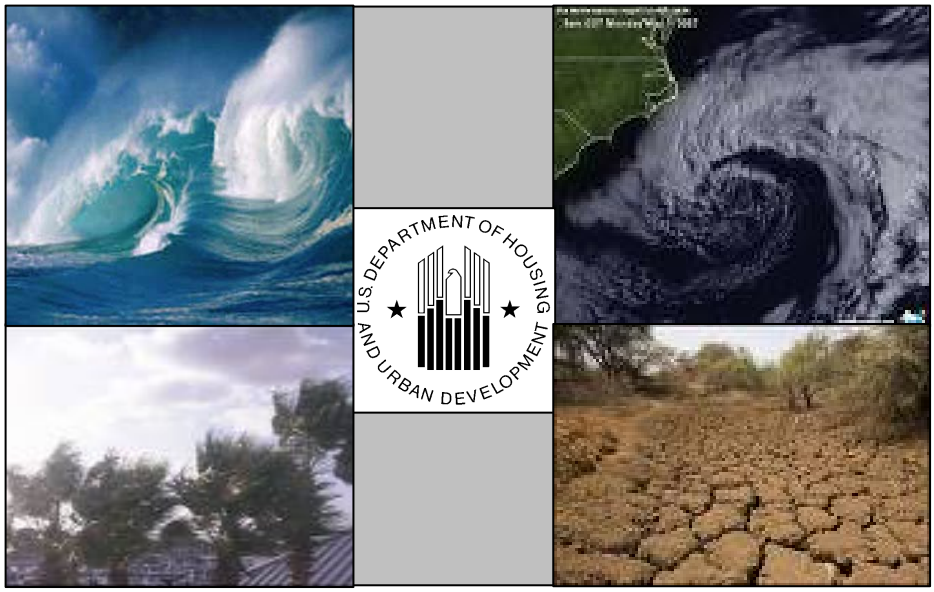
U. S. Department of Housing and Urban Development

LOUISVILLE FIELD OFFICE

DISASTER RECOVERY RESOURCE GUIDE FOR HUD'S PARTNERS



JANUARY 2012

TABLE OF CONTENTS

RECOVERY ACTIONS 2

- Public and Indian Housing (Public Housing) Recovery Action 3
- Single Family Housing (SF) Recovery Action 3
- Multifamily Housing (Multifamily) Recovery Action 4
- Community Planning and Development (CPD) Recovery Action 4
- Fair Housing and Equal Opportunity (FHEO) Recovery Action.....6

APPENDICES 8

- Appendix 1: Acronyms 8
- Appendix 2: Local Contact Information 9
- Appendix 3: Frequently Asked Questions on Programs Available 13

NOTES PAGE 18

RECOVERY ACTIONS

Federal departments and agencies are responsible for addressing the needs of those affected by disasters. While HUD does not serve as a first responder, the agency provides assistance to federal, state and local governments in the aftermath of an event. HUD also plays a vital role in long-term recovery efforts.

Local units of government, public housing authorities and the state are generally responsible for coordinating disaster recovery activities. This requires building relationships with other federal, state and nonprofit agencies – such as FEMA, Kentucky Emergency Management and the Red Cross. (See relevant websites in Appendix 2, Local Contact Information.)

Louisville Field Office (LFO) Field Policy and Management (FPM) staff will help establish a flexible, community driven partnership among the Department, the community, and other federal and state agencies. The Field Office Director is Krista Mills and she can be reached at 502-618-8140 or by email addressed to Krista.Mills@hud.gov.

HUD's programs provide financial resources for disaster recovery. For example, Community Development Block Grant (CDBG) and HOME funds may be used for disaster recovery activities. The use of these funds should be coordinated with FEMA to ensure that HUD funds do not displace FEMA funds. In some cases, the use of federal funds from a non-FEMA agency to meet disaster needs may make those expenditures ineligible for FEMA reimbursement. Therefore, expenditure of HUD funds without coordination with FEMA can result in an overall loss of funds to the community. The availability of supplemental funding varies depending on congressional action.

