lack of developable private land is an issue of great importance to many Nevada communities as they try to address housing and economic development needs.

The Reno Office's service area is a dichotomy of rural /frontier counties verses urban centers. Over 84% of the RSA population lives in the six western counties of the state: Carson City, Churchill, Douglas, Lyon, Storey and Washoe. The Reno MSA, with its population of approximately 390,000 is the commercial and cultural center of northwestern Nevada.

The north, central and eastern Nevada counties with an average density of 2.1 persons per square mile is one the least densely populated areas in the contiguous 48 states. The RSA also includes three major Native American Tribes; the Paiute, Shoshone, and Washoe scattered on 22 Native American reservations/colonies. Rural communities are heavily dependent on public lands for their existence with major industries including mining, agriculture and government.

LOCAL ISSUES AND PRIORITIES

THE ECONOMY: Greater Washoe County's jobless rate dropped a full half-point from July to September to a region-wide low of 3.7 percent as the region continued to create hundreds of new retail and professional/business services jobs. As of August 2006, job growth in Reno/Sparks was at 4.4 percent, more than three times the national clip. Personal income also rose 6.3 percent in Reno-Sparks in 2005, which is above the 5 percent nationwide rate. Unemployment shrank elsewhere, too, including seven-tenths of a point drops over the period in Carson City to 4.4 percent and Douglas County to 4.2 percent.

HOUSING: Higher interest rates coupled with a major decrease in building permits, which are down 45.4% in Washoe County from September 2005, have accelerated the market slowdown. The number of sales in Washoe County dropped 38 percent, to 1,063, during the three-month period compared with the third quarter of 2005.

Despite the decline in housing prices, there is still a significant gap between the area's median home price and the area's median household income. The latest data indicates that there is still an affordability gap of approximately \$39,000 between what the household earning the areas' median income can afford and the current median price of an existing home in Washoe County.

Foreclosure rates in Nevada have increased in 2006. Currently Nevada holds second place, just behind Colorado, reporting one new foreclosure for every 156 households or 2.3 times the national average.

Issues facing the rural counties include: lack of affordable housing for incoming workers, and aging senior citizens, lack of developable land and increasing cost of infrastructure required to keep pace with anticipated growth.

HOMELESSNESS: The cities of Reno and Sparks and Washoe County recently approved the joint 10 Year Plan to End Homelessness. The plan calls for the development of permanent supportive housing and several initiatives to provide housing, supportive services, and homeless prevention services. Douglas County, Carson City, and Churchill County have recently approved 10 Year Plans to End Homelessness in rural Nevada.

FAITH BASED INITIATIVES: Reno Field Office and CPD staff continue to provide technical assistance to local Faith Based Organizations that seek CHDO status. The Reno Faith Based Liaison is working with local nonprofit agencies and Churches to access grants from both public and private sector sources. FPM is working with CPD

to develop a capacity building training module directed to community based and faith-based organizations.

FY 2006 HIGHLIGHTS

Reno HUD Office Annual Congressional Briefing: The city of Reno hosted the 2006 HUD Congressional Briefing at the McKinley Arts Center on September 15. The Reno Field Office coordinated the briefing with its Northern Nevada HUD partners. Representatives from various state and local agencies gave presentations on how they have utilized HUD programs during the past year, which highlighted HUD assisted activities as well as issues effecting delivery of HUD programs. HUD field office staff will also provided an FHA update and a briefing on Fair Housing issues and initiatives

FHA Update and Realtor Training: The Reno Office co-sponsored a free FHA lenders training with the Nevada Mortgage Bankers Association, and the Santa Ana HOC at the Atlantis Hotel on June 7 - 8, 2006. More than 100 lenders, brokers, realtors, appraisers, housing counselors and other mortgage professionals attended the training event titled "FHA Update 2006". Janet

LeVesque, FPM Specialist coordinated training agenda with Trainers from the SAHOC and the State of Nevada Real Estate Division to ensure state approval for 6 hours of General Education Credits. The training was very well received with participants requesting additional training on FHA products.



Lorraine Griscavage-Frisbee, Single Family Program Specialist presents material during the FHA Update / Realtor Training at the Reno/Sparks Association of Realtors.

Out-stationed Single-Family staff, Lorelei Keltie and Lorraine Griscavage-Frisbee also provided a three-hour training session to members of the Reno/Sparks Association of Realtor on June 8th at the Association's Training facility.

Northern Nevada Faith-based Services Roundtable:

On April 18, 2006, Reno Field Office Director, Tony Ramirez participated in the Faith-based Community Services Forum sponsored by U.S. Senator Harry Reid (D) NV at the University of Nevada Reno. Over 240 participants from the Northern Nevada Faith-based Community attended. Ramirez presented on HUD FB Initiatives including the success of FB organizations participating the HUD Section 202 & 811 Special Needs Housing Programs in other parts of the country.



U.S. Senator Harry Reid (D)

NV presents opening

remarks at the Northern

Nevada Faith-based

Community Summit.

Accessibility and 504 Compliance Training: In conjunction with FHEO trainers from San Francisco, FPM staff facilitated two training seminars in Carson City on March 31, 2006. The main sponsor/beneficiary of the training seminars was the Nevada Rural Housing Authority. Forty-three participants attended the free seminars, which focused on basic fair housing law and compliance and 504 design and construction compliance.

