



# **Office of Policy Development and Research**

## **Presentation to State Legislators**

**October 2024**



# Resources for You

- HUD User ([huduser.gov](http://huduser.gov))
  - Program Parameters (FMRs, Income Limits, FHA Limits, etc)
  - Data on programs
  - Housing Market Information
  - Research
  - Periodicals: The Edge, Evidence Matters, Cityscape
  - USPS Vacancy Data/Neighborhood Change
- EGIS ([Egis.hud.gov](http://Egis.hud.gov))
  - CART – how much HUD spends/who HUD serves by location (including Congressional Districts!)
  - HRL – resources for folks who need help from HUD
- HUD Exchange ([hudexchange.info](http://hudexchange.info))
  - Technical Assistance



# Program Parameters Data

- Fair Market Rents
- Income Limits
- FHA Loan Limits
- HOME Sales Price Limits



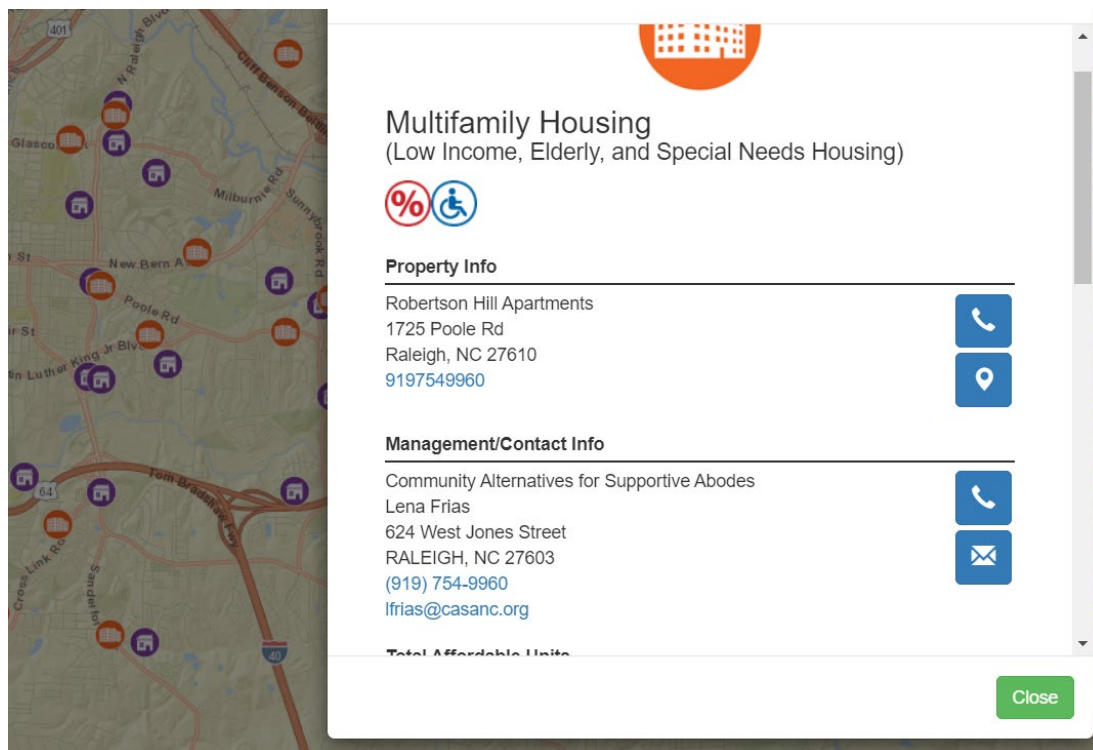
# huduser.gov

The screenshot shows the homepage of huduser.gov. At the top, there is a navigation bar with social media icons (Facebook, YouTube, X, LinkedIn) and links for "Quicklinks", "Events", and "Contact Us". Below this is a dark blue header with the "OFFICE OF POLICY DEVELOPMENT AND RESEARCH (PD&R)" logo and a "MENU" button. The main content area features a large background image of a row of colorful townhouses. Overlaid on this image is the text "HUD User" in a large, white, serif font, followed by "BRINGING HOUSING AND COMMUNITY DEVELOPMENT RESEARCH Home to You" in a smaller, white, sans-serif font. Below the text are four white icons representing different sections: a house with a checkmark for "Recent Reports", a house with a magnifying glass for "PD&R Research", a house with a bar chart for "PD&R Data", and a house with a percentage sign for "U.S. Housing Market Conditions".







# For tenants - find a local housing provider - <https://resources.hud.gov/>

A screenshot of the HUD Multifamily Housing search results page. The page is divided into two main sections: a map on the left and a detailed information panel on the right. The map shows a neighborhood in Raleigh, NC, with several purple and orange icons representing housing units. The information panel on the right is titled "Multifamily Housing (Low Income, Elderly, and Special Needs Housing)" and includes icons for low income and accessibility. It lists two properties: Robertson Hill Apartments and Community Alternatives for Supportive Abodes. Each property listing includes the name, address, city, state, zip code, and phone number, along with icons for calling and location. A "Close" button is located at the bottom right of the information panel.

**Multifamily Housing**  
(Low Income, Elderly, and Special Needs Housing)

**Property Info**

Robertson Hill Apartments  
1725 Poole Rd  
Raleigh, NC 27610  
9197549960

**Management/Contact Info**

Community Alternatives for Supportive Abodes  
Lena Frias  
624 West Jones Street  
RALEIGH, NC 27603  
(919) 754-9960  
[lfrias@casanc.org](mailto:lfrias@casanc.org)

Total Affordable Units

Close





# For public officials - know HUD's investments in your community – [egis.hud.gov/cart](https://egis.hud.gov/cart)

← → ↻ 🏠 egis.hud.gov/cart/# ☆ 🗄️ 👤

Gmail YouTube Maps HUD @ Work CA Identity Portal: H... Consolidated Planni... Annual Survey of St... COMPUTER MATCH...