Even when Congress does not appropriate additional funding, HUD helps communities with recovery by providing technical assistance and by expediting requests from communities for waivers of HUD program requirements. HUD has established relationships with cities, counties, developers, project managers, non-profits and others, and is positioned to help communities develop effective disaster responses.

PUBLIC AND INDIAN HOUSING (PUBLIC HOUSING) RECOVERY ACTION:

- **Establish and Deploy Recovery Teams:** Prior to or immediately following a disaster, the HUD Office of Public Housing will assemble the recovery team to begin damage assessment.
- **Public Housing Damage Assessments:** The HUD Office of Public Housing will complete damage assessments by phone, email, and/or on-site, if conditions permit.
- **Establish Resident Needs:** The HUD Office of Public Housing will define urgent needs of shelter, food, water, etc., of residents, as well as any existing health risks where there are damaged units.
- **Technical Assistance:** The HUD Office of Public Housing will provide technical assistance to affected public housing authorities/agencies. Topics may include accessing available capital funding, requesting waivers and extensions or other matters, as requested.

YOUR CONTACTS IN THE HUD OFFICE OF PUBLIC HOUSING ARE:
CAROL SPENCER: (502) 618-8152 (PRIMARY CONTACT)
FRANK MCNEIL: (502) 618-8153

SINGLE FAMILY HOUSING (SF) RECOVERY ACTION:

- **Real Estate Owned (REO) Property List:** The SF Housing Atlanta Homeownership Center (HOC) is responsible for overseeing HUD homes for sale and will compile a listing of any REO properties that may be available for displaced residents.
- **REO Damage Assessment:** The Atlanta HOC will collect a list of damaged REO properties and the nature of the damage from the REO contractors. The HOC will then direct the contactors to remove any damaged SF properties from the Multiple Listing Service until such time as the properties can be repaired and relisted.
- **Issuance of FHA Moratoriums/Waivers:** The Atlanta HOC shall publish any SF FHA moratoriums, waivers and information regarding special programs on the HUD/FHA websites (www.hud.gov and www.fha.gov) as well as the HUD Homestore website (www.HUDHomestore.com), which lists information concerning HUD homes for sale.

YOUR CONTACT IN THE SINGLE FAMILY HOUSING DIVISION CAN BE REACHED AT:
1-800-225-5342—FHA RESOURCE CENTER/ATLANTA HOC
HOURS OF OPERATION: MONDAY – FRIDAY 8 A.M. – 8 P.M. (EASTERN)

MULTIFAMILY HOUSING (MULTIFAMILY) RECOVERY ACTION:

- **Establish and Deploy Recovery Teams:** Prior to or immediately following a disaster, HUD's Office of Multifamily Housing will assemble a team to begin damage assessment.
- **Multifamily Housing Damage Assessments:** Multifamily staff will complete damage assessments on HUD-assisted and insured multifamily housing properties by phone, email, or on-site, if conditions permit and phone contact cannot be established.
- **Establish Resident Needs:** Multifamily staff will define urgent needs of shelter, food, water, etc., of residents, as well as any existing health risks where there are damaged units.
- **Technical Assistance:** Multifamily staff will provide technical assistance to affected multifamily housing projects. Multifamily staff will disseminate any waivers issued by the Department and coordinate with HUD staff to provide information on other federal, state or local resources that become available. Information on Multifamily Housing Disaster Assistance can be found in HUD Handbook 4350.1, Chapter 38, at http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/disasterguide.

YOUR CONTACTS IN THE MULTIFAMILY HOUSING DIVISION ARE:
JANET ESTEY: (502) 618-8159 (PRIMARY CONTACT)
DONNA DUDGEON: (502) 618-8117

COMMUNITY PLANNING AND DEVELOPMENT (CPD) RECOVERY ACTION:

Local units of government are generally responsible for coordinating disaster recovery activities. This requires building relationships with other federal, state and nonprofit agencies – such as FEMA, Kentucky Emergency Management and the Red Cross. (See relevant websites in Appendix 2.)