Funding Summary – Reno Field Office					
Program	FY 2004	FY 2005	FY 2006	# Grantees	
COMMUNITY PLANNING AND DEVELOPMENT					
ADDI	\$196,683	\$112,154	\$55,963	3	
Community Development Block Grants	\$6,865,684	\$6,539,719	\$5,920,046	4	
Continuum of Care (incl. Shelter + Care)	\$2,880,502	\$1,962,742	\$1,975,846	8	
Emergency Shelter Grants	\$363,602	\$365,926	\$367,354	2	
HOME Program	\$5,390,652	\$5,294,769	\$5,164,030	3	
HOPWA	\$238,000	\$219,000	\$219,000	1	
Technical Assistance	\$0	\$0	\$0	0	
Youthbuild	\$0	\$0	\$0	0	
Total CPD	\$15,935,123	\$14,494,310	\$13,702,239	21	
FAIR HOUSING AND EQUAL OPPORTUNITY					
Fair Housing Initiatives Program	\$218,462	\$203,629	\$203,629	1	
Fair Housing Assitance Program	\$0	\$0	\$0	0	
Total FHEO	\$218,462	\$203,629	\$203,629	1	
HOUSING (MULTIFAMILY)					
Multifamily Insured - Initial Endorsements	\$6,426,200	\$0	\$3,820,000		
Multifamily Insured - Risk Sharing	\$0	\$0	\$0		
Multifamily Insured - OMHAR	\$0	\$0	\$0		
Project-Based Assistance - Section 8	\$3,966,831	\$6,047,983	\$8,076,528		
Project-Based Assistance - PRAC	\$0	\$0	\$213,000		
Service Coordinator	\$211,721	\$0	\$0		
202/811 Capital Advance	\$0	\$0	\$7,493,100		
Total Multifamily Housing	\$10,604,752	\$6,047,983	\$19,602,628		
HOUSING (SINGLE FAMILY)				Number	
Endorsements (Loan Amount)	\$283,755,283	\$156,746,000	\$179,599,422	1,405	
Housing Counseling Grants	\$38,000	\$38,000	\$38,000	3	
Total Single Family Housing	\$283,793,283	\$156,784,000	\$179,637,422	1,408	
PUBLIC AND INDIAN HOUSING					
Low Rent Public Housing Capital Fund, Incl Replacement	\$1,124,274	\$1,108,099	\$971,979		
Low Rent Public Housing Family Self-Sufficiency	\$25,068	\$25,301	\$25,820		
Low Rent Public Housing Operating Fund	\$1,382,573	\$1,576,861	\$1,478,394		
HOPE IV (Total to date:)	\$0	\$0	\$0		
Housing Choice Vouchers	\$22,627,222	\$13,659,857	\$22,671,453		
Resident Opportunities of Self Sufficiency	\$0	\$600,000	\$0		
Section 8 Moderate Rehabilitation/SRO	\$1,638,943	\$1,361,599	\$939,399		
Section 8 Family Self-Sufficiency	\$41,757	\$42,175	\$0		
Total Public Housing	\$26,839,837	\$18,373,892	\$26,087,045		
TOTAL HUD FUNDING – Reno Field Office	\$337,391,457	\$195,903,814	\$239,232,963		

Reno - FY 2006 Continuum of Care Funding (by Grant Program Type)					
Program Funding Grants Grantees					
Shelter Plus Care (SPC)	\$481,860	2	2		
SPC Renewal	\$655,596	2	2		
Supportive Housing Program (SHP)	\$0	0	0		
SHP Renewal	\$838,390	6	4		
Totals	\$1,975,846	10	8		

Reno - PHA Operations	
Number of Projects/Units	
Number of PHAs	2
Number of Low Rent Projects	8
Number of Low Rent Units	764
Numer of Voucher Units.	3,965
Totals	4,739

Reno - FY 2006 Homeownership			
	Number of Closings	Number of Active FSS Participants	
Public Housing	0	0	
Section 8	8	0	
Totals	8	0	

Reno – FY 2006 Multifamily Production & Subsidized Projects				
	Number of Projects	Number of Units	Mortgage \$	
Production (Firm commitments by category type)				
Health Care - 232	0	0	\$0	
Mobile Home Parks -207	0	0	\$0	
New Const./ Substantial Rehabilitation	0	0	\$0	
Refinance/ Purchase (223f and 223a7)	1	100	\$3,820,000	
Risk Sharing (HFA/QPE)	0	0	\$0	
Combined Production	1	100	\$3,820,000	
Subsidized Projects Inventory				
Multifamily Subsidized Projects	20	1,519		
Section 202 Projects	5	299		
Combined Subsidized Projects	25	1,818		

Sacramento Field Office Sacramento, California

Field Office Director – Cynthia Abbott



Staffing - 2006	
Office	Staff
Field Policy and Management	3
Administration (ARD/HR/Contracting)	1
Fair Housing and Equal Opportunities	1
General Counsel	1
Housing - Multifamily	8
Housing - Single Family	3
Inspector General, Investigations	2
Public and Indian Housing	2
Total Staff	21

JURISDICTION: The jurisdiction of the HUD Sacramento, California Field Office extends to 23 counties and 75 cities with an area of 47,122 square miles, approximately the size of New York State, and a population of more than 3.7 million Sacramento County has the



largest population within the jurisdiction with 1,363,482 and is the eighth largest county in California, 29th in the nation. Two of the counties in the jurisdiction can be described as urban and the other 21 as rural. The City of Sacramento is the seventh largest city in the State of California and 37th in the nation. Because of the large geographic size and the differences in county demographics, there are several varying economic climates and community needs within the field office jurisdiction.

LOCAL ISSUES AND PRIORITIES

HOMELESSNESS: As HUD continues its efforts to end the tragedy of chronic homelessness in our country, homeless continuum of care communities within the HUD Sacramento jurisdiction are adding their locally driven solutions to the effort. Recently, the Sacramento County Board of Supervisors and Sacramento City Council voted unanimously to adopt their Ten-Year Plan to End Chronic Homelessness, and they are readying themselves for the implementation phase of that plan. The State of California is in the midst of developing a statewide Ten-Year Plan; the Sacramento Field Office Director sits on the State's plan review committee.

FAITH BASED INITIATIVES: Faith-based and community organizations are key stakeholders in existing and emerging homeless continuum of care collaborations throughout the HUD Sacramento jurisdiction. In collaboration with the HUD Fresno Field Office, HUD San Francisco Community and Planning Development as well as continuum of care coordinators and a homeless technical assistance provider, HUD Sacramento participates in the coordination and delivery of quarterly events for the Northern California and Central Valley Homeless Roundtable. The goal of the Homeless Roundtables is to increase the skill, knowledge and ability of homeless continuum of care collaborations to prevent and end homelessness in their communities.

FY 2006 HIGHLIGHTS

Quarterly Northern California Homeless Roundtable: The Ninth Northern California Homeless Roundtable was hosted by the San Joaquin County Continuum of Care (CoC) Collaborative on July 27 in Stockton. Field Office Director Cynthia L. Abbott assisted in the development of the daylong meeting and represented the department at the meeting. Over 50 CoC stakeholders attending the Roundtable heard presentations about the San Joaquin CoC, Homeless Management Information System and the State of California's draft strategies to End Chronic Homelessness. In addition, Karna Wong, HUD San Francisco Community Development Representative, made a presentation about upcoming HUD-sponsored training opportunities, focus groups and the status of the CDBG program.



