

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Programs of HUD

Key Offices, Programs and Initiatives



HUD Region X: Serving Alaska, Idaho, Oregon & Washington



HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination; and transform the way HUD does business.

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Regional and Field Office Locations

HUD Region X: Serving Alaska, Idaho, Oregon, and Washington

Seattle Regional Office

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Phone: (206) 220-5101
Toll-free: (877) 741-3281
Fax: (206) 220-5108
TTY: (206) 220-5254
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Portland Field Office

1220 SW 3rd Ave, Suite 400
Portland, OR 97204-2825
Phone: (971) 222-2600
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TTY: (800) 877-8339
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Boise Field Office

1249 S Vinnell Way,
Suite 108
Boise, ID 83709-1663
Phone: (208) 334-1990
Fax: (208) 334-9648
TTY: (800) 877-8339
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Anchorage Field Office

3000 C St, Suite 401
Anchorage, AK 99503-3975
Phone: (907) 677-9800
Toll-free (AK): (877) 302-9800
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www.hud.gov/alaska



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www.hud.gov/alaska
www.hud.gov/idaho

www.hud.gov/oregon
www.hud.gov/washington

You can also subscribe to HUD mailing lists, including local interest lists for Alaska, Idaho, Oregon, Washington and all of HUD Region X at HUD.gov (from the main page, [Resources](#) → [Mailing List](#)).

Community Planning and Development



CPD develops viable communities by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons through partnerships at all levels of government and the private sector, including for- and non-profit.

Housing and community development are viewed together as among the many elements that make up a comprehensive vision of community development. CPD encourages the empowerment of local residents by giving them a voice in the future of their neighborhoods; stimulating the creation of community-based organizations; and enhancing capacity building in existing organizations.

FORMULA GRANTS are provided directly to metropolitan cities and urban counties, also known as “entitlement communities” and “participating jurisdictions” (PJs). States may receive funds and provide them to local governments and non-profits that don’t qualify as entitlement communities.

[Community Development Block Grants \(CDBG\)](#)

Support neighborhood revitalization, economic development, and improved community facilities and services. Communities develop their own funding priorities and consult with local residents before making decisions. Activities must benefit low- and moderate-income persons; aid in the prevention or elimination of slums and blight; or meet certain community needs of particular urgency, and may include the acquisition of real property; rehabilitation of residential and non-residential properties; public facilities and improvements, such as water and sewer, streets, and neighborhood centers; homeownership assistance; and economic development assistance for businesses. At least 70% of funds used must benefit low- and moderate-income persons and the grantee must also comply with Affirmatively Furthering Fair Housing (AFFH) through its funded activities.

[Section 108 Loan Guarantees](#)

Provides financing for certain community development activities, such as housing rehabilitation, economic development, and large-scale physical development projects (CDBG rules apply). The applicant’s current and future CDBG funds are the principal security for the loan guarantee. Loans may be for terms up to 20 years.

[HOME Investment Partnerships](#)

Fund states and local governments to increase affordable housing for low- and very low-income families and may be used for tenant rental assistance; housing rehabilitation; homebuyer assistance; and new construction. Grantees must provide a 25% funding match and set aside 15% for Community Housing Development Organizations (CHDO).

[Housing Trust Fund \(HTF\)](#)

Was established by the Housing and Economic Recovery Act of 2008 and provides funding to construct, rehabilitate and preserve permanent rental and homeownership housing, primarily for extremely low-income families. At least 80% of funds must be used for the production, preservation, rehabilitation or operation of rental housing (up to 30% for rental housing operating assistance) and up to 10% may be used for first-time homebuyer homeownership activities. Assisted rental housing must have a minimum affordability period of 30 years and homeownership housing 10-30 years, according to the amount of assistance provided. Funds are provided to states which distribute them directly to qualified recipients, such as non-profit organizations, or to designated sub-grantees for further distribution within the state.

[Emergency Solutions Grants \(ESG\)](#)

Support essential services related to emergency shelter and street outreach, rehabilitation and conversion of buildings to be used as emergency shelters, operation of emergency shelters, short-term and medium-term rental assistance, and housing relocation and stabilization services for individuals and families who are homeless or at risk of homelessness.

[Housing Opportunities for Persons with AIDS \(HOPWA\)](#)

Provides formula grants to cities and competitive grants to states, local governments and non-profit organizations to provide housing assistance and supportive services to low-income persons and their families living with HIV/AIDS which may be used for emergency and transitional housing, shared housing, community residences and single-room occupancy (SRO), including housing information services, resource identification, and supportive services case management.

COMPETITIVE GRANTS are available to states, local governments, public agencies (such as public housing authorities) and private non-profits. Funding announcements and application instructions are published annually in one or more Notices of Funding Availability (NOFA).