In the event of disaster, CPD staff will contact local partners to determine how CPD resources can be used to meet recovery needs. Partners include grantees of the following programs: Community Development Block Grant (CDBG), HOME Investment Partnership, Housing Opportunities for People with AIDS (HOPWA), Emergency Shelter Grants (ESG), Shelter Plus Care, Supportive Housing, and Rural Housing and Economic Development, etc.

YOUR CONTACT IN CPD IS: ROGER LEONARD, DIRECTOR, AT (502) 618-8143
OR CALL OUR CPD DIVISION AT (502) 582-6141

FOR GENERAL INFORMATION ABOUT STATE PROGRAMS, CONTACT THE KENTUCKY DEPARTMENT FOR LOCAL GOVERNMENT AT (800) 346-5606 (CDBG) OR KENTUCKY HOUSING CORPORATION AT (800) 633-8896 (HOME, HOPWA, ESG, AND OTHER HOMELESS SUPPORTIVE HOUSING PROGRAMS)

Disaster Declaration: Know the scope and date of the disaster declaration. Reimbursable costs will vary and are subject to change. This information is available at www.fema.gov and from your county emergency management office (http://kyem.ky.gov/teams/Pages/countydirectors.aspx).

Technical Assistance: CPD staff will provide technical assistance to CPD partners about allowable uses of existing grants and facilities. CPD staff will also provide guidance to determine costs that can be charged to CPD programs and reimbursed by FEMA and other agencies.

Urgent Needs: CDBG expenditures for disaster recovery must meet one of the three national objectives – low/moderate income benefit, slums/blight and meeting urgent needs. In order to qualify, an urgent need must be an immediate threat to public health and safety of recent origin, and the grantee must have no other source of funds to meet the need. Keep in mind that urgent needs projects that benefit entire areas must also meet low- and moderate-income benefit criteria. This means that urgent needs cannot be used as a way to serve over-income neighborhoods.

Maximize the Use of Other Resources: Communities should first maximize the use of resources from FEMA, SBA and private insurance. While early expenditures of local, non-federal funds may be reimbursed by FEMA, this might not be true of CDBG and HOME expenditures.

Duplication of Benefits: Take the time to establish programs that avoid duplicating benefits. This will avoid difficulties and possible disallowances in the future.

Pre-agreement costs: CDBG may be used to reimburse allowable costs that are incurred before receiving the annual grant.

FEMA Match: CDBG may be used to pay FEMA match for eligible activities.

Procurement: Noncompetitive procurement is allowed when an emergency will not permit the delays that result from competitive solicitations.

Waiver Requests: The HUD Secretary may suspend HOME and CDBG requirements, except those related to public notice of available funds, nondiscrimination, fair housing, labor standards, environmental standards, low-income housing affordability and low-income benefit. CPD staff will help grantees identify and request necessary waivers. Examples of waivers from past disasters include:

- Reduce comment period for plan amendments to three days
- Raise the HOME administration cap to 20%
- Liberalize tenant-based rental assistance requirements
- Establish rent standards above published fair market rents
- Eliminate HOME match
- Increase HOME subsidy limits

- Remove housing quality standards for rehabilitation and rental programs
- Suspend 15% Community and Housing Development Organization (CHDO) set aside requirement
- Suspend 15% public services cap for CDBG

Environmental Requirements: Environmental amendments and releases of funds are not required before undertaking emergency activities for temporary improvements that do not alter environmental conditions. These activities must be limited to protection, repair or restoration activities necessary only to arrest the effects of the disaster. If a request for release of funds is required, publication requirements can be shortened to meet emergency needs.

Special Disaster Appropriations: Congress frequently passes special appropriations to assist with redevelopment efforts after disasters. CPD generally administers these funds.