Homeless Coordinator Eduardo Cabrera joins Sacramento Mayor Heather Fargo County Supervisor Roger Dickinson .

Sacramento City-County Effort Creates 10-Year Plan To End Chronic Homelessness: A collaborative effort of public and private sector leaders led by Sacramento Mayor Heather Fargo and County Supervisor Roger Dickinson has created a joint city/county Ten Year Plan to End Chronic Homelessness. Resolutions to approve the plan were unanimously adopted by the Sacramento City Council and County Board of

Roger Dickinson. Supervisors on September 26. Cynthia L Abbott, Field Office Director, represented the Department at the Council and Board presentations in support of the adoption.

Rural Homelessness – Workshop at National Alliance to End Homelessness (NAEH) Conference: Cynthia L. Abbott, Sacramento Field Office Director, served as a workshop panelist at the National Alliance to End Homelessness Homeless Family conference regarding HUD's experience working with rural homeless continuums in Northern California. Ms. Abbott described the benefits rural homeless continuums have realized by utilizing the State of California's Housing and Community Development planning and technical assistance grant opportunity using HUD's Community Development and Block Grant resources.

Central Valley Homeless Roundtable Includes 50 Continuum of Care: The Seventh Northern/Central Valley Homeless Roundtable convened in the City of Redding. Over 50 homeless continuum of care stakeholders learned about the City of Redding & Shasta County Homeless continuum, participated in targeted networking small group sessions regarding HMIS and Hurricane Katrina response, learned about best practice protocols in order to work with the media and learned about the State of California's Mental Health Services Act which funds county housing and supportive service activities for mentally ill individuals and families including those that are homeless. Steve Sachs, Director, CPD/San Francisco, talked about the HUD FY 2006 budget and encouraged the continuums to increase the services that help homeless individuals and families access mainstream benefits so that they can achieve self-sufficiency and sustain it. Cynthia Abbott, Field Office Director, HUD FPM/Sacramento facilitated the Homeless Roundtable's Planning Committee and participated in the roundtable.

Workshop on Fair Housing Landlord/Tenant Laws in Transitional Housing: On July 27, Legal Services of Northern California (LSNC), the Sacramento Field Office and the Northern California Homeless Roundtable sponsored a free workshop in Stockton for transitional housing providers on "Fair Housing Landlord/Tenant Laws in Transitional Housing." Over two dozen providers participated in the training facilitated by Sacramento Field Office Director, Cynthia L. Abbott, with presentations also made by LSNC staff. LSNC is a HUD funded Fair Housing Initiatives Program recipient providing education and outreach through the HUD Sacramento jurisdiction.

Ending Homelessness in Placer County: On April 13, Cynthia L. Abbott, Field Office Director, represented the department at the Placer Consortium on Homelessness and Affordable Housing's planning session to prioritize strategies to prevent homelessness. Over sixty faith, community-based, and local government representatives worked together to identify their top three prevention strategies for the next year: 1) discharge planning, 2) targeted programs for at-risk youth and 3) to build the capacity of nonprofits to build affordable housing. Cynthia encouraged the Consortium in their efforts and distributed over fifty copies of the PD&R report, "Strategies for Ending Chronic Homelessness."

2006 Fair Housing Workshop: On April 20, 2006, Cynthia L. Abbott, Field Office Director, facilitated the annual Fair Housing Workshop for rental property owners, managers and other housing providers in the greater Redding community. Over 100 participants attended the day-long workshop hosted by the Shasta Fair Housing Alliance. The workshop opened with a screening of a fair housing video, "Opening Doors in Rural Communities." The workshop topics included a fair housing

overview, disability discrimination and reasonable accommodations and discrimination and families with children. Will McClure, an FHEO Program Specialist from HUD San Francisco, was a presenter at the workshop.

Funding Summary – Sacramento Field Office					
Program	FY 2004	FY 2005	FY 2006	# Grantees	
COMMUNITY PLANNING AND DEVELOPMENT					
ADDI	\$3,604,315	\$2,227,892	\$185,796	4	
Community Development Block Grants	\$80,786,756	\$76,152,318	\$26,355,105	15	
Continuum of Care (incl. Shelter + Care)	\$18,360,853	\$19,433,595	\$18,818,445	24	
Emergency Shelter Grants	\$7,587,456	\$7,627,147	\$884,111	4	
HOME Program	\$76,790,871	\$73,556,422	\$12,631,854	7	
HOPWA	\$3,886,000	\$3,664,000	\$786,000	1	
Technical Assistance	\$0	\$0	\$0	0	
Youthbuild	\$400,000	\$800,000	\$760,000	2	
Total CPD	\$191,416,251	\$183,461,374	\$60,421,311	57	
FAIR HOUSING AND EQUAL OPPORTUNITY					
Fair Housing Initiatives Program	\$0	\$100,000	\$0	0	
Fair Housing Assitance Program (state-wide)	\$0	\$0	\$0	0	
Total FHEO	\$0	\$100,000	\$0	0	
HOUSING (MULTIFAMILY)					
Multifamily Insured - Initial Endorsements	\$24,586,200	\$35,463,700	\$17,516,300		
Multifamily Insured - Risk Sharing	\$0	\$630,000	\$0		
Multifamily Insured - OMHAR	\$0	\$0	\$0		
Project-Based Assistance - Section 8	\$30,934,065	\$47,236,116	\$55,034,844		
Project-Based Assistance - PRAC	\$286,900	\$147,700	\$299,500		
Service Coordinator	\$0	\$0	\$0		
202/811 Capital Advance	\$8,826,500	\$4,608,200	\$9,380,400		
Total Multifamily Housing	\$64,633,665	\$88,085,716	\$82,231,044		
HOUSING (SINGLE FAMILY)				Number	
Endorsements (Loan Amount)	\$894,083,784	\$182,103,000	\$124,260,688	4,244	
Housing Counseling Grants	\$748,509	\$137,000	\$98,678	3	
Total Single Family Housing	\$894,832,293	\$182,240,000	\$124,359,366	4,247	
PUBLIC AND INDIAN HOUSING					
Low Rent Public Housing Capital Fund, Incl Replacement	\$11,244,860	\$10,924,897	\$9,818,388		
Low Rent Public Housing Family Self-Sufficiency	\$4,632	\$155,844	\$160,518		
Low Rent Public Housing Operating Fund	\$12,479,838	\$11,953,624	\$11,903,060		
HOPE IV (Total to date: \$50,000)	\$0	\$0	\$0		
Housing Choice Vouchers	\$172,295,013	\$168,550,325	\$171,986,448		
Resident Opportunities of Self Sufficiency	\$0	\$0	\$0		
Section 8 Moderate Rehabilitation/SRO	\$261,700	\$312,749	\$313,795		
Section 8 Family Self-Sufficiency	\$561,722	419,390.00	\$0		
Total Public Housing	\$196,847,765	\$192,316,829	\$194,182,209		
TOTAL HUD FUNDING -Sacramento Field Office	\$1,347,729,974	\$646,203,919	\$461,193,930		