[Continuum of Care \(CoC\) Program](#)

The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act) consolidated three programs into a single grant. Those legacy programs are the [Supportive Housing Program \(SHP\)](#), [Shelter Plus Care \(S+C\)](#) and the [Section 8 Moderate Rehabilitation Single Room Occupancy \(SRO\)](#). These programs are still active but no new grants are being awarded. Existing SHP and S+C grants may be renewed under the CoC program and SROs may be renewed as project-based Section 8 contracts.

CoC provides funding to quickly re-house homeless individuals and families; promote access to effective mainstream programs; and optimize self-sufficiency.

Funds may be used for permanent or transitional housing, supportive services, homeless management information systems, and homelessness prevention. States, local governments, public housing authorities and non-profits may apply for funds if selected by their local CoC.

[Rural Housing Stability Assistance Program \(RHSP\)](#)

The HEARTH Act of 2009 created the RHSP to re-house or improve the housing situation of persons who are homeless or in the worst housing situation; stabilize the housing of individuals and families who are at risk of becoming homeless; and improve the ability of the lowest income residents of the county to afford stable housing. Eligible applicants include counties, non-profit organizations, and local governments, as designated by the county they'll be serving. There may be only one applicant per county.

Eligible activities will include rent, mortgage and utility assistance (to avoid eviction, foreclosure or loss of service); relocation assistance; emergency lodging; construction, acquisition, rehabilitation and leasing of facilities for transitional or permanent rental housing or supportive services; rental assistance and operating costs for transitional or permanent rental housing; rehabilitation

and repair of homeownership housing (for families at or below 50% of the area median income if the housing has serious defects and with at least one major system failing); development and delivery of supportive services that use and supplement community service networks; use of federal property to serve homeless persons; capacity building to maintain and improve the skills needed to deliver housing and supportive services.

Counties with a population of 10,000 or less will receive at least 50% of the funds awarded and counties with a population of 5,000 or less and those without significant federal assistance will receive additional priority.

[Self-Help Homeownership Opportunity Program \(SHOP\)](#)

Are grant funds to national and regional non-profits to purchase home sites and improve the infrastructure to develop decent, safe and sanitary non-luxury housing for low-income families who wouldn't otherwise have the opportunity to become homeowners. Homebuyers must contribute a significant amount of sweat equity, community volunteers must participate and the SHOP grantee must also leverage other funds toward the cost.

[Sustainable Communities Initiative \(SCI\)](#)

HUD, the Department of Transportation (DOT) and the Environmental Protection Agency (EPA) joined together to help communities improve access to affordable housing, increase transportation options and lower costs while protecting the environment.

SCI included [Capacity Building for Sustainable Communities](#), [Community Challenge](#), and [Sustainable Communities Regional Planning](#) grants to improve planning efforts, integrate housing and transportation, support market investments in sustainable communities, and to foster reform and reduce barriers.

SCI is implemented within HUD by the [Office of Economic Resilience \(OER\)](#).

partnership for
Sustainable Communities
an interagency partnership HUD • DOT • EPA



Fair Housing & Equal Opportunity

FHEO enforces the laws and establishes policies to ensure all Americans have equal access to the housing of their choice, prohibiting discrimination based on **race, color, religion, sex, national origin, disability, familial status, and age**:



- Enforcing the Fair Housing Act and other civil rights laws
- Managing the Fair Housing Assistance Program and Fair Housing Initiatives Program grants
- Developing and implementing policy, processing complaints, performing compliance reviews and offering technical assistance to recipients of federal financial assistance
- Conducting oversight of the Government Sponsored Enterprises, Fannie Mae and Freddie Mac, to ensure consistency with the Fair Housing Act and the fair housing provisions of the Federal Housing Enterprises Financial Safety and Soundness Act
- Working with private industry, fair-housing and community advocates on the promotion of voluntary fair housing compliance
- Conducting outreach to potential victims of discrimination
- Reviewing Departmental clearances of proposed rules, handbooks, legislation, draft reports, and notices of funding availability for fair housing considerations

FHEO Partner Programs

Fair Housing Initiatives Program (FHIP)

Public and non-profit fair housing organizations receive FHIP funding to assist people who believe they have been victims of housing discrimination by investigating discrimination complaints and sending "testers" to properties suspected of discrimination.

FHIP also has initiatives that promote awareness of fair housing laws and equal housing opportunity.

Fair Housing Assistance Program (FHAP)

FHAP funds state and local fair housing agencies that enforce laws substantially equivalent to the federal Fair Housing Act, including investigations, conciliations (settlements), administrative and judicial enforcement, and training and outreach. Local jurisdictions must financially support their FHAP-funded agencies and demonstrate a commitment to thorough complaint processing and necessary legal enforcement.

Affirmatively Furthering Fair Housing (AFFH)

AFFH provides an effective approach to aid communities in taking meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities free from discrimination that, when taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.

