

Overview of the Department of Housing and Urban Development (HUD)

Prepared by HUD's Office of Policy Development and Research (PD&R), International and Philanthropic Affairs Division (IPAD)



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Overview of Presentation

- HUD: Role and Organization
- A Closer Look a HUD Offices and Programming:
 - Public and Indian Housing
 - Multifamily
 - Community Planning & Development
 - Federal Housing Administration
 - Fair Housing and Equal Opportunity
 - Field Policy and Management



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HUD– Who We Are

HUD is the primary Department addressing housing and community development needs.

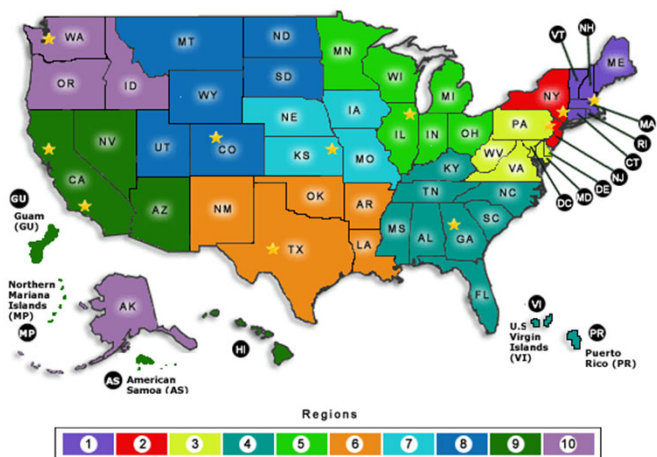
Mission: to create strong, sustainable, inclusive communities and quality affordable homes for all.

History: Has roots going back to U.S. Housing Act of 1937; founded as cabinet level agency in 1965

Current Secretary:
Marcia L. Fudge



HUD Regional Offices

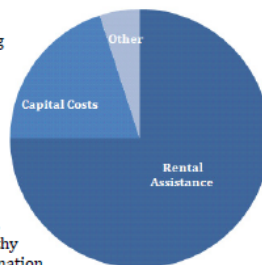


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HUD Budget and Programming

- FY2020 Budget: **\$44.1 billion**

- 75% **Rental Assistance** provides an ongoing stream of funding that makes up the gap between what low-income tenants can afford to pay in rent and the cost of operating housing
- 20% **Capital Costs** allow HUD to partner with communities to develop and repair affordable housing or support economic development activities and infrastructure
- 5% **Other Initiatives** include a diverse array of programs, including Fair Housing and Equal Opportunity, Healthy Homes and Lead Hazard Reduction, and service coordination programs, just to name a few.



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Office of Public and Indian Housing (PIH)



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PIH Offices and Division

- Office of Native American Programs (ONAP)
- Office of Public Housing Programs
 - Approximately 1.2 million households living in public housing units and managed by some 3,300 Public Housing Authorities (PHA)
- Office of Housing Voucher Programs
 - Housing Choice Voucher Program
 - Family Self-sufficiency
 - Family Unification Program (FUP)
 - Homeownership Vouchers
- Office of Capital Improvements
 - Capital Fund
- Office of Urban Revitalization (HOPE VI)



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Vouchers with Subpopulation Targeting

- Emergency Housing Vouchers (American Rescue Plan)
 - Homeless;
 - At Risk of Homelessness;
 - Fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking or human trafficking;
 - Recently homeless and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing instability.
- Foster Youth to Independence ("FYI") Vouchers
 - Serves up to 36 months, for youth under the age of 25 with history of child welfare involvement
 - Includes supportive services



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Office of Multifamily Housing



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Multifamily Housing Programs

Office of Asset Management and Portfolio Oversight (OAMPO):

Responsible for asset management of HUD-assisted and FHA-insured multifamily properties, counterparty oversight, new capital advances, rental assistance contract renewals, grants for multifamily properties, and other related functions.