Sacramento - FY 2006 Continuum of Care Funding (by Grant Program Type)				
Program Funding Grants Grantees				
Shelter Plus Care (SPC)	\$0	0	0	
SPC Renewal	\$5,548,992	6	4	
Supportive Housing Program (SHP)	\$1,602,314	6	5	
SHP Renewal	\$11,667,139	41	15	
Totals	\$18,818,445	53	24	

Sacramento - PHA Operations	
Number of Projects/Units	
Number of PHAs	17
Number of Low Rent Projects	96
Number of Low Rent Units	5,323
Numer of Voucher Units.	25,734
Totals	31,170

Sacramento - FY 2006 Homeownership			
	Number of Closings	Number of Active FSS Participants	
Public Housing	0	0	
Section 8	82	0	
Totals	82	0	

Sacramento – FY 2006 Multifamily Production & Subsidized Projects				
	Number of Projects	Number of Units	Mortgage \$	
Production (Firm commitments by category type)				
Health Care - 232	2	198	\$9,875,900	
Mobile Home Parks -207	1	157	\$3,800,000	
New Const./ Substantial Rehabilitation	1	157	\$3,800,000	
Refinance/ Purchase (223f and 223a7)	5	315	\$12,015,400	
Risk Sharing (HFA/QPE)	0	0	\$0	
Combined Production	9	827	\$29,491,300	
Subsidized Projects Inventory				
Multifamily Subsidized Projects	154	10,769		
Section 202 Projects	53	2,506		
Combined Subsidized Projects	207	13,275		

San Diego Field Office San Diego, California

Field Office Director – Frank Riley



Staffing - 2006	
Office	Staff
Field Policy and Management	3
Administration (ARD/HR/Contracting)	1
Housing - Multifamily	3
Housing - Single Family	1
Total Staff	8

JURISDICTION: The San Diego HUD office serves San Diego and The San Diego Imperial Counties. County population of approximately three million people resides eighteen cities, the unincorporated numerous area, and communities. San Diego County's population is greater than that of 19 states. The City of San Diego is the eighth largest in the country. The County of San Diego is the third most populous of California's 58



counties. Imperial County is the poorest county in California -- 32% live below the poverty line. In January 2006, it had a population of approximately 166,600. There are thirteen Entitlement Communities, eight Public Housing Authorities, administering some 27,000 Section 8 vouchers and over 2,300 public housing units and a large Multifamily portfolio, with close to 10,000 project-based Section 8 units. The San Diego HUD Office does not have any on-site program centers. It depends on programs generated in other offices, principally Los Angeles, Santa Ana, and San Francisco.

LOCAL ISSUES AND PRIORITIES

HOUSING: The housing crisis is particularly acute in San Diego County. Construction is not keeping up with demand, home prices are skyrocketing, and rental rates are climbing. In recent years, the costs of buying and renting homes have increased dramatically, and vacancy rates are at record lows. Only 21.6% of homes being sold in San Diego region are affordable to a family of four earning the median income. In September 2006, the San Diego Union-Tribune reported that the median price of resale homes in San Diego County was \$545,000 (Data Quick Information Systems). The California Association of Realtors reported, in October 2006, that the median home price in the San Diego Region is \$593,910, a figure slightly lower than in 2005. Home prices in San Diego are as unaffordable as those in San Francisco. To afford the average rent for a two-bedroom apartment in the region (\$1,200), a worker would need to earn about \$43,000 a year. The rental vacancy rate is less than two percent.

The affordable housing crisis affects the number of FHA loans, particularly to First-time homebuyers and minorities in the San Diego market, which is served by the Santa Ana HOC. The current FHA loan limits (\$362,790 in San Diego County and \$208,950 in Imperial County) are too low in relation to the high cost of housing in the San Diego market. Consequently, many who would otherwise qualify for an FHA loan are not able to take advantage on them, some even being driven to the sub-prime market. HECM loans make up the majority of FHA endorsements.

HOMELESSNESS: The number of homeless in the area is a significant issue. There are three Continuums of Care providing services: the City and County of San Diego Conti9niuum and the Imperial Valley Task Force on the Homeless. The City and County have developed a Regional Ten year Plan to End Chronic Homelessness and one is being developed in Imperial County.

FY 2006 HIGHLIGHTS



Newly Formed San Diego Housing Opportunities Collaborative Celebrated Partnerships To Support Homeownership In San Diego Region: On September 12, 2006, HUD approved housing counseling agencies, fair housing agencies, and other faith based and community based organizations joined city representatives and other housing agencies to celebrate the formation of the San Diego Housing Opportunities Collaborative.

Officers and Committee Chairpersons of the Collaborative spoke about the history of the organization to support homeownership, its goal to provide an informational clearinghouse for first time homebuyer programs and down payment assistance, and its work to work with area law enforcement to curb predatory lending and unfair practices. San Diego FPM staff and Single Family Program Support staff assisted in the facilitation of the meeting that included presentations from Susan

Baldwin, San Diego Association of Governments Regional Planner, and from Kristin Johnsen, HUD Housing Program Officer. Myrna Pascual, HUD Operations Specialist, presented how the Collaborative started and introduced the speakers.