More Information: http://www.hud.gov/offices/cpd/communitydevelopment/programs/dri/

FAIR HOUSING AND EQUAL OPPORTUNITY (FHEO) RECOVERY ACTION:

- **Fair Housing Outreach Plan:** FHEO will implement an outreach plan that will target disaster victims, will provide them with information on fair housing rights and will provide information on how to file discrimination complaints.

- FHEO strongly believes that, as fair housing professionals, we have a responsibility to ensure that persons affected by disaster are not victimized when searching for a new place to call home. As a measure of prevention and pro-action, FHEO has collaborated with a group of **Fair Housing Assistance Program (FHAP) and Fair Housing Initiative Program (FHIP) agencies** to develop/implement disaster-related education and outreach initiatives, develop/implement communication strategies, and coordinate enforcement efforts.

- **Enforcement Responsibilities:** It is essential that there are concerted efforts to ensuring that enforcement activities are expedited in the aftermath of a disaster. Procedures are established by FHEO to ensure that federal, state and local governments are working in concert to ensure that any alleged housing discrimination does not pose an immediate threat to the life, health and safety of the victim.

- **FHEO coordinates and provides technical support** to FHAP agencies to ensure that victims of housing discrimination are ultimately given relief in the form of access to safe and decent housing; reasonable accommodation and or modification; or monetary relief, or a combination of these.

- **Education and Outreach:** Assist fair housing professionals in effectively utilizing education and outreach public service announcements and materials to assist persons seeking housing opportunities, conduct testing and to reinforce that fair housing is not an option, but the law.

- **Kentucky Fair Housing Partners:**
  Kentucky Commission on Human Rights: www.kchr.ky.gov
  Louisville-Metro Human Relations Commission: www.louisvilleky.gov/humanrelations
  Lexington-Fayette County Human Rights Commission: www.lfuchrc.org
  Lexington Fair Housing Council: www.lexingtonfairhousing.com

HUD Contact Information:
Toll-free number: 1 (800) 440-8091
Telephone number: (404) 331-5140
FAX Number: (404) 331-1021
TTY Number: (404) 730-2654
Email: complaints_office_04@hud.gov
Website: www.hud.gov/fairhousing

YOUR CONTACT IN THE FAIR HOUSING AND EQUAL OPPORTUNITY DIVISION IS: NATASHA WATSON, DIRECTOR, AT (502) 618-8170

APPENDICES

Appendix 1. Acronyms

ADD – Area Development District
AHP – Affordable Housing Program (FHLBank Program)
CDBG – Community Development Block Grant (CPD Program)
CDE – Community Development Entities
CDFI – Community Development Funding Institutions (TD)
CHDO – Community and Housing Development Organization
CPD – HUD's Office of Community Planning and Development
DLG – Kentucky Department for Local Government
ECRP – Emergency Capital Repairs Program (MF Program)
ESG – Emergency Shelter Grants (CPD Program)
FEMA – Federal Emergency Management Agency
FHA – HUD's Federal Housing Administration
FHAP – Fair Housing Assistance Program (FHEO Program)
FHEO – HUD's Office of Fair Housing and Equal Opportunity
FHIP – Fair Housing Initiative Program (FHEO Program)
FHLBank – Federal Home Loan Bank of Cincinnati
FOD – Field Office Director (HUD)
FPM – HUD's Office of Field Policy and Management
GNMA – Government National Mortgage Association
HFA – Housing Finance Agency
HMGP – Hazard Mitigation Grant Program (FEMA)
HOC – Homeownership Center (SF)
HOME – Home Investment Partnership Program (CPD Program)
HOPWA – Housing Opportunities for Persons with AIDS (CPD Program)
HUD – U.S. Department of Housing and Urban Development
KHC – Kentucky Housing Corporation
KLC – Kentucky League of Cities
KYEM – Kentucky Emergency Management
LFO – Louisville Field Office (HUD)
MF – HUD's Office of Multifamily Housing (5 or more units)
NMTC – New Markets Tax Credit Program (TD)
PHA – Public Housing Authorities/Agencies
PIH – HUD's Office of Public and Indian Housing
REO – Real Estate Owned
SBA – U.S. Small Business Administration
SF – HUD's Office of Single Family Housing (1-4 units)
TD – U.S. Department of the Treasury
U.S. – United States
USDA – U.S. Department of Agriculture
VOAD – Volunteer Organizations Active in Disasters