**EGIS** Community Assessment Reporting Tool Advanced Search  🔍 ☰

**MSA: Raleigh-Cary, NC Metropolitan Statistical Area**

CPD Grants **Rental Assistance** Mortgage Insurance Fair Housing Housing Counseling Signature Demographics Create Map

Map Details

Esri, HERE, Garmin, USGS, EPA, NPS

CPD: Formula Grants	# of 2023 Grantees	FY23 Grant Award	FY22 Grant Award	Variance
<a href="#">Community Development Block Grants</a>	4	\$7,707,450	\$7,762,736	-1%
<a href="#">HOME</a>	3	\$4,002,212	\$3,966,560	1%
<a href="#">Emergency Solutions Grant</a>	3	\$623,974	\$624,293	-0%
<a href="#">Housing Opportunities for Persons w/AIDS</a>	1	\$1,657,389	\$1,468,745	11%

The grantees (CDBG, ESG, HOME and HOPWA) listed in this report may be completely or partially contained by the community you have selected. The funding amounts displayed in the report are associated with the entirety of the grantee jurisdiction, which may extend beyond the boundaries of the community you selected. If jurisdiction selected is not an Entitlement Grantee, this jurisdiction may receive funds from the State Non-Entitlement program.

Source: Office of Community Planning and Development, Systems Development and Evaluation Division and the Integrated Disbursement and Information System (IDIS)  
Update Frequency: Annual

COC: Competitive Grants	# of 2022 Grantees	FY22 Grant Award	FY21 Grant Award	Variance
<a href="#">Continuum of Care (inc Shelter +</a>	3	\$19,922,829	\$17,791,099	11%





For housing developers and lenders - know the latest employment and housing start data for your community -

<https://www.huduser.gov/portal/ushmc/mag.html>

Market at a Glance

Raleigh, NC MSA

Prepared by: PD&R / Economic & Market Analysis Division (EMAD)  
Southeast/Caribbean Regional Office

Created on: 28 April 2024

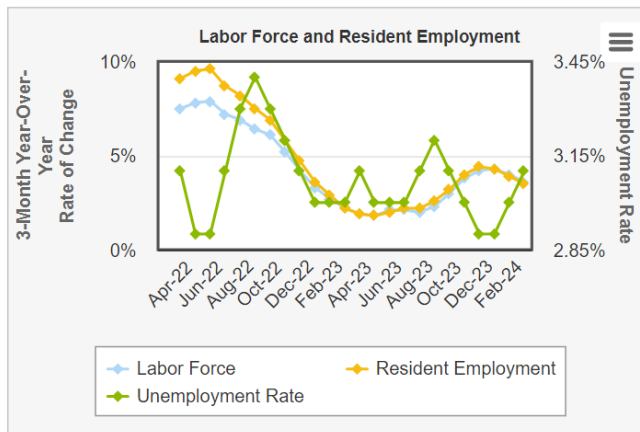


MORE INFO

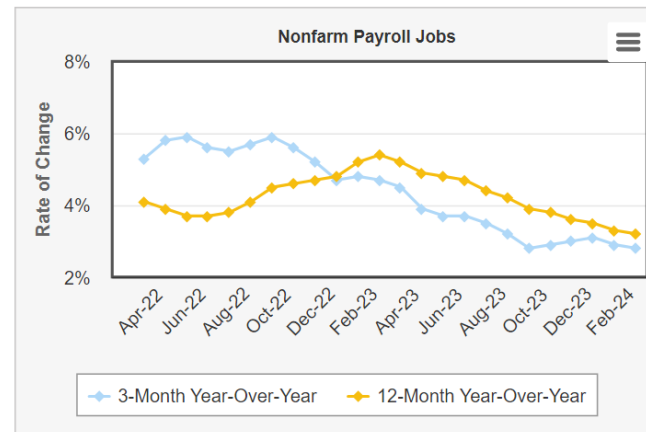


PDF

ECONOMIC CONDITIONS



Data Source: U.S. Bureau of Labor Statistics



Data Source: U.S. Bureau of Labor Statistics

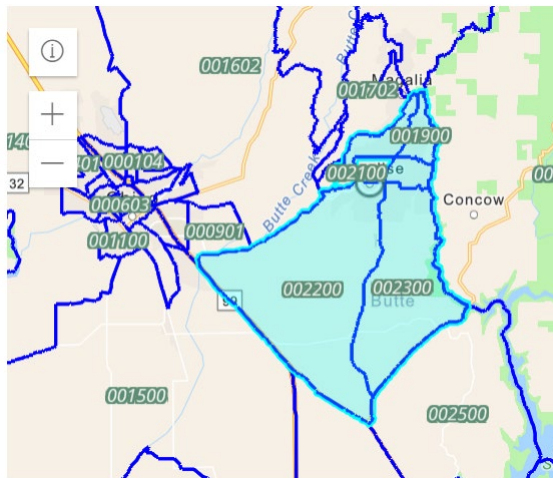
3-Month Average		3-Month Year-Over-Year Change	
February 2022	February 2023	February 2024	February 2023 to February 2024