HUD Community Planning & Development (CPD) Consolidated Planning agencies and Public Housing Agencies (PHA) must conduct an Assessment of Fair Housing (AFH) to analyze challenges to fair housing choice and establish their own goals and priorities to address the fair housing barriers in their community. HUD has published an [Assessment Tool](#) for these grantees and will be publishing a subsequent tool for other grantee groups. HUD has also published an AFFH [Mapping Tool](#) to allow grantees and members of the public to access the data used in the fair housing analysis.

If you have questions about how AFFH can or should be working in *your* community, please contact your [local FHEO](#).

Fair Housing Laws & Executive Orders

[Fair Housing Act](#)

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act) protects people from discrimination when renting, buying or obtaining financing for housing and prohibit discrimination because of race, color, national origin, religion, sex, disability and the presence of children.

[Title VI of the Civil Rights Act of 1964](#)

Prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

[Section 504 of the Rehabilitation Act of 1973](#)

Provides that no qualified individual with a disability should, only by reason of his or her disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

[Section 109 of Title I of the Housing & Community Development Act of 1974](#)

Prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development Block Grant (CDBG) program.

[Title II of the Americans with Disabilities Act](#)

Prohibits discrimination based on disability in programs, services and activities provided or made available by public entities. HUD enforces Title II when it relates to public housing, housing assistance and housing referrals.

[Architectural Barriers Act of 1968](#)

Requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by disabled persons.

[Age Discrimination Act of 1975](#)

Prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

[Housing for Older Persons Act of 1995 \(HOPA\)](#)

The Fair Housing Act exempts "housing for older persons" from the prohibition against discrimination based on familial status. HOPA revised the definition to include housing for persons aged 55 years or older if at least 80% of the units are occupied by at least one person age 55 or older and if the housing facility or community adheres to policies that demonstrate the intent to operate as 55-and-over housing.

[Section 3 \(Housing & Urban Development Act of 1968\)](#)

Helps foster local economic development, neighborhood improvement and individual self-sufficiency by requiring recipients of certain HUD financial assistance to provide job training, employment and contracting opportunities to low- and very-low income residents in connection with projects and activities in their neighborhood to the extent possible.



[Executive Order 11063](#)

Prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds, including FHA-insured housing.

[Executive Order 12892](#)

Requires federal agencies to affirmatively further fair housing in their programs and activities and provides that the Secretary of HUD will be responsible for coordinating the effort. Also establishes the President's Fair Housing Council, which is chaired by the Secretary of HUD.

[Executive Order 12898](#)

Requires that each federal agency conduct its programs, policies and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

[Executive Order 13166](#)

Eliminates, to the extent possible, Limited English Proficiency (LEP) as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.

Office of Multifamily Housing

The [Office of Multifamily Housing](#) within the Office of Housing/Federal Housing Administration (FHA) is responsible for the management, development and administration of HUD's Multifamily Housing programs, including FHA's Multifamily mortgage insurance programs, programs to fund the development of specialized elderly and disabled housing, to provide supportive services to special populations in need, to ensure the preservation of affordable housing for current and future generations, and to utilize HUD Multifamily Housing as a resource to end homelessness.

Key offices within the Office of Multifamily Housing include the offices of [Production](#); [Asset Management and Portfolio Oversight \(OAMPO\)](#); and [Recapitalization](#), and the [Multifamily for Tomorrow](#) transformation has significantly updated how services are delivered to our stakeholders.



Rental Subsidy & Special Needs Programs

[Section 8 Project-Based Rental Assistance \(PBRA\)](#)

PBRA enables more than **1.2 million** low-, very-low, and extremely low-income families to reside in decent, safe, and sanitary multifamily rental and cooperative housing. The assistance pays the difference between what the household can afford and the approved rent for the unit. Residents generally pay no more than 30% of their adjusted monthly income toward rent and utilities. No *new* Section 8 funding is available (though *subsidy transfers* from properties losing their assistance to properties needing the assistance are possible), but Owners of existing, subsidized properties may utilize various [contract renewal options](#) to maximize their rent potential and fund necessary capital improvements.

[Section 202 Supportive Housing for the Elderly](#)

Has been providing funding for senior housing since 1959, first through the Direct Loan program and, since 1991, through the Capital Advance program (where no repayment is required if the property is operated for 40-50 years in accordance with its regulatory and use agreements). Older properties may also be subsidized with Section 8 PBRA, while Capital Advance properties receive rental subsidy through a Project Rental Assistance Contract (PRAC) where residents also generally pay no more than 30% of their adjusted monthly income toward rent and utilities. At least one member of the household must be age 62 or older.

[Section 811 Supportive Housing for the Disabled](#)

Is the equivalent program to Section 202 but for persons with a disability, including physically or developmentally disabled or chronically mentally ill. Residents must be certified as disabled and the project sponsor must present a plan for providing, funding or leveraging supportive services.

