

# HUD HAPPENINGS Minnesota WINTER 2012



### HUD, LOCAL HOUSING AGENCIES, AND VA STAFF DISCUSS THE HUD-VASH PROGRAM

### IN THIS ISSUE

#### "Through HUD-VASH we will accomplish our goal - to prevent and eliminate veteran homelessness by 2015 and improve quality of life for veterans" said Veterans Affairs Secretary Eric K. Shinseki.



HUD Secretary Shaun Donovan and VA Secretary Eric K. Shinseki

### **HUD-VASH FACTS**

- **Provides rental** assistance to homeless veterans and their families
- Vouchers are generally tenant-based
- **Project-based vouchers** may be used
- Reviewed on a case-by-case basis

### LOCAL HUD, PHA, VETERANS AFFAIRS MEETING FINDS BEST PRACTICES FOR HUD-VASH PROGRAM

### The HUD-VASH Program

combines the Department of Housing and Urban **Development (HUD) Housing Choice Voucher (HCV) rental** assistance for homeless veterans and their families with case management and clinical services provided by the Department of Veterans Affairs (VA) at its medical centers and in the community.

HUD-VASH assists homeless veterans and their families afford decent, safe, and sanitary housing through the distribution of housing vouchers. Beneficiaries are selected based on certain requirements including health care eligibility, homelessness status, and income. Since 2008.

beneficiaries are no longer required to be chronically mentally ill or have chronic substance abuse disorders. However, chronically homeless veterans are a target population for HUD-VASH.

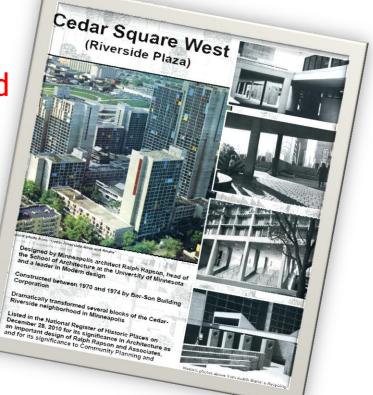
The October 2012 meeting at the Minneapolis HUD field office brought together representatives from many public housing agencies from across Minnesota. senior staff from the Minnesota Department of Veterans Affairs, and senior staff from several Minnesota HUD program offices.



# Historic Riverside Plaza Rehabilitation Completed

- Designed by Minneapolis architect Ralph Rapson, head of the School of Architecture at the University of Minnesota and a leader in modern design
- Constructed between 1970 and 1974 by Bor-Son Building Corporation
- Dramatically transformed several blocks of the Cedar-Riverside neighborhood in Minneapolis
- Listed in the National Register of Historic Places on December 28, 2010 for its significance in Architecture
- 1,303 rehabilitated units
- 19 month project with an average of three completed apartments each day





- Main mechanical rooms are finished
- Parking ramp open to residents
- Building lobbies remodeled
- Poured ADA ramp for D-buildings
- Electrical systems upgraded









# **Related Notices**

## and Guidance

### **Helpful Links**

The following links to other Federal and community websites may provide additional information on assisting Veterans that are homeless or at-risk of becoming homeless:

**HUD's Veteran** Information Page Local Homeless Assistance by State **U.S. Interagency Council** on Homelessness (USICH) Veterans Page Veterans' National **Resource Directory National Coalition for Homeless Veterans HUD's Homeless Resources Exchange Department of Health** and Human Service's **Homeless Resource** Center

HUD-VASH Operating Requirements: This notice establishes the policies and procedures for the administration for the administration of tenant-based HCV rental assistance under the HUD-VASH program. In this second version of the HUD-VASH Operating Requirements published on March 23, 2012, HUD provides new and clarifying guidance on verification documentation, the addition of family members after the veteran is a participant in the HCV program, PHA termination of assistance, portability moves, reallocation of HUD-VASH vouchers, and Housing Quality Standards (HQS) initial inspections.

**Notice PIH 2011-53**: Reporting and Portability Requirements for the HUD-Veterans Affairs Supportive Housing (VASH) Program. The purpose of this notice is to revise and extend <u>PIH Notice 2010-12</u>. The revisions occur in section 2 (Operating Requirements) regarding Moving to Work (MTW) agencies, section 2.b. (Leasing and Ongoing Reporting) regarding portability, and section 3.d. (PHA Tracking) regarding Voucher Management System (VMS) reporting.

**Notice PIH 2011-50**: Project-Basing HUD-Veterans Affairs Supportive Housing Vouchers. The purpose of this notice is to reinstate <u>Notice PIH</u> **2010-23** on the same subject with a significant revision in this section and the addition of section 2e.