- Administers Multifamily rental assistance and grant programs including:
 - Project Based Rental Assistance (PBRA): 1.18M households
 - Section 202 Project Rental Assistance Contracts (202 PRAC): 149,000 households
 - Section 811 Project Rental Assistance Contracts (811 PRAC): 1,100 households
 - Section 811 Project Rental Assistance (811 PRA) grants to state housing finance agencies: 2,300 households
 - Service Coordinators in Multifamily Housing



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Multifamily Housing Programs

Office of Production: Provides direction and oversight for FHA mortgage insurance programs for privately owned multifamily housing properties (5 or more units) including:

- 221(d)(4) New Construction/Substantial Rehabilitation
- 223(f) Refinance/Purchase
- Housing Finance Agency Risk Sharing Program
- 223(a)(7) Refinance
- FY21 Initial Endorsements: \$29.4B, including \$1.1B Risk Share and \$4.1B with LIHTC at over 1,500 properties with over 250,000 units

Office of Recapitalization (“Recap”): Supports the preservation and recapitalization of federally-assisted housing and rental assistance

- Rental Assistance Demonstration (RAD) preserves public housing, Mod Rehab and 202 PRAC properties to Project Based Section 8
- Section 236 and pre-1974 Section 202 Direct Loan Preservation
- Mark to Market (M2M)



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PIH and Multifamily Rental Programs

- 5.4 million families receive assistance through HUD’s rental programs.
- Rent contribution: in general, 30% of household’s adjusted gross income.
- Three primary categories of programming:
 1. Public Housing
 2. Tenant-Based Rental Assistance (TBRA)
 3. Project-Based Rental Assistance (PBRA)



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Office of Community Planning and Development (CPD)



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CPD Programs

Formula

- Community Development Block Grant (CDBG)
 - Section 108 Loan Guarantee
 - Disaster Relief Initiative (DR)
- HOME Investment Partnerships
 - National Housing Trust Fund
- Emergency Solutions Grant (ESG)
- Housing Opportunities for Persons With AIDS (HOPWA)

Competitive

- Continuum of Care Homelessness Assistance Program (CoC)
- Housing Opportunities for Persons With AIDS
- Lead Hazard and Healthy Homes – Lead Hazard Control



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Community Development Block Grants (CDBG)

- CDBG program created in 1974 to combine “Categorical Programs”
- Approximately \$3.5 billion allocated annually by formula to states, counties, and cities
- Principally benefits low-and moderate-income persons
- Grantees have broad discretion over activities: infrastructure, housing repair, and supportive services



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Continuum of Care (CoC) Program

- Components include Permanent Housing (Permanent Supportive Housing & Rapid Re-Housing); Transitional Housing; Supportive Services; and Homeless Management Information System (HMIS).
- Funds can be used for pay for acquisition/rehab/new construction; leasing; rental assistance; supportive services; operating; HMIS; and admin.



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CoC Subpopulation Targeting

- Continuums of Care can target
 - Chronically Homeless Persons (Not Veterans)
 - Chronically Homeless Persons who are veterans
 - Veterans
 - Chronic Substance Abuse
 - HIV/AIDS
 - Mentally Ill
 - Domestic Violence (includes survivors of human trafficking, sexual assault, stalking, and dating violence)
 - Physical Disability
 - Developmental Disability
 - Other - persons not represented by a listed population (applicants can write in who they plan to serve)



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Emergency Solutions Grants

- Street outreach, emergency shelter, homelessness prevention, rapid re-housing, collecting data for the Homeless Management Information System (HMIS); and program administration are all components of ESG.
- Funds can be used for engagement, case management, childcare, employment assistance, legal services, mental health services, transportation, and more.