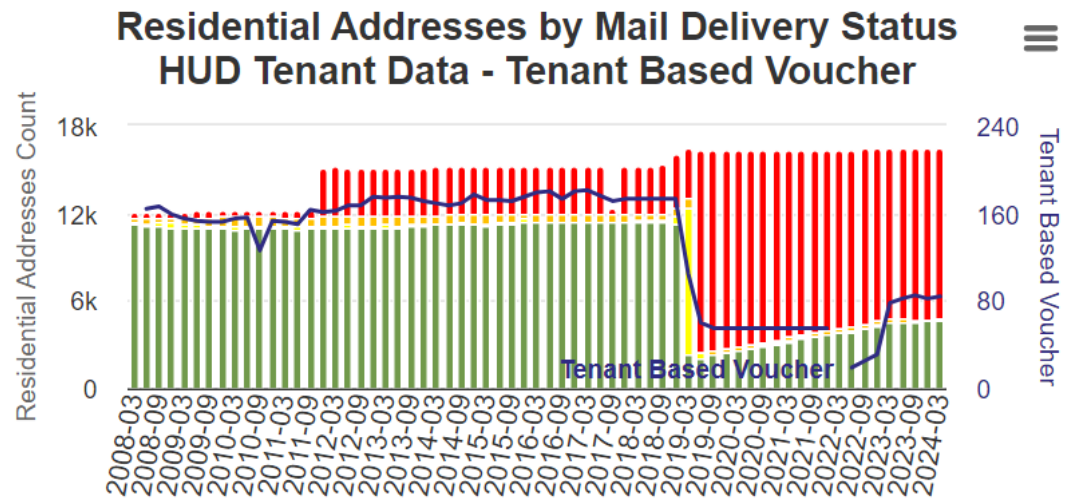


For community developers - know neighborhood change in near real time –

<https://www.huduser.gov/portal/datasets/usps.html>



Paradise, CA



- No-Stat Residential Addresses
- Long-Term Vacant Residential Addresses
- Short-Term Vacant Residential Addresses
- Active Residential Addresses
- Tenant Based Voucher

