



US DEPARTMENT OF  
**HOUSING & URBAN  
DEVELOPMENT**

---

**USDA COMMUNITY PROSPERITY SUMMIT**  
MAY 28, 2020

# WHAT IS HUD

Pauline Louie, Sr. Analyst

Office of the Regional Administrator – Chris Patterson

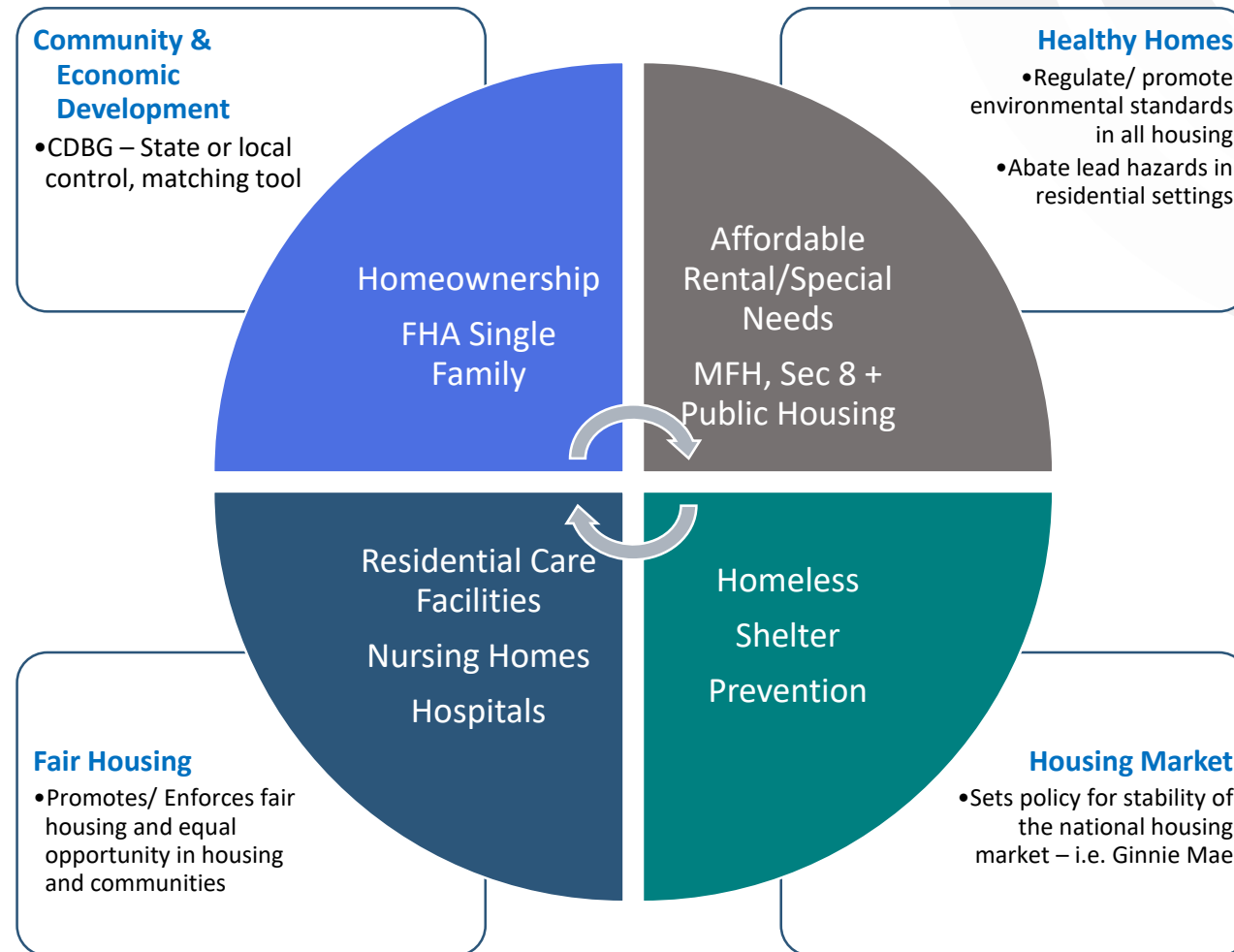


# HUD REGION 9



- Regional Office is San Francisco of 4 Western States + Islands
  - Phoenix – Arizona
  - Las Vegas – Nevada
  - Los Angeles – California + FHA Homeownership Center, Santa Ana
  - Honolulu – Hawaii and Pacific Islands
- Most HUD Program Offices represented in the Region... one of the largest and most populous regions
  - Programs affect States, also communities from rural to urban, rich and poor
  - Important ag, manufacturing and cutting-edge economic sectors