[Assisted Living Conversion Program \(ALCP\)](#)

Grants for non-profit owners of eligible developments to convert some or all of the units into an Assisted Living Facility (ALF) or Service-Enriched Housing (SEH) for residents to age in place. An ALF must be licensed and regulated (as applicable). SEH provides services to residents who need assistance with the activities of daily living in order to live independently.

[Emergency Capital Repair Program \(ECRP\)](#)

Grants for non-profit owners of eligible elderly developments to make capital repairs to items that present an immediate threat to the residents' health, safety and quality of life for emergencies whose cost could not be otherwise absorbed and where the residents' occupancy would be jeopardized.

[Multifamily Housing Service Coordinators](#)

Assist frail and at-risk elderly and persons with disabilities in obtaining supportive services to allow aging in place with dignity by assessing residents' needs; identifying and linking residents to services; and monitoring the delivery of services involving the residents' activities of daily living, while also educating residents about available services and helping them build support networks with residents, family and friends.

[Section 811 Project Rental Assistance \(PRA\) Program](#)

Funds affordable housing units in multifamily properties built or acquired with Low-Income Housing Tax Credits, HOME funds, or other federal, state or local funding. The state housing agency must partner with the state Medicaid and health and human services agencies to refer extremely low-income people with disabilities and ensure access to community services and supports for persons with disabilities who might otherwise be institutionalized or homeless.

FHA Multifamily Mortgage Insurance

FHA-approved Lenders provide financing to for- and non-profit Owners to construct, acquire and/or rehabilitate multifamily housing. HUD guarantees the loan against loss to minimize the Lender's risk.

Advantages of FHA-Insured Multifamily Financing

The significant advantages of FHA-insured multifamily financing vs. other financing instruments are **low interest rates** (vs. prevailing market rates); **high loan-to-value** (LTV) ratios (vs. other products) and a **long-term, fixed repayment**. These advantages allow you to budget your financing costs for the life of the property and encourage stable assets.

While FHA offers many specialized multifamily mortgage insurance programs, the two predominant programs are the [Section 221\(d\)\(4\)](#) new construction/substantial rehabilitation and [Section 223\(f\)](#) acquisition and refinancing loans.

Other specialized products include [Section 207](#) for manufactured home parks; [Section 213](#) for cooperatively owned multifamily housing; [Section 220](#) for multifamily rental housing in urban renewal areas; and [Section 231](#) for elderly.

Please consult a [Multifamily Accelerated Processing \(MAP\) approved Lender](#) to see if one of these is right for you.

FHA Multifamily Risk-Share Loans

In conjunction with the Government Sponsored Enterprises (GSE) (Fannie Mae & Freddie Mac) and state housing finance agencies (HFA), FHA offers two **risk share** loan programs to support and facilitate multifamily housing:

The [Section 542\(b\) Qualified Participating Entities \(QPE\)](#) program provides 50% risk-share insurance for properties whose loans were originated, underwritten, serviced or securitized by the GSEs. The program was developed to spur innovation in mortgage insurance and encourage the development and preservation of affordable housing.

The [Section 542 \(c\) Housing Finance Agency \(HFA\)](#) risk-share program provides FHA insurance for mortgages of multifamily housing projects underwritten, processed or serviced by an HFA to enhance the HFA's housing bonds to investment grade, with the HFA sharing 10-90% of the risk and reimbursing HUD in the event of a default claim.

[Multifamily for Tomorrow Transformation](#)

In 2016, MFH will complete its transformation to a 21st century model that applies industry best practices, improves our risk management and service delivery, and enhances accountability and national consistency by implementing workload sharing; new operating models in production and asset management; and a new organizational structure, with the West Region administering all MFH activity in HUD Regions VIII, IX & X from its regional office in San Francisco and through its satellite office in Denver, and with asset management staff remaining in Los Angeles, Las Vegas, Phoenix and Honolulu.

Mortgage Insurance for Healthcare Facilities

The [Office of Healthcare Programs \(OHP\)](#) is a separate program office within the Office of Housing/Federal Housing Administration (FHA) that manages FHA's healthcare programs, which are integral to HUD's community development mission. By reducing the cost of capital to construct, renovate, acquire or refinance hospitals and residential care facilities, these programs improve access to quality healthcare and decrease healthcare costs. Since 1959, over 8,200 residential care facility mortgages have been insured and, since 1968, over 400 for hospitals. The [Office of Hospital Facilities \(OHF\)](#) manages the [Section 242](#) program, which provides mortgage insurance for acute care hospitals from large teaching institutions to small rural critical access hospitals. The [Office of Residential Care Facilities \(ORCF\)](#) manages the [Section 232](#) program, which provides mortgage insurance for residential care facilities such as assisted living facilities, nursing homes, intermediate care facilities, and board and care homes. ORCF was also a leader in introducing LEAN process improvement, reducing processing times and improving quality and customer satisfaction.