Homeownership Fair In San Diego East County Catered To First Time Homebuyers: On June 12, 2006, HUD joined El Cajon Community Development Corporation and the City of El Cajon in workshops presented on first time homebuyer programs, well as budgeting, credit, and preventing foreclosures. Over 300 persons attended this fair that included a special tour of available affordable housing units in the City of El Cajon. Lucila Knutson, Single



Family Housing Specialist, and Sonia Martin, FPM, assisted in providing home buyer information at the HUD booth. Myrna Pascual, Field Operations Specialist, joined Springboard Consumer Credit Management, in presenting two workshops on budgeting, credit management, and looking for a home. Many local Realtors, lenders and realty companies participated in this fair that celebrated National Homeownership Month.



Energy Efficiency Workshop Focused On Multifamily Owners And Managers: On September 22, 2006, Myrna Pascual, Operations Specialist, assisted Michael Freedberg, co-chair of HUD's Energy Task Force and Wayne Waite, HUD Energy providing Representative, in energy efficiency training to San Diego Association of HUD Management Agents. The topics included HUD's Energy Action Plan, Energy Star Bulk Purchasing, and energy efficiency resource programs available to affordable housing properties. Over 45 property

management and operations officials attended the workshop. San Diego HUD Multifamily project managers Victor Grigorian, Rogelio Ibarra and Lourdes Cruz also attended the event.

Funding Summary – San Diego Field Office						
Program	FY 2004	FY 2005	FY 2006	# Grantees		
COMMUNITY PLANNING AND DEVELOPMENT						
ADDI	\$1,734,430	\$502,710	\$250,849	4		
Community Development Block Grants	\$36,454,000	\$34,515,716	\$32,830,777	14		
Continuum of Care (incl. Shelter + Care)	\$13,961,218	\$12,673,106	\$0	0		
Emergency Shelter Grants	\$1,065,889	\$1,044,238	\$1,039,871	4		
HOME Program	\$17,862,553	\$16,875,613	\$16,545,054	7		
HOPWA	\$2,683,000	\$2,527,000	\$2,549,000	1		
Technical Assistance	\$0	\$0	\$0	0		
Youthbuild	\$700,000	\$0	\$0	0		
Total CPD	\$74,461,090	\$68,138,383	\$53,215,551	30		
FAIR HOUSING AND EQUAL OPPORTUNITY						
Fair Housing Initiatives Program	\$0	\$0	0			
Fair Housing Assitance Program	\$0	\$0	\$0			
Total FHEO	\$0	\$0	\$0	0		
HOUSING (MULTIFAMILY)						
Multifamily Insured - Initial Endorsements	\$8,500,000	\$8,600,000				
Multifamily Insured - Risk Sharing	\$960,000,000	\$969,000,000				
Multifamily Insured - OMHAR	\$10,250,000	\$10,500,000				
Project-Based Assistance - Section 8	\$0	\$0				
Project-Based Assistance - PRAC	\$89,000,000	\$94,000,000				
Service Coordinator	\$420,784	\$670,000				
202/811 Capital Advance	\$1,893,400	\$9,981,800				
Total Multifamily Housing	\$1,070,064,184	\$1,092,751,800	\$0			
HOUSING (SINGLE FAMILY) *				Number		
Endorsements (Loan Amount)	\$390,132,214	\$90,701,000	53,758,752	2,018		
Housing Counseling Grants	\$185,726	\$152,000	\$113,840	4		
Total Single Family Housing	\$390,317,940	\$90,853,000	\$53,872,592			
PUBLIC AND INDIAN HOUSING						
Low Rent Public Housing Capital Fund, Incl Replacement	\$4,299,015	\$3,837,828	\$3,395,559			
Low Rent Public Housing Family Self-Sufficiency	\$0	\$0	\$130,000			
Low Rent Public Housing Operating Fund	\$4,471,567	\$4,359,625	\$2,781,951			
HOPE IV (Total to date: \$0)	\$0	\$0	\$0			
Housing Choice Vouchers	\$306,461,308	\$260,852,004	\$238,145,405			
Resident Opportunities of Self Sufficiency	\$600,000	\$513,000	\$350,000			
Section 8 Moderate Rehabilitation/SRO	\$28,480,625	\$27,942,689	\$1,195,305			
Section 8 Family Self-Sufficiency	\$497,771	\$169,791	\$576,614			
Total Public Housing	\$344,810,286	\$297,674,937	\$246,574,834			
TOTAL HUD FUNDING –San Diego Field Office	\$1,879,653,500	\$1,549,418,120	\$353,662,977			

^{*} Multifamily data not available for FY 2006.

San Diego - FY 2006 Continuum of Care Funding (by Grant Program Type)						
Program Funding Grants Grantees						
Shelter Plus Care (SPC)	\$655,380	1	1			
SPC Renewal	\$1,875,492	8	2			
Supportive Housing Program (SHP)	\$2,262,611	4	4			
SHP Renewal	\$8,409,550					
Totals \$13,203,033 35 1						

San Diego - PHA Operations		
Number of Projects/Units		
Number of PHAs	8	
Number of Low Rent Projects	74	
Number of Low Rent Units	2,301	
Number of Voucher Units.	27,913	
Totals	30,296	

Fresno - FY 2006 Homeownership				
	Number of	Number of		
	Closings	Active FSS		
		Participants		
Public Housing	0	12		
Section 8	30	653		
Totals	30	665		

Santa Ana Field Office Santa Ana, California

Field Office Director – Ray Brewer



Staffing - 2006	
Office	Staff
Field Policy and Management	3
Administration (ARD/HR/Contracting)	2
Fair Housing and Equal Opportunities	5
Housing - Single Family	109
Total Staff	119

JURISDICTION: The Santa Ana Field services Orange, Riverside and San Bernardino Counties.

Orange County is situated immediately south of Los Angeles There are currently forty-five (45) cities within the county. several which have recently incorporated. Population estimates as of FY 2001 reflects a total of 2.9 million.