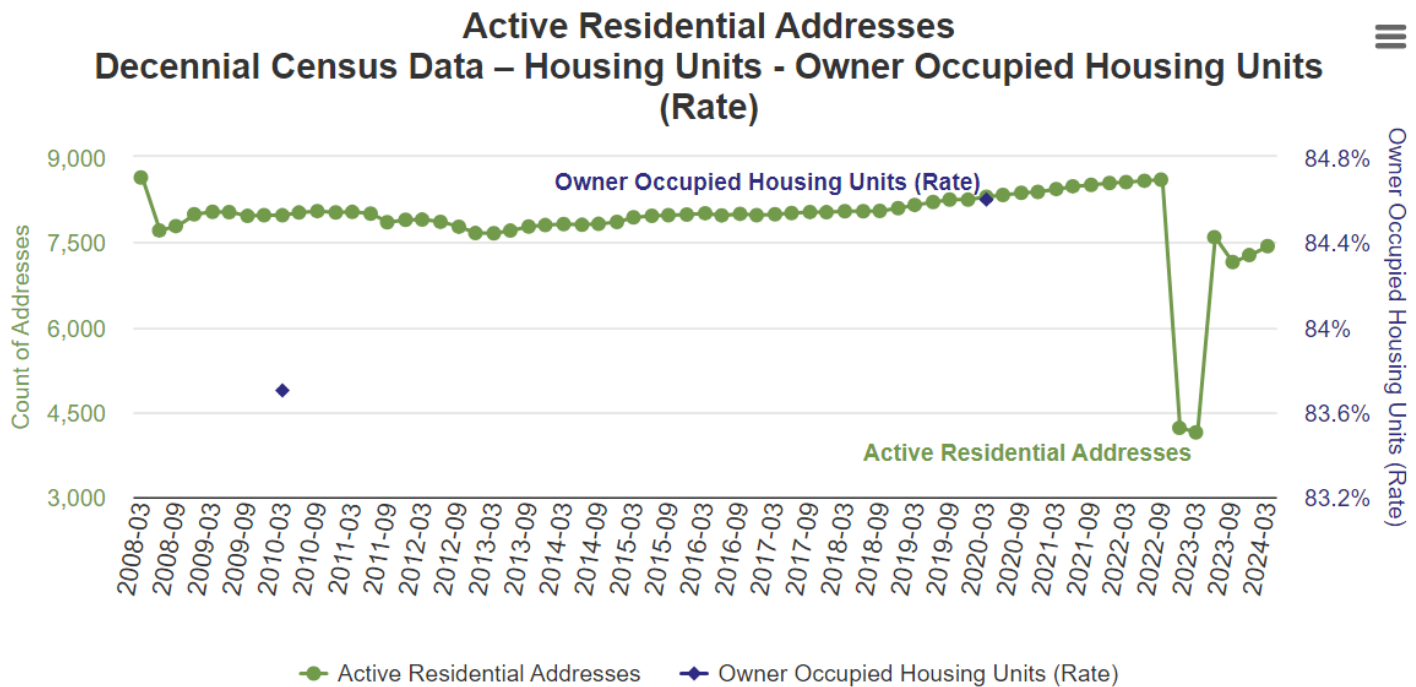
Highcharts.com







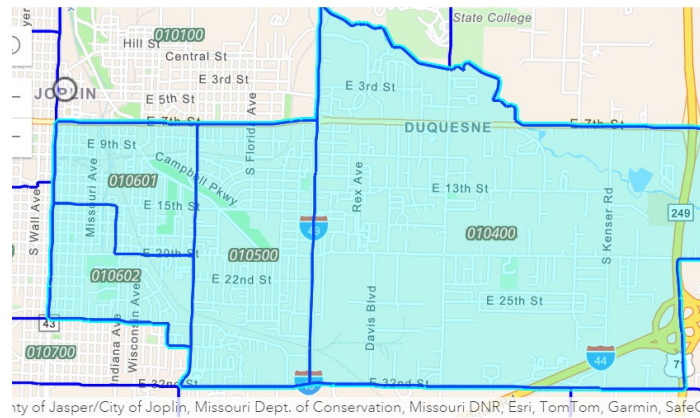
# Lee County, FL – barrier islands



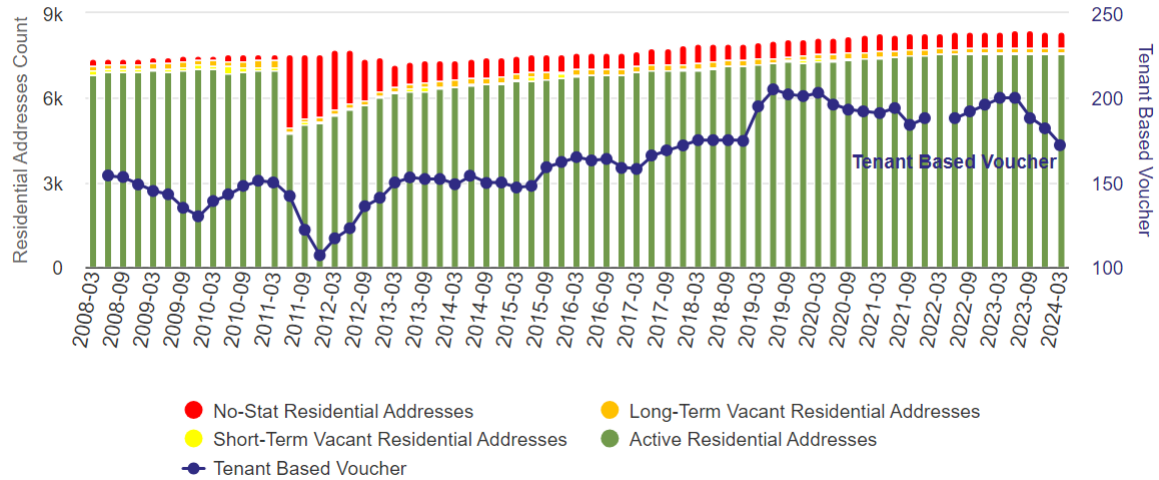
Highcharts.com



# Joplin, MO



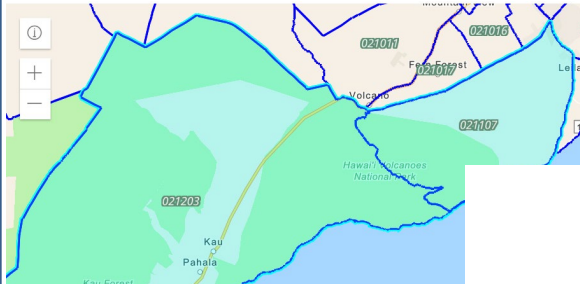
Residential Addresses by Mail Delivery Status  
HUD Tenant Data - Tenant Based Voucher