**HUD-VASH listserv**: Click <u>here</u> to sign up for the HUD-VASH listserv in order to receive periodic news and information related to the program

HUD-VASH Resource Guide: The VA has developed this in-depth guide mainly for VA Case Managers. However, the information provided may also be helpful for PHAs and other entities that support the HUD-VASH program. The guide can be found on the VA's HUD-VASH page here: <u>http://www.va.gov/HOMELESS/HUD-VASH.asp</u>.

### Resources

- OF THE THE THE THE THE THE THE THE OF THE OF AMERICA
- Federal jobs for Veterans
- State and Local HUDVet Resources
- HUDVET at (800) 998-9999
- TDD (800) 483-2209
- Fax (301) 519-5027
- Email hudvet@hud.gov
- <u>Veterans National Resource Directory</u>

### Notice PIH 2010-40: Set-

Aside Funding Availability for Project-Basing HUD-Veterans Affairs Supportive Housing Vouchers

Portability Attachment: This document may be attached to form HUD-52665, Family Portability Information, in cases where the HUD-VASH family is moving to another PHA's jurisdiction, but the family's case management services will be provided by the initial PHA's partnering VAMC

<u>PIH 2008-37</u>: Reporting Requirements for the HUD-Veterans Affairs Supportive Housing Program

#### HUD-VASH Questions and

Answers: These Qs & As serve as a supplement to the HUD-VASH Operating Requirements published in the Federal Register on May 6 and 19, 2008.

Federal Register Notice -May 6, 2008 Federal Register Notice -May 19, 2008

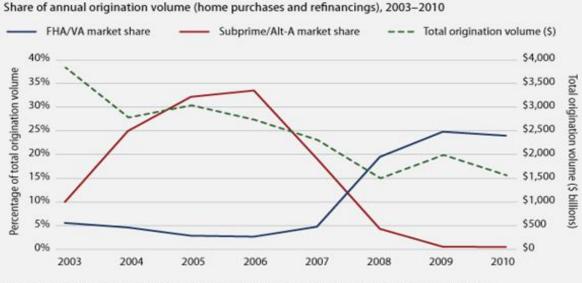


### FHA ENSURES HOUSEHOLDS CAN FIND LOW INTEREST RATES

#### FIGURE 1

"[The Obama administration] empowered the Federal Housing Administration to ensure that households could find mortgages at low interest rates even during the worst phase of the financial panic," wrote Mark Zandi, chief economist at Moody's Analytics, in The Washington Post. "Without such credit, the housing market would have completely shut down, taking the economy with it."

Source: Griffith



Source: Center for Responsible Lending (citing data from Inside Mortgage Finance) and the Mortgage Bankers Association

As private investors left the mortgage market, FHA insurance filled the gap

#### TABLE 1

## Without the Federal Housing Administration, the housing market would have collapsed in 2011, sending the U.S. economy into a double-dip recession Projected year-to-year changes in key economic indicators had the agency stopped insuring mortgages in October 2010

Indicator	Percent change		
U.S. housing	ı market		
Fixed Mortgage Rate	+6.7 percentage points		
Residential Housing Starts	-63.0%		
New and Existing Home Sales	-40.5%		
Median Existing-House Price	-25.0%		
Broader ec	onomy		
Total Employment	-2.7%		
Unemployment Rate	+1.6 percentage points		
Gross Domestic Product	-3.7%		
S&P 500	-39.2%		

Source: Draft estimates from Moody's Analytics, October 2010

### **HAVE AN FHA QUESTION?**

Phone: 1-800-CALL FHA [1-800-225-5342]

Email: answers@hud.gov

Website: www.hud.gov/answers

### WHAT DOES THE FEDERAL HOUSING ADMINISTRATION DO?

The Federal Housing Administration is a government-run mortgage insurer. It doesn't actually lend money to homebuyers but instead insures the loans made by private lenders, as long as the loan meets strict size and underwriting standards. During normal economic times, the agency typically focuses on

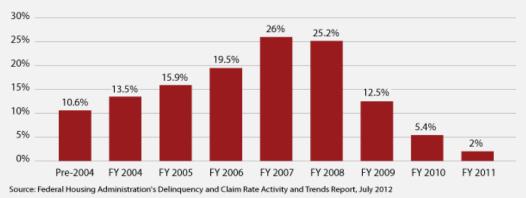
borrowers that require low down-payment loans namely first time homebuyers and low- and middle-income families.

During market downturns (when private investors retract, and it's hard to secure a mortgage), lenders tend rely on Federal Housing Administration insurance to keep mortgage credit flowing, meaning the agency's business tends to increase. Through this socalled countercyclical support, the agency is critical to promoting stability in the U.S. housing market.