Appendix 2. Local Contact Information

American Red Cross
http://www.redcross.org/

American Red Cross Disaster Services
http://www.redcross.org/portal/site/en/menuitem.d8aaecf214c576bf971e4cfe43181aa0/?vgnextoid=9b18d966d6c5a210VgnVCM10000089f0870aRCRD&vgnextfmt=default

American Red Cross Local Chapters
http://www.redcross.org/en/where

Community Development Block Grant (CDBG) Grantees
Directors, phone numbers, street addresses:
http://www.hud.gov/local/ky/community/cdbg/index.cfm

Congressional Contacts in Kentucky

Congressman	Telephone
Senator Mitch McConnell (R- KY)	(502) 582-6304
Senator Rand Paul (R- KY)	(270) 782-8303
Representative Ed Whitfield (R – District 01)	(270) 885-8079
Representative Brett Guthrie (R – District 02)	(270) 842-9896
Representative John Yarmuth (D – District 03)	(502) 582-5129
Representative Geoff Davis (R – District 04)	(859) 426-0080
Representative Hal Rogers (R – District 05)	(606) 439-0794
Representative Ben Chandler (D – District 06)	(859) 219-1366

FEMA brochure
http://www.fema.gov/pdf/about/brochure.pdf

FEMA Region IV Contacts: http://www.fema.gov/about/contact/regioniv
Kentucky Contact:
Chris Perez (Virgilio.Perez@dhs.gov)
Recovery Division, Emergency Management Program Specialist, Individual Assistance
Desk: (770) 220-5215

FEMA Program Descriptions
http://www.fema.gov/government/recovery.shtm

Housing Locators -

FEMA Housing Portal
http://asd.fema.gov/inter/hportal/home.htm

Kentucky Rents
http://www.kyhousing.org/page.aspx?id=630

(Also see HUD Kentucky Multifamily Project Information and
HUD Kentucky Public Housing Agencies)

HUD HOME Program Grantees (CPD)
Directors, mailing addresses, phone numbers, emails:
http://www.hud.gov/local/ky/community/home

HUD Homeless Program Providers (CPD)
Point of contact, phone numbers street addresses, email:
http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/homeless

HUD Disaster Coordinator for Region IV
Tony Hebert (tony.x.hebert@hud.gov)
Desk: (678) 732-2075

HUD Disaster Recovery Assistance Website (National)
Links to programs and policies
http://www.hud.gov/offices/cpd/communitydevelopment/programs/dri/

HUD Disaster Recovery Assistance Website (Southeast/Region IV)
http://www.hud.gov/local/shared/news/r4/disasterassist.cfm?state=ga

HUD Environmental Officer
Atlanta Regional Office
Sandra "Sandy" Frye (sandra.l.frye@hud.gov)
Desk: (678) 732-2727
http://www.hud.gov/local/shared/working/r4/environment/index.cfm?state=ky

HUD Kentucky Multifamily Project Information
Locate a Privately-owned Multifamily Property in Kentucky:
http://www.hud.gov/apps/section8/step2.cfm?state=KY%2CKentucky

HUD Kentucky Public Housing Agencies' phone numbers and street addresses:
http://www.hud.gov/offices/pih/pha/contacts/states/ky.cfm