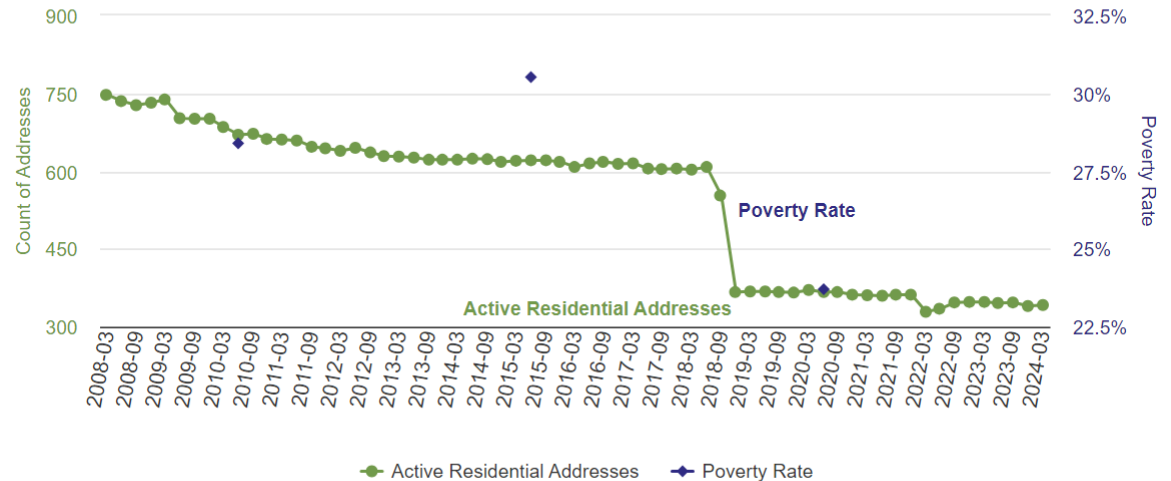
hibesite.com



# Hawaii County, HI



### Active Residential Addresses American Community Survey (ACS) Data - Poverty Rate



Highcharts.com

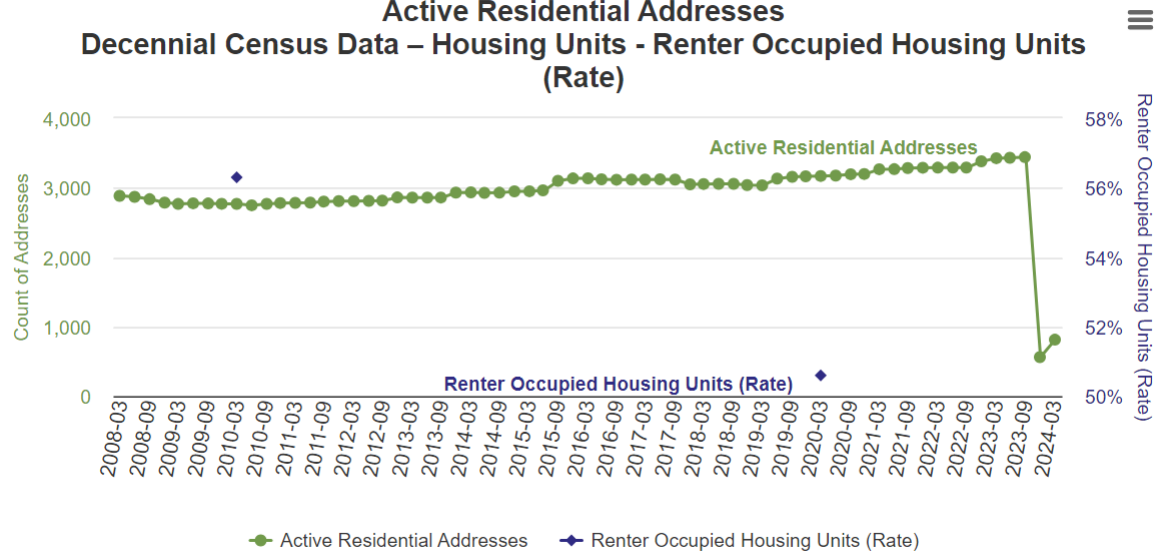




# Maui, HI



**Active Residential Addresses**  
Decennial Census Data – Housing Units - Renter Occupied Housing Units (Rate)

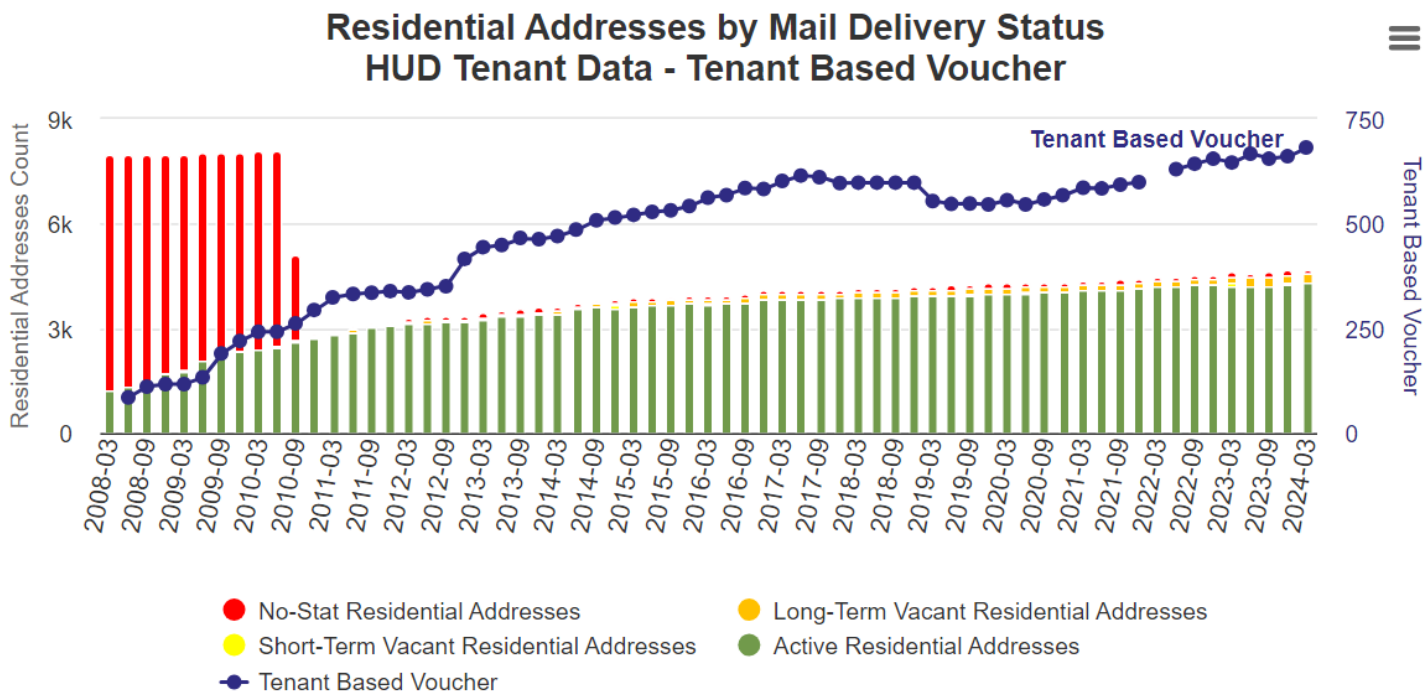


Highcharts.com





# Lower 9<sup>th</sup> Ward, New Orleans



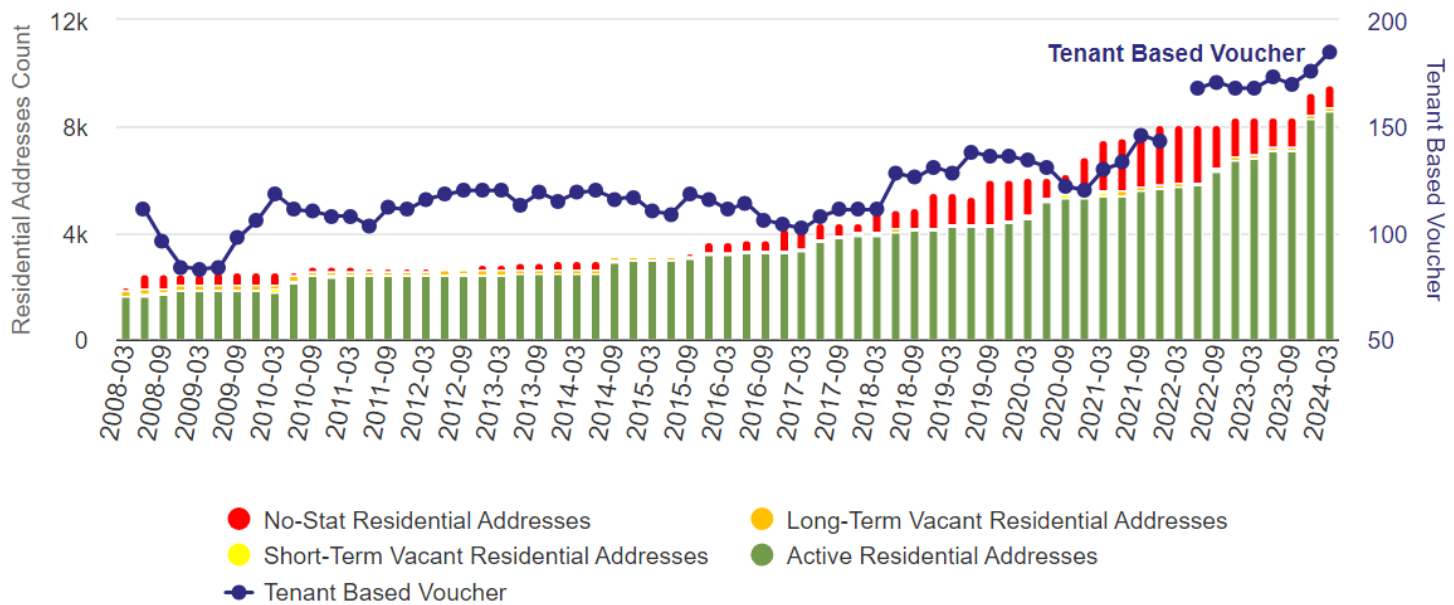
Highcharts.com





# Union Market - DC

### Residential Addresses by Mail Delivery Status HUD Tenant Data - Tenant Based Voucher



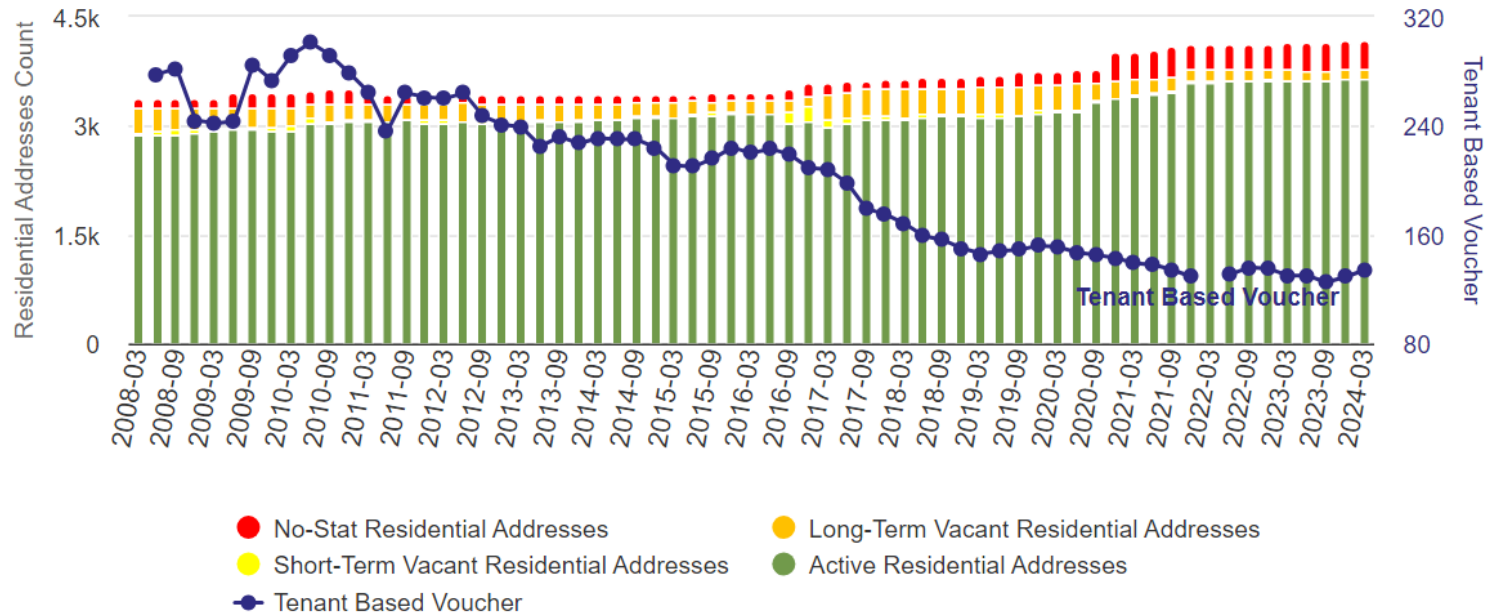
Highcharts.com





# Trinidad - DC

## Residential Addresses by Mail Delivery Status HUD Tenant Data - Tenant Based Voucher

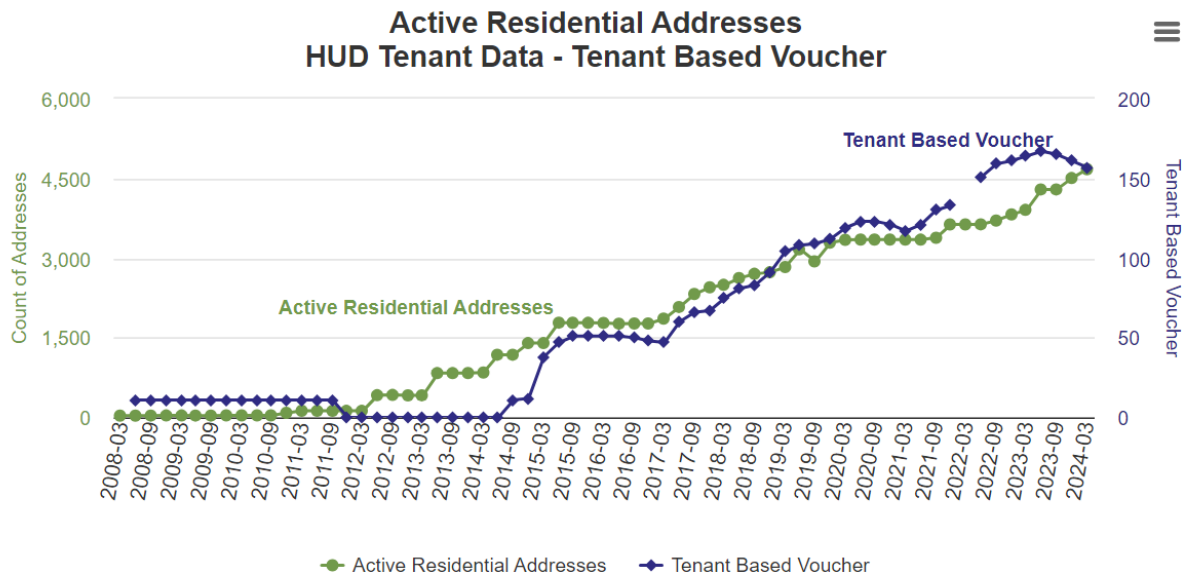


Highcharts.com





# NOMA - DC



Highcharts.com







# Some final thoughts and

## Q & A





# ***CDBG Program Overview***

***U.S. Department of Housing & Urban Development***



# Community Development Block Grant CDBG Program