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Office of Federal Housing Administration & Ginnie Mae



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Federal Housing Administration (FHA)

- **Core mission:** provide access to mortgage credit for worthy, low-wealth, underserved borrowers
 - Largest insurer of mortgages in the world: over 34 million properties since 1934 inception.
- FHA is a mortgage insurance provider: borrowers pay insurance premiums to cover lender's risk of default.
 - In event of default, FHA pays a claim to the lender for the unpaid principal balance.
- Premiums collected and deposited into financing accounts which are used to pay out claims. Self-generated income.



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Federal Housing Administration Portfolio

- **Single Family:**
 - Current portfolio: 7.8 million loans (purchased and refinanced)
 - Insured 44 million loans since 1934
- **Multifamily:**
 - Current portfolio: 10,500 loans
 - Insured 4.8 million housing units since 1934
- **Healthcare** (hospitals and nursing homes):
 - Current portfolio: nearly 3,000 loans
 - Insured 2,900 loans between 2009 and 2014
- **Housing Counseling**
 - 1M+ households counseled per year
 - 200,000+ foreclosures prevented



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Government National Mortgage Association Ginnie Mae

- Mission is to expand funding for mortgages that are insured or guaranteed by other federal agencies.
- When these mortgages are bundled into securities, Ginnie Mae provides a full-faith-and-credit guarantee on these securities, lessening the risk for investors and broadening the market for the securities.
- This attracts investors who otherwise would not invest in government-insured loans.
- Securities composed entirely of government-insured loans: FHA, VA, PIH, USDA RHS.
- Fully self-funding and generate positive net revenue
 - \$1.2 billion in revenue
 - \$20 million for salary and expenses



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Office of Fair Housing and Equal Opportunity (FHEO)



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FHEO

- **Mission:** Eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities.
- The laws implemented and enforced by FHEO include:
 - The Fair Housing Act
 - Title VI of the Civil Rights Act of 1964
 - Section 109 of the Housing and Community Development Act of 1974
 - Section 504 of the Rehabilitation Act of 1973
 - Titles II and III of the Americans with Disabilities Act of 1990
 - The Architectural Barriers Act of 1968
 - The Age Discrimination Act of 1975
 - Title IX of the Education Amendments Act of 1972



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FHEO Programming

Programs Run by FHEO

- Fair Housing Assistance Program (FHAP)
- Fair Housing Initiatives Program (FHIP)
- Fair Housing Accessibility FIRST
- National Fair Housing Training Academy
- Limited English Proficiency Initiative

Programs FHEO provides oversight for:

- Requirements For Section 202 Supportive Housing For The Elderly Program
- Requirements For Section 811 Supportive Housing For Persons With Disabilities Program
- Requirements For Rental Assistance Demonstration
- Requirements For Community Development Block Grant (CDBG) Program
- Requirements For Community Development Block Grant – Disaster Recovery (CDBG-DR) And Mitigation (CDBG-MIT) Programs



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Other Offices Include:

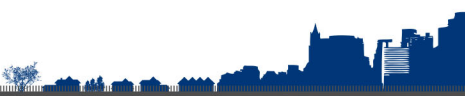

- Office of Lead Hazard Control and Healthy Homes
- Office of Economic Development
- Office of Policy Development and Research
- Office of Faith-Based and Neighborhood Partnerships



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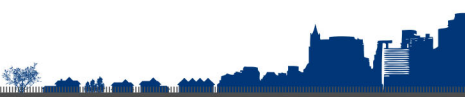

Office of Field Policy and Management (FPM)



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FPM

- The regional and field offices communicate priorities and policies of the Secretary and develop community relationships that ensure the success of the Secretary's initiatives and special projects.
- FPM addresses program delivery issues and determines program impacts. The Office is instrumental in providing operational feedback that influences program design and Departmental policy making.
- Partner offices include:
 - FHEO
 - Faith Based and Neighborhood Partnerships
 - IPAD
 - Lead Hazard Control and Healthy Homes
 - PIH



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For More Information:

- HUD Website: www.hud.gov
 - For information on HUD history, budget, programming
- HUD Exchange: <https://www.hudexchange.info/>
 - For program-specific guidance

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