HUD Kentucky State Office Website
http://www.hud.gov/kentucky

Kentucky Area Development Districts (ADDs)
http://www.kcadd.org/

Kentucky Department for Local Government (state CDBG agency)
http://dlg.ky.gov/

Kentucky Housing Association (KHA)
http://www.kyhousingassn.com/default.htm

Kentucky Emergency Management (KYEM)
http://kyem.ky.gov/Pages/default.aspx
Contact: Brigadier General John W. Heltzel, Director of Kentucky's Division of Emergency Management and Deputy Commander; Kentucky National Guard
1 (800) 255-2587 (Hotline: 24 hours per day)

KYEM Individual Assistance Officer: Jim Woolums – Desk: (502) 607-5746
KYEM Public Assistance Officer: Jessica Jones – Desk: (502) 607-5762
KYEM Hazard Mitigation Officer: Leslie Mahoney – Desk: (502) 604-5768
KYEM Regional Response Offices (11 Regions): http://kyem.ky.gov/teams/Pages/rrm.aspx
KYEM County Directors: http://kyem.ky.gov/teams/Pages/countydirectors.aspx

Kentucky Housing Finance Agency – Kentucky Housing Corporation (KHC)
http://www.kyhousing.org

Kentucky League of Cities (KLC)
List of mayors and managers, phone numbers, links to websites: http://www.klc.org/

Public Housing Agency Information – Kentucky Housing Association (KHA)
http://www.kyhousingassn.com/default.htm

Small Business Administration (SBA)
Disaster pages: http://www.sba.gov/services/disasterassistance/index.html

State of Kentucky Emergency Management (KYEM)
Links to many disaster-related websites: http://kyem.ky.gov/Pages/default.aspx

USDA Rural Development
Kentucky State Office: http://www.rurdev.usda.gov/ky/

Volunteer Organizations Active in Disasters (VOAD) in Kentucky
http://www.kyvoad.org/

Appendix 3. Frequently Asked Questions (FAQs) on Programs Available

Federal Emergency Management Agency (FEMA)

Q: Does FEMA offer Public Assistance Funding?

A: FEMA provides supplemental federal disaster grant assistance for a number of purposes. These include debris removal, emergency protective measures, and repair, replacement, or restoration of publicly-owned facilities and the facilities of certain private non-profit organizations that were damaged by the disaster. These include PHAs. This program also provides assistance for future hazard mitigation measures during the recovery process.

More information about this program can be found at FEMA's website: http://www.fema.gov/government/grant/pa/index.shtm.

Q: What does the adoption of a FEMA resolution entail?

A: When a city or county adopts a FEMA resolution, they formally invite FEMA to participate in meetings and work with them to develop a long-term community recovery plan.

Q: Does FEMA offer any programs for flood mitigation assistance?

A: FEMA's **Hazard Mitigation Grant Program (HMGP)** is a grant available to state and local governments to implement long-term hazard mitigation measures, including flood prevention, after a major disaster declaration. The program's purpose is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. Certain non-profit organizations may also be eligible to apply for this grant.

HMGP grants may be used to fund projects that will reduce or eliminate loss of life or property from future disasters. Projects must include a long-range solution to the problem. These funds may be used to retrofit existing structures or acquisition of real property among other uses.

To apply for funding, contact the State Hazard Mitigation Officer at the Kentucky Emergency Management office (See Appendix 2, Kentucky Emergency Management for local contact information). It is recommended that all those interested apply for funding as soon as possible after a disaster occurs.

More information about this program can be found at: http://kyem.ky.gov/recovery/Pages/HazardMitigation.aspx.
.

U.S. Department of Housing and Urban Development (HUD)

Q: Does HUD have programs for developers to rehabilitate or construct low-income housing for the elderly?

A: HUD's **Emergency Capital Repairs Program (ECRP)** provides grants for substantial capital repairs to eligible multifamily projects owned by private non-profit entities and occupied by elderly tenants. These funds can be used to rehabilitate, modernize, or retrofit aging structures, common areas, or individual dwelling units. Projects using this funding must present an immediate threat to the health, safety and quality of life of the tenants. The intent of these grants is to provide one-time assistance for emergency items that could not be absorbed within the project's operating budget, and where the tenants' continued occupancy in the immediate future would be jeopardized by a delay in initiating a proposed cure.