Office of Single Family Housing

SFH expands and maintains affordable homeownership opportunities, on a financially sound basis, for those who are unserved or underserved by the private market and provides a consistent, stabilizing force in the home finance market.

SFH manages and administers the Federal Housing Administration's (FHA) Single Family mortgage insurance programs, including:

- Approving mortgage Lenders for FHA participation
- Providing Lenders guidance on originating and servicing loans
- Helping home loan Borrowers to avoid delinquency and default
- Monitoring participants for performance and compliance

These functions are fulfilled in four Homeownership Centers (HOC) which are located in Atlanta, Denver, Philadelphia, and Santa Ana.



Organizational Structure and Functions

The [Office of Single Family Housing](#) is responsible for administering **Titles I and II** of the **National Housing Act of 1934**.

Program Development

Develops policies, procedures and guidance for mortgages that originate and underwrite FHA insured mortgages; monitors Homeownership Center implementation of those policies and procedures; manages the FHA marketing and advertising budget; and supports FHA's housing counseling grant program.

Lender Activities/Program Compliance

Administering various risk management activities related to FHA approved lenders:

- *Gatekeeping* - Approving and recertifying only responsible loan correspondents and lenders to originate and/or service HUD/FHA insured mortgages in FHA's Title I and Title II loan programs.
- *Monitoring* - Assessing lender performance, internal controls and compliance with HUD/FHA origination and servicing requirements, largely through on-site reviews of lender practices, but also through off-site evaluations and analyses.
- *Enforcement* - Sanctioning those lenders, and related parties, that fail to comply with HUD/FHA requirements.

Homeownership Centers

The four Homeownership Centers (HOCs) administer various aspects of FHA mortgage insurance, including:

- Implementing underwriting and insuring standards
- Monitoring origination and servicing practices of HUD-approved single family mortgagees and Title I lenders
- Overseeing the disposition of HUD-owned properties
- Monitoring the performance of other field contracts, as well as promoting FHA single family programs
- Region X is currently served by the Santa Ana Homeownership Center.

Asset Management

- Supports homeowners, lenders, and the Government's own financial interests in FHA-insured mortgages from the point of loan insurance until loan payoff or disposition. This includes establishing and updating general servicing guidelines for FHA lenders, helping homeowners overcome financial difficulties that led to mortgage default, investigating complaints of lender non-compliance with loss mitigation and foreclosure requirements, working with the Office of the Comptroller to establish claim procedures, managing and selling mortgages acquired by FHA through the claims process, developing policies, procedures and guidance for the disposition of single family real estate owned (REO) by the Department, and monitoring Homeownership Center REO operations.

Single Family Housing Programs

[Office of Housing Counseling](#)

HUD sponsors housing counseling agencies that can provide advice on buying a home, renting, defaults, foreclosures and credit issues. Call **(800) 569-4287** or [search online](#) to find a counselor near you. Foreclosure prevention counseling and homeless counseling services are always free of charge.

[Section 203\(b\) Mortgage Insurance for Family Homes](#)

The centerpiece of FHA's single family mortgage insurance, One- to Four-Family mortgage insurance is an important tool for FHA to expand homeownership for first-time homebuyers and other borrowers who wouldn't otherwise qualify for conventional mortgages on affordable terms, as well as in underserved areas where mortgages are harder to get.

[Section 203\(h\) Disaster Victims Mortgage Insurance](#)

Allows FHA to insure mortgages made by qualified lenders to victims in presidentially designated disaster areas who have lost their homes and are in the process of rebuilding or buying another home, making it easier for them to get mortgages and to become or re-establish themselves as homeowners.

[Title I Manufactured Home Loan Insurance](#)

Since 1969, HUD has encouraged mortgage lenders to finance manufactured homes, which had typically been financed as personal property through high-interest, short-term consumer loans. Title I increases the availability of affordable financing for manufactured home buyers and allows them to finance their home for a longer term and at a lower interest rate.

[Section 203\(k\) Rehabilitation Mortgage Insurance](#)

Enables home purchase or refinance *and* rehabilitation with one loan, or to finance rehabilitation of an existing home, saving borrowers time and money and reducing lender's risk, and the *Limited* Section 203(k) program enables owners to quickly and easily tap into up to \$35K cash to pay for property repairs or improvements, or prepare their home for sale.

[Energy Efficient Mortgage \(EEM\)](#)

Helps families save money on utilities by financing energy-efficient improvements, such as energy-saving equipment, active and passive solar, and wind technology, including labor, materials, inspections and a home energy assessment.