# PROGRAMS OF HUD





# CARES ACT

- Total \$5 Billion helps communities address Covid-19 related response needs, and to facilitate recovery
- State, Local, and Tribal Governments
  - CDBG – community & economic development; ICDBG – same for tribal communities
  - ESG – homelessness sheltering & HOPWA – housing for those immune-compromised by AIDS
  - PIH – support shortfalls in revenue and other needs in Public Housing/Sec 8
  - FHA notices including preventing foreclosure
- \$3 Billion+ = first allocation including CDBG, ESG and HOPWA, April 2;
- \$200M for ICDBG, April 10
- \$1 Billion = 2<sup>nd</sup> allocation for CDBG, May 1; also \$685 for Public Housing
- Next Round pending



# MATCHING OPPORTUNITIES WITH RESOURCES



# Housing Balance: HOME OWNERSHIP — FOUNDATION FOR FAMILY & COMMUNITY

## **Family:**

- Federal assistance to buy homes: FHA, VA and USDA programs
  - Qualifying and Underwriting criteria can be more flexible
  - Down payment sources and requirements
  - Rehab Mortgages (203K) and Reverse Mortgages (HECM)
- Housing Counseling

## **Community Opportunities:**

- Local Down Payment or Home Buying Assistance
  - CDBG and HOME + Private/Philanthropic?
- Land and Development Incentive
  - Thoughtful Land Use; Appropriate Density
- Lender Participation





# Housing Balance: AFFORDABLE RENTAL- STABILITY & INDEPENDENCE

- Everyone should care...
  - Forces workers farther out
  - Commuting Cost
  - Social/Healthcare Networks Disrupted

## Financing – Leveraging Fed, State, Local Investment

- Highest and Best Use of each resource
- “Patient” Capital: CDBG/HOME, Sec 202/811, State Funding, Tax Credit
- Construction: Construction Loans, FHA Multifamily Loans, Zero land or acquisition costs
- Operating Subsidy: Project Based Section 8 and other rental assistance
- Be mindful of income limits and definitions



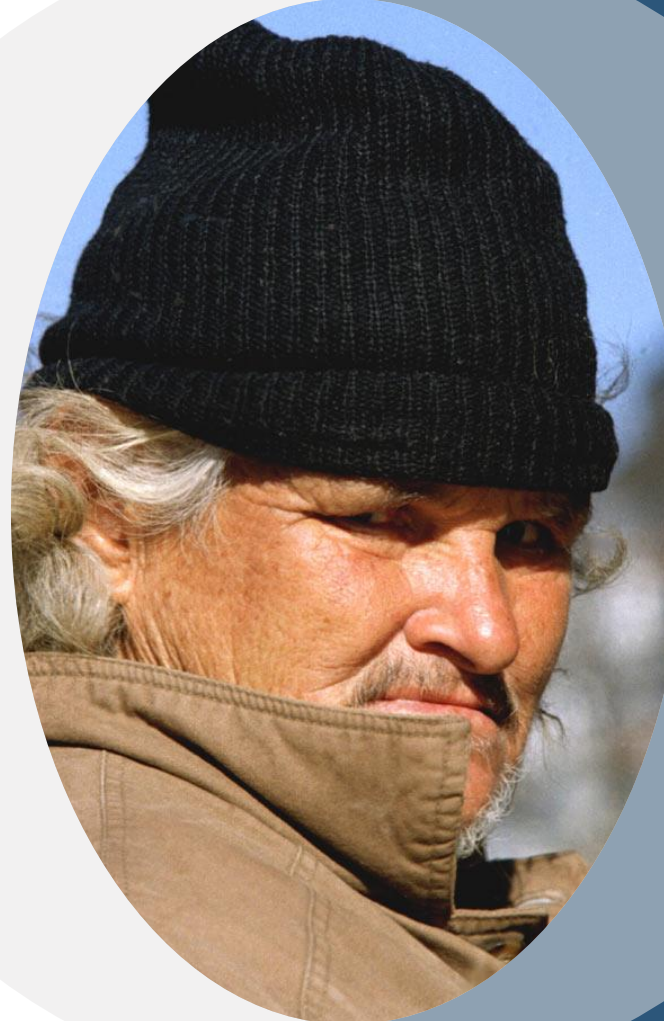
CA – Med HH Inc = 18% > national BUT CA – Housing cost = 40% > national  
Los Angeles rents – 65% > over decade



# HOUSING BALANCE: RISING TIDES THAT LIFT ALL – PROTECTING THE VULNERABLE

## Help OUT of Homelessness Prevent falling INTO Homelessness

- Housing First Model
- Comprehensive approach through Continuums of Care – coordinate services and funding
  - Local Health, Mental Health, Law Enforcement, Veterans Groups, Faith-Based
- Extremely Low Income or those without many options (e.g. farm workers)
- Permanent Supportive Housing – Housing + Wrap Around services to permanently lift someone from homelessness; combination of funding sources
- Sec 8 Project or Tenant Based rental assistance
- Rental Assistance Demonstration to sustain public housing.





# THANK YOU!



PAULINE.K.LOUIE@HUD.COM



[HTTP://WWW.HUD.GOV](http://www.hud.gov)

[HTTP://WWW.HUD.GOV/CORONAVIRUS](http://www.hud.gov/coronavirus)

[HTTP://HUDEXCHANGE.INFO](http://hudexchange.info)