Please note: ECRP funds are very limited and are offered sporadically (approximately every 2-3 years). HUD's primary programs for rehabilitation and new construction are the Section 221(d)(3) and Section 221 (d)(4) programs below.

More information is available by contacting your local HUD Multifamily Housing Division at (502) 582-6124 or at: http://www.hud.gov/offices/hsg/mfh/progdesc/ecrp.cfm.

Q: Are there any FHA programs for mortgagors to finance rental or cooperative multifamily properties for moderate-income families?

A: **Section 221(d)(3)** and **Section 221(d)(4)** are HUD's **Multifamily Rental Housing for Moderate-Income Families**. These programs provide mortgage insurance to finance rental or cooperative multifamily housing for moderate-income households. This includes projects for elderly tenants.

HUD insures these mortgages made through private lenders to finance construction or rehabilitation of multifamily rental housing for moderate-income or displaced families. Multifamily is defined as a project consisting of five or more units.

The main difference between the 221(d)(3) and 221(d)(4) is the amount insured by HUD. HUD may insure up to **100 percent** of replacement cost for public, non-profit, and cooperative mortgagors under Section 221(d)(3) but only up to **90 percent** under Section 221(d)(4), regardless of the type of mortgagor.

Section 221(d)(3) is available only to public, non-profit, and cooperative mortgagors. Section 221(d)(4) is available to profit-motivated sponsors.

More information is available by contacting your local HUD Multifamily Housing Division at (502) 582-6124 or at: http://www.hud.gov/offices/hsg/mfh/progdesc/rentcoophsg221d3n4.cfm.

Q: Does HUD offer programs that fund additions and upgrades to multifamily rental housing and healthcare facilities?

A: HUD's **Supplemental Loans for Multifamily Projects (Section 241)** provides federal mortgage loan insurance to finance improvements and additions to, as well as equipment for, multifamily rental housing and healthcare facilities.

HUD insures loans made by lenders to pay for improvements or additions to apartment projects, nursing homes, hospitals, or group-practice facilities that already carry HUD-insured or HUD-held mortgages. Projects may also obtain FHA insurance on loans to preserve, expand, or improve housing opportunities, to provide fire and safety equipment, or to finance energy conservation improvements to conventionally-financed projects. This program also covers costs for movable equipment for nursing homes, group practice facilities, and hospitals.

More information can be found by contacting your local HUD Multifamily Housing Division at (502) 582-6124 or at: www.hud.gov/offices/hsg/mfh/progdesc/supplement241a.cfm.

Q: Are there other HUD multifamily housing programs available to help with the rehabilitation of properties?

A: Depending on the scope of work, projects may also benefit from **the Section 223(f) program**. The maximum loan amount is the lesser of 83% of the appraised value (87% for a qualified affordable property) or the debt service coverage ratio is 1.20 (1.15 – 1.17 for qualified affordable properties). Repairs cannot exceed 15% of the value after repairs. Section 223(f) insures lenders against loss on mortgage defaults. The program allows for long-term mortgages (up to 35 years) that can be financed with Government National Mortgage Association (GNMA) Mortgage-Backed Securities. This eligibility for purchase in the secondary mortgage market improves the availability of loan funds and permits more favorable interest rates.

More information can be found by contacting your local HUD Multifamily Housing Division at (502) 582-6124 or at: www.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc/purchrefi223f.

Q: What other funds from HUD can be used to finance construction or rehabilitation of rental housing?

A: HUD's **HOME Investment Partnership Program** is a program that provides formula grants to States and localities for communities to partner with local non-profit groups and to fund a wide range of activities that build, buy, or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income families.

Many CPD funds, including CDBGs awarded to communities, can be used for a number of disaster recovery programs. Please contact your local HUD CPD Division at (502) 582-6141 to discuss which funds are applicable to your situation.