Riverside County extends from Orange and Los Angeles Counties to the California/Arizona State line. Riverside County's Consolidated Plan serves 16 cities. Population estimates as of FY 2001 reflects a total of 1.8 million,

San Bernardino County is located approximately 60 miles inland from the Pacific Ocean and extends to Arizona and Nevada. Covering 20,000 square miles, San Bernardino County has the largest land area of any county in the continental United States, larger that the states of Rhode Island, Delaware, Massachusetts, New Jersey, Maryland, Hawaii, Connecticut, New Hampshire and Vermont. The County consists of three geographically distinct areas – the Inland Valley, the San Gabriel/San Bernardino Mountains and the Mojave Desert. Population estimates as of FY 2001 reflects a total of 1.9 million.

LOCAL ISSUES AND PRIORITIES

HOUSING: The median price for resale single-family homes in Orange County fell 0.7% to \$680,000, a year-over-year gain of 0.7The median price for condos dropped 4.3% to \$440,000, a year-over-year loss of 3.3%. The median price for new homes rose 3.7% from the month before to &763,000, up 14.2% compared to last September. Single-family home sales dropped 15.5% from August, off 31% year-over-year. Condo sales fell 16.9%, off 41.8% year-over-year.

Second quarter 2006 data showed Inland Empire (Riverside and San Bernardino Counties) median existing homes prices at record levels. San Bernardino County's was up 16.1% to \$360,000. Riverside County's homes gained 10.5% to \$409,000. Median new home prices were also at record highs in second quarter 2006, up 15.4% in San Bernardino County to \$386,500 and 6.4% in Riverside County to \$439,500.

Orange County region topped all markets in the West for the costliest average monthly rents at \$1,510. That was a 6.8% jump from the same period a year earlier. Occupancy rose 0.5 of a percentage point to 95.9%, which was above average for states west of the Mississippi River. Not far behind was the Inland Empire that saw rents grow 5.7% to \$1,414 compared with the same period a year earlier.

HOMELESSNESS: The Orange County homeless population consists of working families and individuals. Many live in cars, parks, under bridges, motels and in homeless shelters trying to maintain their dignity while they struggle to survive. As a result most homeless remain hidden. Nearly 65% of the homeless in Orange County have jobs, indicating that having a job does not guarantee the ability to afford housing. A growing number of families live in motels because they cannot afford the high upfront costs to rent an apartment (first and last month's rent and/or security deposit). As a result, many hard-working individuals and families have been priced out of the housing market and into homelessness.

In Riverside County there are nearly 5,000 (4,785) homeless adults and children who either live on the streets or in emergency shelters and other temporary housing facilities on any given day in the County.

San Bernardino County conducted a survey of its homeless population. Nearly one-third of survey respondents (28%) indicated that unemployment was the primary cause of their homelessness, and even more respondents (61%) indicated that unemployment was a contributing factor in their homelessness. In addition, nearly one-fifth of respondents (18%) reported that the high cost of housing was the primary cause of their homelessness, with nearly half of all respondents (49%) indicating that the cost of housing was a contributing factor.

FAITH BASED INITIATIVES: The Orange County and Inland Empire areas (Riverside/San Bernardino) have a high percentage of faith-based organizations and community-service orientated organizations seeking to become active participants in obtaining federal funding. A majority of faith-based organizations are service oriented and thus are entry-level candidates for becoming affordable housing developers. However, there is a strong commitment and desire to effectuate

programs and services to help mitigate homelessness and build affordable housing in our communities. A vast majority of faith-based organization located within the Santa Ana Field Office jurisdiction, are hoping to become an approved 501C(3) nonprofit organization in their quest to effectively compete for local, state, federal and private foundation funding.

FY 2006 HIGHLIGHTS

Third Annual Orange County Veterans' Fair At The Garden Grove Senior Center: On July 8, Santa Ana FPM staff hosted a HUD booth at the Orange County Veterans Fair held in Garden Grove, CA. The Office of Congresswoman Loretta Sanchez (CA47-D), the State of California Employment Development Department, and the VA Long Beach Healthcare System sponsored the event. Various agencies, including HUD, provided information on employment, health care services and housing information to over 500 veterans and senior citizens in Orange County and neighboring cities.

America's Affordable Housing Forum Held In Riverside: On September 6, 2006, FPM Staff Edward Flores and CPD Director Bill Vasquez participated in the first America's Affordable Housing Forum held in the City of Riverside, California. The Riverside County Housing Authority hosted this event. This forum is the first of four to be held throughout the upcoming fiscal year within the Inland Empire. A round-table discussion centered on the definition of "affordable housing" and expanded to include identifying barriers to the development of affordable housing. Included in these discussions were topics surrounding the use of HUD HOME Investment Partnership Program funds and Economic Development Initiative funds that have become barriers in the development of housing within the state. Even though these funds were established to enhance development, and/or home ownership, they are ineffective and unusable due to high housing value market in California.

Life Changing Ministries – Faith-Based Outreach Event in Ontario, California: On April 29, the Santa Ana Field Office participated in the Life Changing Ministries Family Worship Center financial literacy program in Ontario. Over 20 pastors attended the event along with over 350 people from Southern California communities. During the event, Santa Ana Faith-Based Coordinator Jason Coughenour conducted a seminar on faith-based initiatives and grant opportunities available from the various federal agencies.



Pictured are Jason Coughenour and Lucy Ochoa giving their presentations during the 2-day workshop

Free Grant Writing Training in Santa Ana:

Over 80 people from non-profit, faith-based organizations, city and county representatives and other agencies attended the grant writing training held at the HUD Santa Ana Field Office May 23-24. Attendees received on instructions on how to become more federal competitive for funds the and organizational structure necessary to secure government funds. Pauline Louie, Operations Specialist, Los Angeles Field Office taught the

2-day class. Jason Coughenour, Faith-based Coordinator, spoke about different HUD/FHA programs and HUD's website, while Lucy Ochoa of the Santa Ana Homeownership Program Support Division discussed Housing Counseling Grants.

HOC Provides Training To NAPMW: On November 15, the Santa Ana Homeownership Center conducted a training/educational presentation for the National Association of Professional Mortgage Women (NAPMW) in Tustin, CA. HUD staff provided invaluable information on FHA Direct Endorsement and underwriting to over 20 underwriters and mortgage professionals in Orange County. The NAPMW membership consists of a vast array of mortgage lending professionals, including loan officers, underwriters, processors, appraisers, and mortgage insurance representatives. NAPMW is the premier network of individuals within the mortgage community that promotes professional and personal development for women through educational leadership opportunities.