[Good Neighbor Next Door](#)

Law enforcement officers, teachers, firefighters and emergency medical technicians receive a discount of 50% off the price of an eligible home in an FHA [revitalization area](#) if they agree to live there as their sole residence for 36 months.

[HUD's Dollar Homes](#)

Helps local governments foster housing opportunities for low to moderate income families and address community needs by offering HUD-owned homes for **\$1**, making it possible to fix up the homes and put them to good use at a considerable savings, attracting new residents and businesses to the area.

[Section 204\(g\) Single Family Property Disposition](#)

Expands homeownership opportunities, strengthens neighborhoods and facilitates maximum return to the mortgage insurance fund. Listings are available on the [HUD Home Store](#) website. Individuals may submit an offer through the [HUD Home Store](#) or a registered real estate broker. [Non-profits and governments](#) may purchase at a discount.

[Home Equity Conversion Mortgage \(HECM\)](#)

Homeowners age 62 or older may participate in the HECM (reverse mortgage) program if they have paid off or considerably paid down their mortgage and are living in the home, enabling them to convert their home equity into monthly income or a line of credit, and may also use it to purchase a primary residence if they can cover all remaining costs. Applicants must be able to pay for ongoing expenses, such as property tax and homeowner's insurance and they must first attend a session with a [HUD-approved HECM counselor](#).

Loss Mitigation Services for FHA Homeowners

FHA's [National Servicing Center \(NSC\)](#) at **(877) 622-8525** offers loss mitigation programs and information to FHA-insured homeowners facing financial hardship, including those whose mortgage is in default or at risk of default.

The [Home Affordable Modification Program \(HAMP\)](#) allows homeowners to modify their FHA-insured mortgage to reduce monthly payments and avoid foreclosure and allows the lender to claim up to 30% percent of the unpaid balance in combination with a loan modification. The homeowner must complete a three-month trial payment plan (equal to the amount of the future modified mortgage payment) and timely make all payments or lose their eligibility.

HUD has also partnered with the U.S. Treasury in [Making Home Affordable \(www.makinghomeaffordable.gov\)](#) which offers multiple programs and information resources to help homeowners stay homeowners – call **(888) 995-HOPE**.

Office of Native American Programs



The [Office of Native American Programs \(ONAP\)](#) ensures that safe, decent and affordable housing is available to Native American families, creates economic opportunities for Tribes and Indian housing residents, assists Tribes in the formulation of plans and strategies for community development, and fosters government-to-government relationships between federal agencies and sovereign Native nations.

Unlike the ten regional offices of HUD, ONAP consists of a Headquarters office located in Washington, DC, a National Program Office located in Denver, CO, and six Area offices located in Chicago, Oklahoma City, Denver, Phoenix, Seattle, and Anchorage.

[Native American Housing Assistance and Self-Determination Act \(NAHASDA\) of 1996](#)

NAHASDA recognizes the right of tribal self-governance and the unique relationship between the Federal government and governments of Indian tribes. NAHASDA provides housing funds to Indian communities with a single block-grant program made directly to the tribe or a tribally designated housing entity (TDHE). Until 1998, the HUD Indian Housing programs operated pursuant to the U.S. Housing Act of 1937. Passage of NAHASDA changed the Indian housing program from competitive grants made to housing authorities to a formula block grant to tribes based on need and housing stock.

FORMULA GRANTS are awarded to tribes or tribally designated housing entities (TDHEs).

[Indian Housing Block Grant \(IHBG\)](#)

Offer maximum flexibility to tribes to design, implement, and administer their own unique housing programs. The primary purpose of the IHBG is to provide housing assistance for the benefit of low-income families. Eligible activities include:

- **Indian Housing Assistance:** Modernization and operating assistance for housing developed or operated through HUD.
- **Housing Development:** Acquisition, new construction, reconstruction, and moderate or substantial rehabilitation. Property acquisition, site improvement, utility development, demolition & conversion, financing, administration, planning.
- **Housing Services:** Housing counseling, resident management, energy auditing, other services assisting owners and tenants.
- **Housing Management Services:** Work specifications, loan processing, inspections, tenant selection, managing tenant-based rental assistance and affordable housing projects.
- **Crime Prevention:** Safety, security, and law enforcement.
- **Model Programs** to develop and support affordable housing.



[Title VI \(NAHASDA\) Tribal Housing Activities Loan Guarantee Program](#)

Enables IHBG recipients to finance additional construction or development in combination with a variety of funding sources, such as low-income housing tax credits, and structuring their loans to meet project requirements. Loan terms may be for up to 20 years, with flexible payment schedules, and interest rates can be fixed, adjustable or floating. Participants benefit by building more housing and leveraging funds from other sources, and land isn't required as collateral, instead pledging a portion of their annual IHBG grant as security, with HUD guaranteeing 95% of the unpaid balance to the Lender against loss.