Q. If I am an immigrant, does the Fair Housing Act provide protection for me and my family?

A. The Fair Housing Act protects all people against prohibited discrimination, regardless of their legal status in the United States. In addition, the Act expressly prohibits discrimination because of national origin.

For more information on Fair Housing and Equal Opportunity (FHEO), you may call our Toll-free number at 1 (800) 440-8091 or your local HUD FHEO Division at (502) 582-5250.

Q. If I have a disability, does the Fair Housing Act provide protection for me?

A. The Fair Housing Act protects all people against prohibited discrimination based on disability. If you or someone associated with you:

- Have a physical or mental disability (including hearing, mobility, and visual impairments; chronic alcoholism; chronic mental illness; AIDS; and mental retardation) that substantially limits one or more major life activities,
- Have a record of such a disability,
- Are regarded as having such a disability.

Your landlord may not:

- Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if you agree to restore the property to its original condition when you move.)
- Refuse to make reasonable accommodations in rules, policies, practices, or services if necessary for the disabled person to use the housing.

For more information on Fair Housing and Equal Opportunity (FHEO), you may call our Toll-free number at 1 (800) 440-8091 or your local HUD FHEO Division at (502) 582-5250.

U.S. Department of Agriculture (USDA)

Q: Are there any construction/rehabilitation programs for developers of rural properties?

A: USDA Rural Development Offices offer several grant programs to support rural development.

Rural Rental Housing Loans (Section 515) are direct mortgage loans made to provide affordable multifamily housing for very low-, low-, and moderate-income families, the elderly, and persons with disabilities.

More information can be found by contacting the USDA Rural Housing Services state office at (859) 224-7300 or at: http://www.rurdev.usda.gov/rhs/mfh/brief_mfh_rrh.htm.

Housing Preservation Grants (Section 533) provide funding to repair and rehabilitate housing owned or occupied by low-income families in rural areas. Eligible applicants are public bodies and non-profit groups.

More information can be found by contacting the USDA Rural Housing Services state office at (859) 224-7300 or at: http://www.rurdev.usda.gov/rhs/mfh/brief_mfh_hpg.htm.

Guaranteed Rural Rental Housing Program (Section 538) is a grant program that seeks to increase the supply of affordable rural rental housing through loan guarantees to lenders. Eligible lenders must be a licensed business entity or Housing Finance Agency (HFA) in good standing.

More information can be found by contacting the USDA Rural Housing Services state office at (859) 224-7300 or at: http://www.rurdev.usda.gov/rhs/mfh/brief_mfh_grrh.htm.

U.S. Department of the Treasury (TD)

Q: Are there financial institutions in a declared disaster area that focus on community needs?

A: The TD's **Community Development Funding Institutions (CDFI) New Markets Tax Credit Program (NMTC)** attracts investment capital to low-income communities by permitting individual and corporate investors to receive a tax credit against their federal income tax return in exchange for making equity investments in specialized financial institutions called **Community Development Entities (CDE)**. The credit totals 39 percent of the original investment amount and is claimed over a period of seven years.

More information can be found at: http://www.treasury.gov/.

Federal Home Loan Bank of Cincinnati (FHLBank)

Q: Are there programs available for developers to construct or rehabilitate properties?

A: The FHLBank of Cincinnati, which serves Kentucky, offers a program known as the **Affordable Housing Program (AHP)**. This program provides a flexible source of funding designed to help communities develop affordable housing.

Each year the FHLBank of Cincinnati commits 10 percent of its annual net income towards affordable housing. The AHP is designed for non-profit or for-profit housing developers, public bodies, contractors, community builders, and other non-profit or for-profit corporations and organizations engaged in housing construction, rehabilitation, and development, either owner or rental. These organizations (called project sponsors) partner with the FHLBank's member institutions to seek the competitive subsidy, usually two times per year.

More information can be found at: https://web.fhlbcin.com/Housing/Programs/AffordableHousingProgram/Pages/AffordableHousingProgram.aspx.

NOTES