Funding Summary – Santa Ana Field Office					
Program	FY 2004	FY 2005	FY 2005	# Grantees	
COMMUNITY PLANNING AND DEVELOPMENT					
ADDI	\$1,140,910	\$663,555	\$330,646	13	
Community Development Block Grants	\$85,461,000	\$80,766,133	\$73,441,462	39	
Continuum of Care (incl. Shelter + Care)	\$26,056,163	\$21,944,901	\$0	0	
Emergency Shelter Grants	\$2,070,210	\$2,088,566	\$2,067,680	10	
HOME Program	\$28,613,657	\$26,989,888	\$25,529,281	19	
HOPWA	\$3,208,000	\$3,025,000	\$3,043,000	2	
Technical Assistance	\$0	0	0	0	
Youthbuild	\$0	0	0	0	
Total CPD	\$146,549,940	\$135,478,043	\$104,412,069	83	
FAIR HOUSING AND EQUAL OPPORTUNITY					
Fair Housing Initiatives Program	\$123,600	\$219,999	\$432,500	2	
Fair Housing Assitance Program	\$0	\$0	\$0		
Total FHEO	\$123,600	\$219,999	\$432,500	2	
HOUSING (MULTIFAMILY)*					
Multifamily Insured - Initial Endorsements	\$335,000,000	\$345,500,000	\$0		
Multifamily Insured - Risk Sharing	\$378,000,000	\$387,909,200	\$0		
Multifamily Insured - OMHAR	\$1,150,000,000	\$1,211,015,184	\$0		
Project-Based Assistance - Section 8	\$67,500,000	\$69,000,000	\$0		
Project-Based Assistance - PRAC	\$91,000,000	\$94,000,000	\$0		
Service Coordinator	\$5,250,000	\$5,500,000	\$0		
202/811 Capital Advance	\$9,600,000	\$10,000,000	\$0		
Total Multifamily Housing	\$2,036,350,000	\$2,122,924,384	\$0		
HOUSING (SINGLE FAMILY)				Number	
Endorsements (Loan Amount)	\$2,221,338,701	\$683,739,716	\$408,701,815	7,793	
Housing Counseling Grants	\$67,230	\$174,900	\$397,676	7	
Total Single Family Housing	\$2,221,405,931	\$683,914,616	\$409,099,491	7,800	
PUBLIC AND INDIAN HOUSING					
Low Rent Public Housing Capital Fund, Incl Replacement	\$5,833,849	\$5,571,618	\$4,920,748		
Low Rent Public Housing Family Self-Sufficiency	\$0	\$0	\$65,000		
Low Rent Public Housing Operating Fund	\$5,691,860	\$5,427,242	\$4,394,815		
HOPE IV (Total to date: \$0)	\$0	\$0	\$0		
Housing Choice Vouchers	\$377,603,739	\$316,573,017	\$291,551,680		
Resident Opportunities of Self Sufficiency	\$450,000	\$423,000	\$950,000		
Section 8 Moderate Rehabilitation/SRO	\$8,067,324	\$4,050,310	\$433,166		
Section 8 Family Self-Sufficiency	\$568,838	\$212,714	\$523,908		
Total Public Housing	\$398,215,610	\$332,257,901	\$302,839,317		
TOTAL HUD FUNDING –Santa Ana Field Office	\$4,802,645,081	\$3,274,794,943	\$816,783,377		

^{*}Multifamily data not available for FY 2006.

Santa Ana - FY 2006 Continuum of Care Funding (by Grant Program Type)						
Program Funding Grants Grantees						
Shelter Plus Care (SPC)	\$2,911,380	1	1			
SPC Renewal	\$3,270,708	6	2			
Supportive Housing Program (SHP)	\$4,406,907	7	5			
SHP Renewal	\$7,428,146	36	20			
Totals	\$18,017,141	50	28			

Santa Ana - PHA Operations Number of Projects/Units		
Number of PHAs	9	
Number of Low Rent Projects	56	
Number of Low Rent Units	2,367	
Number of Voucher Units.	37,987	
Totals	40,419	

Santa Ana - FY 2006 Homeownership			
	Number of Closings	Number of Active FSS Participants	
Public Housing	0	17	
Section 8	84	1,458	
Totals	84	1,475	

Tucson Field Office Tucson, Arizona

Acting Field Office Director – Rebecca Flanagan

Staffing - 2006	
Office	Staff
Field Policy and Management	2
Housing - Single Family	6
Total Staff	8



JURISDICTION: Pima County, created in 1864, is the second largest of the four original Arizona counties - covering 9,184 square miles, with portions located adjacent to the Mexican border. Tucson has grown to be the second largest city in Arizona; population reaching 1,000,000 in 2006. Tucson is often identified as one of the fastest growing communities in the United States and one of the most desirable places to live. It is considered one of the "Mega-Trend" cities of the 21st century; a premier health services center of the Southwest, a major center for astronomy, and home of the University of Arizona and Davis-Monthan Air Force Base.

LOCAL ISSUES AND PRIORITIES

HOUSING: The Arizona Star recently reported that the number of single family home permits in the Tucson metropolitan area reached their lowest level since January 1994. There was a 61% decrease from last year. The median price of a new home was \$255,508, up 6.6 % over the last year. The median price of a resale home was \$204,000, a 2.1% decrease over last year. New-home builders, trying to cut inventories, are now competing with investors who recently bought new houses from them. It has been estimated that over 4,000 of the resale homes are currently unoccupied, and that many of the vacant homes have never been lived in, but are showing up in the resale market.

HOMELESSNESS: According to the 2006 Tucson and Pima County Continuum of Care funding application, there were 2,580 homeless people counted in their point in time survey. There were 453 homeless persons considered chronically homeless

and 112 housing beds serving this chronic population. There were 263 homeless families with children included in the survey. The Tucson and Pima County Continuum recently adopted a 10-Year Plan To End Homelessness and has formed an oversight committee to monitor progress toward meeting its goals and strategies.