COMPETITIVE GRANTS are awarded to Indian tribes or tribal organizations on their behalf.

Indian Community Development Block Grants (ICDBG)

Develop viable communities, decent housing, a suitable living environment and economic opportunities, primarily for low and moderate income persons, including housing rehabilitation, land acquisition and, in certain circumstances, new housing construction; infrastructure (roads, water and sewer facilities) and community buildings; and commercial, industrial and agricultural economic development projects (owned and operated by the grantee or by a third party).

There are two categories of grants: Single Purpose and Imminent Threat.

Single Purpose grants are awarded on a competitive basis pursuant to the terms published in an annual Notice of Funding Availability (NOFA).

HUD may additionally set aside 5% of each year's ICDBG allocation on a non-competitive, first-come/first-served basis to fund grants to eliminate or lessen problems which pose an imminent threat to public health or safety.



Federal Resources for Tribal Communities

Section 184 Indian Home Loan Program

Established in 1992 for American Indian and Alaska Native families, tribes, Alaska Villages or tribally designated housing entities to purchase a home with a low down payment, no mortgage insurance and flexible underwriting. Down payment is 2.25% on loans over \$50,000 and only 1.25% on loans under \$50,000. Loans may be used to purchase, rehabilitate and/or refinance existing housing and to construct new housing (including manufactured homes).

As of March 31, 2016, the Section 184 program has guaranteed over 33,000 loans (over \$5.4 billion in guaranteed funds) to individuals, Tribes, and TDHEs.

Tribal Promise Zones

The first tribal Promise Zone was designated in 2014 in the Choctaw Nation of Oklahoma, followed in 2015 by the Pine Ridge Indian Reservation of the Oglala Sioux in South Dakota and, in 2016, by the Spokane Tribe of Indians in Washington and the Turtle Mountain Band of Chippewa Indians in North Dakota.

Promise Zone communities will receive AmeriCorps VISTA staff to assist in the Promise Zone's work, a federal liaison to help navigate federal programs, preferences for certain federal grant programs and with technical assistance from those agencies, and Promise Zone tax incentives (if enacted).

Tribal HUD-Veterans Affairs Supportive Housing (Tribal HUD-VASH)

Grants to Indian tribes and tribally designated housing entities (TDHEs) for rental assistance and supportive services to Native American veterans who are homeless or at risk of homelessness and living on or near a reservation or other Indian areas.

To be eligible for funding, participants (Tribes and TDHEs) must partner with the Department of Veterans Affairs (VA) to provide case management and supportive services. In October 2015, HUD announced its initial funding of \$4 million dollars.

Sustainable Construction in Indian Country (SCinIC)

HUD's Office of Policy Development & Research (PD&R) and ONAP partnered to promote and support sustainable construction in Native communities, helping tribes provide their members with healthier, more comfortable and more resource-efficient homes.

Stakeholders identified and overcame barriers to sustainable construction practices in Indian Country and participating tribes received technical assistance to adoption of sustainable practices in construction or rehabilitation projects, and HUD provided training on sustainable construction practices.

Office of Public Housing

Housing Choice Vouchers (HCV)



The [Housing Choice Voucher \(HCV\)](#) program (funded through Section 8 of the United States Housing Act of 1937) is HUD's major program for assisting very low-income families, the elderly and the disabled to afford decent, safe and sanitary housing in the private market. Participating individuals and families find their own housing, including single-family homes, townhouses and apartments.

HCVs are administered locally by public housing agencies (PHAs), which receive their funding from HUD; process applications, maintain a waiting list and select participants; and determine the participants' initial and ongoing share of rent.

Participants must find their own housing that is appropriate for their household size, whose rent won't exceed the family's maximum ability to pay, and that passes a PHA inspection according to HUD's [Housing Quality Standards \(HQS\)](#).

The family pays their share of the rent directly to the landlord and the PHA pays to the landlord the difference between the family's share and the monthly rent.

To qualify, the family's income may not exceed 50% of the area median income (AMI) for the county or metropolitan area in which the family will live. The law also requires PHAs to provide 75% their vouchers to applicants whose incomes do not exceed 30% AMI. The PHA determines the maximum amount it will pay for a unit (by bedroom size) in a given area and the family may not rent a unit that exceeds this payment standard unless it is able and willing to pay the difference between the PHAs payment standard and the unit rent. A family receiving HCV assistance is typically required to pay 30% of its adjusted monthly income toward rent and utilities, and even if the family wants to pay more than 30% of its income for a unit whose rent is greater than the PHA's payment standard, it may not do so if the total family payment would exceed 40% of its income.

Special Needs HCV Programs

[HUD-Veterans Affairs Supportive Housing \(HUD-VASH\)](#) combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA).