- ❖ Annual formula grants to states, cities, counties, Puerto Rico and U.S. territories for community development activities – over **1,200 grantees** in total, making every jurisdiction of the country eligible for funding, either directly from HUD or through their State.
- ❖ **Mission:** to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, **principally for low- and moderate-income (LMI) persons**

# Section 108 Loan Guarantees

## CDBG Program

- ▶ Communities can leverage their CDBG grant allocations up to 5 times into federally guaranteed loans for:
  - ▶ projects addressing economic development,
  - ▶ affordable housing,
  - ▶ infrastructure, and
  - ▶ public facilities challenges.

# Section 108 Loan Guarantees

## CDBG Program

- ▶ Funding under Section 108 can be used to provide the necessary gap financing to enable:
  - ▶ Large-scale development,
  - ▶ New Market Tax Credit, and
  - ▶ Low-Income Housing Tax Credit projects,
- ▶ Jurisdictions can take full advantage of federal public-private partnership incentives.
- ▶ Section 108 also provides inducement to catalyze investment from private lenders.

# Grantee RESPONSIBILITIES

- ❖ Hold **Public Hearings and Consult** with Stakeholders.
- ❖ Design the **Action Plan** to address community needs.
- ❖ **Set criteria** for eligibility and project funding requirements.
- ❖ **Carry out** the projects (Cities/Counties), **Award** funds to local government (State).
- ❖ **Report** accomplishments.
- ❖ **Ensure compliance** with program regulations.
- ❖ **Advance the program's Mission.**

# National objectives

All CDBG activities must meet one of the following:

- ✓ **Benefit low/mod income persons (LMI)**
  - ✓ Benefit may be in form of Housing, Jobs, Clientele, or Area-wide.
  - ✓ 70 Percent of Funds must be used for LMI benefit
- ✓ **Prevent or eliminate slums and blight, or**
- ✓ **Meet an urgent need**

# Eligible Activities



Housing rehabilitation, homeownership assistance & other real property activities

Public facilities: parks, streets, water/sewer...

Public services: health care, homeless assistance...

Economic development, Microenterprise Assistance...