FY 2006 HIGHLIGHTS



Looks Like Santa came



Great Turnout

DBT Kickoff Event: On November 4, 2006, as a part of the "Don't Borrow Trouble" Campaign kick-off, Tucson HUD employees Betsy Copeland, Operations Analyst, and Ramona Ball, Quality Assurance Specialist, provided outreach information at the First Annual Tucson Money Faire, held at the El Rio Neighborhood Center in Tucson, Arizona.

The Fair targeted low and moderate-income families and individuals, educating and assisting the community regarding money matters, and although targeted toward low and moderate income, the fair proved beneficial to individuals of all income levels; hopefully resulting in educating those who have not yet made any major decisions in money matters thereby avoiding making mistakes in the first place. The members of the fair (38) booths) represented financial institutions, credit unions, colleges, public and community services, government entities. housing counseling agencies and utility companies.

To encourage participants to get beneficial information, "passports" were given to each participant upon arrival. They were then directed to different booths to ask questions provided to them on the passports. Passports were then stamped as they circulated throughout the room and when all boxes on their passports were stamped, they were given a raffle ticket, obtained at the "Money Pit" in the middle of the room. Drawings for \$100.00 cash were held about once per hour.

FAITH BASED INITIATIVES: As part of the Tucson Office's outreach to Faith Based Organizations, during the month of May, Single Family Program Support Staff held a small homeownership fair at St. Monica's Catholic Church, a predominately Hispanic congregation. Parishioners were provided information on homeownership opportunities, and HUD staff was available to provide housing related information and distribute printed program information in both English and Spanish. This event presented an excellent venue to promote FHA homeownership programs to a cross-section of first-time homebuyers and senior citizens who reside in this Hispanic community. Approximately 300 parishioners attended the event.

Funding Summary – Tucson Field Office					
Program	FY 2004	FY 2005	FY 2006	# Grantees	
COMMUNITY PLANNING AND DEVELOPMENT					
ADDI	\$289,180	\$164,897	\$82,282	1	
Community Development Block Grants	\$11,606,000	\$11,001,516	\$9,908,331	3	
Continuum of Care (incl. Shelter + Care)	\$5,269,791	\$6,016,846	\$6,168,561	13	
Emergency Shelter Grants	\$390,997	\$383,635	\$382,451	2	
Home	\$4,665,944	\$4,431,806	\$4,164,752	1	
HOPWA	\$402,000	\$390,000	\$389,000	1	
Technical Assistance	\$0	\$0	\$0	0	
Youthbuild	\$0	\$400,000	\$0	0	
Total CPD	\$22,623,912	\$22,788,700	\$21,095,377	21	
FAIR HOUSING AND EQUAL OPPORTUNITY					
Fair Housing Initiatives Program	\$218,555	\$0	\$270,144	1	
Fair Housing Assitance Program	\$0	\$0	\$0	0	
Total FHEO	\$218,555	\$0	\$270,144	1	
HOUSING (MULTIFAMILY)					
Multifamily Insured - Initial Endorsements	\$53,812,900	\$40,201,100	\$18,043,300		
Multifamily Insured - Risk Sharing	\$2,889,300	\$0	\$0		
Multifamily Insured - OMHAR	\$578,400	\$364,100	\$0		
Project-Based Assistance - Section 8	\$6,027,396	\$5,839,718	\$9,480,456		
Project-Based Assistance - PRAC	\$196,400	\$0	\$290,900		
Service Coordinator	\$0	\$0	\$0		
202/811 Capital Advance	\$6,838,800	\$0	\$9,356,200		
Total Multifamily Housing	\$70,343,196	\$46,404,918	\$37,170,856		
HOUSING (SINGLE FAMILY)				Number	
Endorsements (Loan Amount)	\$563,908,009	\$209,961,000	\$170,091,768	1,537	
Housing Counseling Grants	\$138,074	\$69,000	\$129,227	5	
Total Single Family Housing	\$564,046,083	\$210,030,000	\$170,220,995	1,542	
PUBLIC AND INDIAN HOUSING					
Low Rent Public Housing Capital Fund, Incl Replacement	\$3,238,398	\$3,038,310	\$2,792,969		
Low Rent Public Housing Family Self-Sufficiency	\$0	\$0	\$0		
Low Rent Public Housing Operating Fund	\$5,482,763	\$5,979,846	\$5,400,214		
HOPE IV (Total to date: \$37,542,980)	\$0	\$0	\$0		
Housing Choice Vouchers	\$38,284,306	\$39,523,798	\$38,191,016		
Resident Opportunities of Self Sufficiency	\$78,594	\$0	\$0		
Section 8 Moderate Rehabilitation/SRO	\$1,361,668	\$1,123,319	\$1,160,400		
Section 8 Family Self-Sufficiency	\$275,283	\$0	\$0		
Total Public Housing	\$48,721,012	\$49,665,273	\$47,544,599		
TOTAL HUD FUNDING -Tucson Field Office	\$705,952,758	\$328,888,891	\$276,301,971		

Tucson - FY 2006 Continuum of Care Funding (by Grant Program Type)					
Program Funding Grants Grantees					
Shelter Plus Care (SPC)	\$0	0	0		
SPC Renewal	\$1,563,780	2	1		
Supportive Housing Program (SHP)	\$431,676	1	1		
SHP Renewal	\$4,173,105	16	11		
Totals	\$6,168,561	19	13		

Tucson - PHA Operations Number of Projects/Units			
Number of Low Rent Projects	51		
Number of Low Rent Units	2,323		
Numer of Voucher Units.	7,433		
Totals	9,815		

Tucson - FY 2006 Homeownership			
	Number of Closings	Number of Active FSS Participants	
Public Housing	0	0	
Section 8	23	0	
Totals	23	0	

Tucson – FY 2006 Multifamily Production & Subsidized Projects				
	Number of	Number of	Mortgage \$	
	Projects	Units		
Production (Firm commitments by category type)				
Health Care - 232	1	190	\$3,912,100	
Mobile Home Parks -207	0	0	\$0	
New Const./ Substantial Rehabilitation	2	179	\$16,136,500	
Refinance/ Purchase (223f and 223a7)	4	263	\$7,802,100	
Risk Sharing (HFA/QPE)	0	0	\$0	
Combined Production	7	632	\$27,850,700	
Subsidized Projects Inventory				
Multifamily Subsidized Projects	23	1,643		
Section 202 Projects	14	790		
Combined Subsidized Projects	37	2,433		