[Family Unification Program \(FUP\)](#) provides HCVs to families for whom the lack of adequate housing is a primary factor in the imminent placement of a family's child or children in out-of-home care or in a delay in discharge from out-of-home care, or for youth age 18-24 who left foster care at age 16 or older and who lack adequate housing. In 2016, HUD announced a [demonstration project](#) that would enable FUP-assisted youth to participate in the [Family Self-Sufficiency \(FSS\)](#) program. The Housing Opportunity through Modernization Act of 2016 (HOTMA) later extended the previous 18-month limit on FUP assistance to 36 months, extended eligibility to people up to 24 years old, and expanded eligibility to youth leaving foster care within 90 days.

[Homeownership Vouchers](#) enable very low income families to purchase a home. PHAs may choose to administer a homeownership program, but are not required to do so (several PHAs in HUD Region X do offer it). An eligible family must be a first-time homeowner and, except for elderly and disabled families, one or more family adults must be currently employed full-time and must have been continuously full-time employed for at least one year prior to the start of homeownership assistance.

Public Housing

[Public Housing](#) was created by the United States Housing Act of 1937 to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high-rise apartments for elderly families. There are approximately **1.3 million** households living in public housing units, managed by nearly 3,300 public housing agencies (PHAs). HUD administers Federal aid to local PHAs that manage the housing for low-income residents (persons at or below 80% of median income) at rents they can afford.

Public Housing Programs & Initiatives

Rental Assistance Demonstration (RAD) was created to give public housing authorities (PHAs) a powerful tool to preserve and improve public housing, allowing PHAs to leverage public and private financing to reinvest in the public housing stock; move Public Housing units' operating subsidy to Section 8 project-based assistance with a long-term contract to ensure that the units remain permanently affordable to low-income households; and ensure that residents maintain the same basic rights (as they do in the Public Housing program) and that public stewardship of the converted properties is preserved through clear rules on ownership and use. By March 2016, RAD had generated \$2 billion in investments to make critically needed repairs and improvements to more than 30,000 units of former public housing and HUD estimates that over \$6 billion in new investments will be made in the 185,000 units initially participating in RAD.

Jobs Plus develops locally-based, job-driven approaches to increase earnings and advance employment outcomes through work readiness, employer linkages, job placement, educational advancement, technology skills and financial literacy for Public Housing residents, incentivizing and enabling employment through income disregards for working families and services designed to support work, including employer linkages, and job placement and counseling, which will saturate the target developments, building a culture of work and making working families the norm. HUD is funding \$15M for the FY 2016 Jobs Plus Initiative Grant and expects to make about five awards (max. \$3M each) in fall 2016.

Moving to Work (MTW) gives PHAs the opportunity to test innovative, locally-designed strategies that use funds more efficiently, help residents find employment and become self-sufficient, and increase housing choices for low-income families, giving PHAs exemptions from many existing rules and more flexibility with how they use their funds, while expecting them to use the opportunities presented to inform HUD about ways to better address local community needs.

Choice Neighborhoods supports locally driven strategies to address struggling neighborhoods with distressed public or HUD-assisted housing through a comprehensive approach to neighborhood transformation. Local leaders, residents and stakeholders, such as public housing authorities, cities, schools, police, business owners, nonprofits, and private developers come together to create and implement a plan that transforms distressed HUD housing and addresses the challenges in the surrounding neighborhood, catalyzing critical improvements in neighborhood assets, including vacant property, housing, services and schools. HUD is funding approx. \$120M for the FY 2016 Choice Neighborhoods Implementation Grants.

Resident Opportunities and Self Sufficiency (ROSS) Service Coordinators assess Public Housing residents' needs and coordinate community resources to meet those needs, promoting coordination with other public and private resources for supportive services and resident empowerment, enabling participants to increase earned income, reduce or eliminate the need for welfare assistance, achieve economic independence and housing self-sufficiency or, in the case of elderly or disabled residents, improve living conditions and enable residents to age-in-place.

Energy Performance Contracting is a financing tool using cost savings from reduced energy consumption to repay the cost of installing energy conservation measures. Normally offered by Energy Service Companies (ESCOs), this innovative technique allows building users to achieve energy savings without up-front capital expenses. The cost of improvements is borne by the performance contractor and paid back out of energy savings. Other advantages include the ability to use a single contractor for energy audits and retrofit and to guarantee energy savings from a select set of conservation measures.

Family Self-Sufficiency (FSS) enables families to increase earned income and reduce dependency on welfare assistance and rental subsidies. The PHA and the family execute a contract that includes its training and services plan, a series of intermediate and long-term goals, the steps the family needs to take, and the services and resources they need to achieve them.

Homeownership PHAs may make homeownership units available to eligible families by selling units to eligible purchasers; providing downpayment assistance or advantageous financing; acquiring new or existing homes to sell to eligible families; or by operating a lease-to-purchase program. Income restrictions apply and the unit must be occupied as a primary residence.





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