Nonprofit development

Planning and administration

and more



# CDBG Accomplishments & Expenditures



[FY'18 Accomplishment Reports Link](#)

[FY'18 Expenditure Reports Link](#)

# Ineligible Activities

- ❖ Regulations expressly prohibit:
  - **Buildings for conduct of government**
    - For example, city hall improvements
    - Exception for community service centers
  - **General government expenses**
    - For example, normal trash pick-up or operating the city's tax collection department
  - **Political activities**
  - LMI Activities that **exclude low-income persons** to the benefit of moderate-income persons.
  - Activities that do not meet a **National Objective**

# Ineligible Activities

- ❖ The following are generally not allowed, except under specific circumstances:
  - New housing construction – exceptions include assistance to community-based development organizations CBDOs.
  - Income payments, such as rental assistance.
  - Purchase of equipment.
  - Operating and maintenance expenses.
  - Tourism.

# Interested?

## START WITH YOUR LOCAL GRANTEE

### HUD Exchange.info

Find a **Grantee Page** Search for a specific grantee and view its awards, contact information, reports, and more.

- [by Name](#)
- [by State](#)
- [by Program](#)

### Finding your local grantee:

Is your **City** a direct CDBG Grantee (entitlement)?

If not, is your **County** a direct CDBG Grantee?

If still not, then your community is eligible for CDBG funding from the **State**.

Your local grantee may be funding projects like yours.

If not, you may wish to contribute comments and recommendations during Action Plan development.



**THANK YOU!**



# About Choice Neighborhoods

Choice Neighborhoods is a **competitive grant program** managed by HUD

**Key takeaway:** Provides local governments, public housing authorities, and tribes funding to redevelop severely-distressed public housing and/or HUD-assisted housing and revitalize the surrounding neighborhood

## “Housing, People, and Neighborhood”

HUD issues a Notice of Funding Opportunity (“NOFO”) for each type of grant annually:

- **Planning Grants:** up to \$500,000 to support development of a comprehensive neighborhood “Transformation Plan”
- **Implementation Grants:** Up to \$50 million to implement the Transformation Plan activities



# Convening Power + Layered Investments = Results!

Housing as a **catalyst** for neighborhood revitalization

**Targeting and layering resources leads to real results in distressed or changing neighborhoods!**

**Reach:** \$2.1 billion invested across 203 grants to large, mid-size, and small cities. Recently awarded first suburban and tribal Choice Neighborhoods.

## Results:

- Leverage \$8.18 in additional public and private sources for every \$1 in CN funds
- Replacing 19,500 HUD-assisted units with nearly 45,000 mixed-income units; 14,000+ complete, 7,000 under construction
- Thousands of residents connected to services
- Increased resident incomes at nearly all sites, some communities doubling
- New businesses, grocery stores, parks, homeownership programs, art and more



# Getting Involved

## Is there a Choice Neighborhood in my District?

- [List of Planning Grants](#)
- [List of Implementation Grants](#)

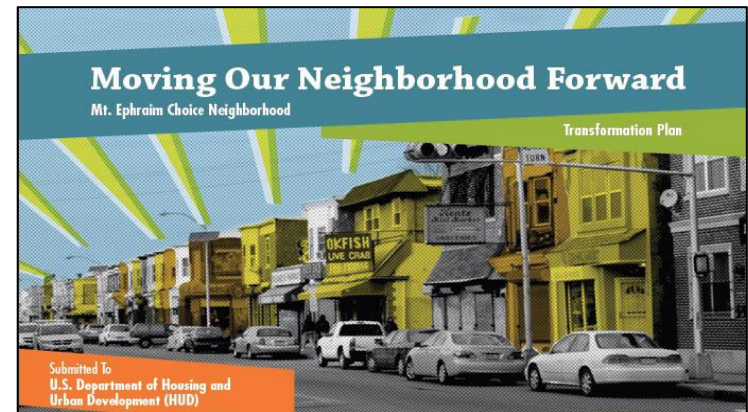
## How do I encourage my constituents to learn more?

- **Work with cities and PHAs to ensure eligibility!** HUD-assisted housing + 15% poverty within identified neighborhood
- Request a program briefing with HUD staff at [ChoiceNeighborhoods@hud.gov](mailto:ChoiceNeighborhoods@hud.gov)
- Funding announcement [webinars](#) + more
- Planning grants are a [great place to start!](#)

## How have state legislators have participated?

- Trusted official at community meetings
- Housing Finance Agency partnerships, including support for mixed-income housing
- Layered investments, prioritization of state funds in Choice Neighborhoods

**10 years of lessons learned [available here.](#)**





# FHA's Office of Healthcare Programs (OHP)

**Making Healthcare Facility Financing  
Affordable**

# FHA's Office of Healthcare Programs (OHP)

## Who We Are:

- We **insure loans** for healthcare buildings like hospitals and nursing homes.
- This makes it **easier and cheaper** to borrow money to build or improve these facilities.

## What We Do:

- We help **private lenders** offer better loans to healthcare facilities across the country.
- Since we **decrease the lender's risk**, these facilities can get **lower interest rates** and **save money**.

# Why it Matters

## Key Benefits of FHA Loans:

- **Cheaper loans make it easier** for hospitals and nursing homes to:
  - Build new buildings
  - Upgrade old equipment
  - Improve patient safety
- We insure loans up to **90% of the project's value**, so healthcare providers can borrow more.

## Helping Communities:

- Projects we support **create jobs** and boost local economies.
- These projects improve healthcare facilities that people rely on.

# Why It Matters for Your State

## **Think About:**

- How could FHA mortgage insurance help healthcare facilities in your state?
- What types of healthcare projects in your community could benefit from lower-cost loans?
- How can improving healthcare facilities impact your local economy and create jobs?

## **Learn More:**

- Visit [hud.gov/healthcare](https://www.hud.gov/healthcare) or call **1-877-HLTH-FHA**.