### FIGURE 2

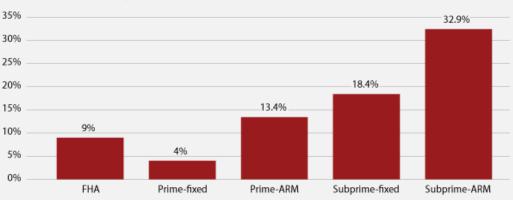
## A high percentage of FHA-insured loans originated in 2006, 2007, and 2008 are expected to go to claim in the near future

Percentage of FHA-backed mortgages that have missed at least three consecutive payments or are in bankruptcy/foreclosure processing



### But as a whole, FHA's delinquency rates are much lower than riskier mortgage products

Percentage of mortgages that have missed at least three consecutive payments or are in bankrupcy/ foreclosure processing by type of loan



Source: Griffith

Since 1934,

Source: Mortgage Bankers Association National Delinquency Survey, First Quarter of 2012

the Federal Housing Administration (FHA) has helped more than 41 million families to become and remain homeowners.

"New numbers from the Standard & Poor's/Case Shiller Home Price Index indicate metro-area home prices jumped 7.4 percent in August, compared with the same month a year ago. The index aims to track the value of typical single-family homes." – <u>MPR News</u>

### **DISABILITY RIGHTS IN HOUSING**

**Definition of Disability:** Federal laws define a person with a disability as "Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment."

In general, a physical or mental impairment includes hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and mental retardation that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself.

**People with Disabilities in Federally Assisted Housing:** Federal law makes it illegal for an otherwise qualified individual with a disability to be excluded, solely because of his or her disability, from programs receiving federal financial assistance. For more information on the rights of persons with disabilities in federally assisted housing as well as the responsibilities of housing providers who receive federal financial assistance, visit our **Section 504: Disability Rights in HUD Programs** site.



FRANKLIN "The Fair Housing Fox" Fair Housing: It's Not An Option; It's the Law

Learn more: FAIR HOUSING ACT ENFORCEMENT

# HUD Charges Minnesota Landlord With Disability Discrimination - *Ketterman v. Peterson*, 05-12-0159-8

On September 17, 2012, HUD charged the owner of a multifamily property in Grand Rapids, MN, with violating the Fair Housing Act by denying a disabled tenant's request to keep an emotional support animal as a reasonable accommodation.

### HUD Charges Minnesota Landlords with Disability Discrimination -Hicks v. Rockford Villa LLC, 05-11-1088-8

On September 27, 2012, HUD charged the owner and managers of a Rockford, MN, apartment complex with refusing a tenant's request to live with an emotional assistance animal in her second-floor unit as a reasonable accommodation for her disability, in violation of the Fair Housing Act. The respondents allegedly told the complainant that she had to move to the first floor when a unit became available because assistance animals were required to live on the ground level. Subsequently, the respondents allegedly retaliated against the complainant by refusing to renew the complainant's lease.

## FAST FACT:

73%

The homeownership rate in Minnesota is the highest in the nation.

### Source: (MHP Online)

The September meeting began with an extensive overview and demonstration of the new <u>"Framework" web-based housing counseling program</u>. Created by the Home Ownership Center and the national

housing counseling program and cost-savings measures and budgets to be proposed to the Governor. In addition, the Board approved the 2013 Affordable Housing Plan.

WEB-BASED HOUSING

The September 2012 board meeting for Minnesota Housing included an overview of a new web-based

NOW AVAILABLE

**COUNSELING PROGRAM** 

Housing Partnership Network, Framework provides people nearly anywhere (it was designed to work with a dial-up connection) to take a nationally accredited homebuyer counseling course. The \$70 nine-session course culminates with a final exam. A minimum score of 80% on the final exam earns the user a certificate of completion, satisfying the homebuyer counseling requirements of Minnesota Housing, Wells Fargo (nationally), U.S. Bank (in Minnesota) and Bremer Bank. The Home Ownership Center representative said that the public rollout of the counseling program in Minnesota will occur mid-November, with a national rollout in 2013. A Spanish language version will be available beginning in June 2013. (*Source: MHP Online*)

# HUD SECRETARY DONOVAN NAMED AS POINT PERSON FOR HURRICANE SANDY RECOVERY



President Barack Obama prepares to board Marine One for an aerial tour of Hurricane Sandy storm damage, following his arrival at John F. Kennedy International Airport in New York, N.Y., Nov. 15, 2012. Accompanying the President, from left, are: Secretary of Housing and Urban Development Shaun Donovan; Sen. Kirsten Gillibrand, D-N.Y.,; Sen. Chuck Schumer, D-N.Y.,; Secretary of Homeland Security Janet Napolitano; New York Mayor Michael Bloomberg; and New York Governor Andrew Cuomo. (Official White House Photo by Sonya N. Hebert)

Speaking to local residents, first responders and elected officials, the President promised that he would return to the region again and again, until the rebuilding is complete. He also said that he had asked Shaun Donovan, the Secretary of Housing and Urban Development, to continue to work closely with governors, mayors and local officials of New Jersey and New York in identifying redevelopment plans for affected communities. Secretary Donovan is a former Commissioner of the New York City Department of Housing. (Source: WhiteHouse.gov)

# MISSION OF FAITH HAVEN APARTMENTS IN WEST DULUTH WON'T CHANGE

In the early 1970s, Faith Haven was one of several affordable housing complexes built in Duluth to meet senior housing needs.

"Faith Haven was built specifically to give seniors another option," board president Charlie Bell said. "Its role has been key in providing safe housing for people who need it at an affordable rate. We've been successful in providing that housing, and we did it well."

Indeed, through the years, the board has maintained that focus, hired good staff and has rejected offers

to buy the complex for fear it would be changed to higher-rent apartments for people of all ages.

"As these HUD agreements expire, there's concern that the properties may convert to more market-rate housing," said Rick Ball, executive director of the Duluth Housing and Redevelopment Authority. "And the need is great for affordable housing for seniors. So it's terrific that they're making the commitment to continue that commitment beyond the HUD agreement."

Faith Haven remaining under the same ownership for 40 years also is an accomplishment, as well as the original mortgage.

"In the multi-housing world, property owners are forced to continually refinance just to keep the lights on," he said. "One loan begets another and begets another."



A happy group at Faith Haven Apartments

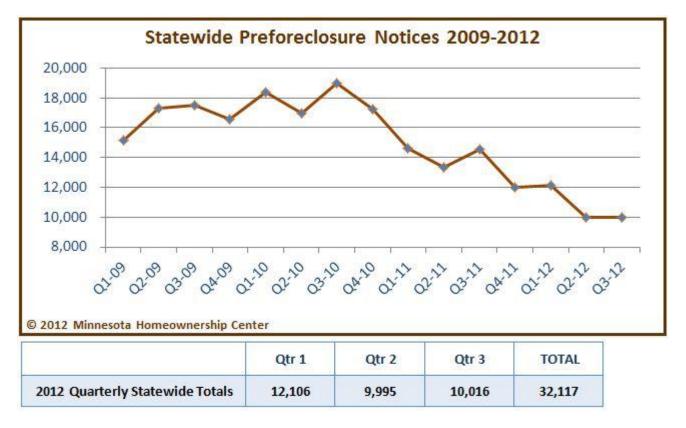
But Faith Haven officials never missed a mortgage payment in 40 years and kept the project's finances in order, Bell said.

HUD spokesman Brian Sullivan was impressed by Faith Haven's plans.

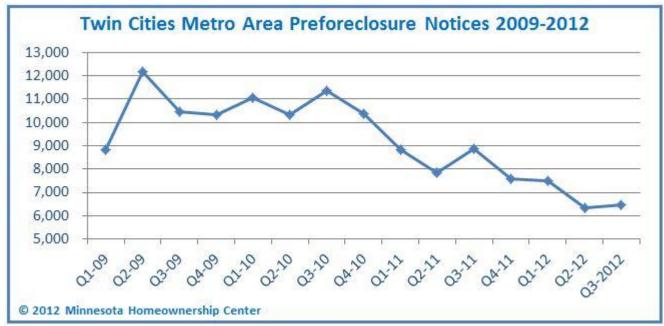
"There's every indication this is a very well-maintained project, with a very responsible board of directors," Sullivan said. "This is a story of constancy. And not only in its mission, but in its ownership and its financing, and how it's managed to serve seniors and manage its apartments over the decades."

"This is an incredibly wonderful story of how we preserve affordable housing, not through any government program, but through mission-oriented property owners. Because heavens knows we need this sort of housing."

# **MINNESOTA FORECLOSURE DATA:**



**The Good News** - Year over year, the numbers continue to show improvement for the number of households that are struggling with foreclosure as the number reflects a decline of 31% from the number received in the same period in 2011. (14,586 vs. 10,016)



The Twin Cities Metro area experienced a slightly larger increase in the number of notices from Q2 – Q3 (a 2% increase). While it shows a substantial decline from the same time period in 2011 (-27%) the decline doesn't match the overall statewide decline (-31%, mentioned above). (Source: Minnesota Home Ownership Center)

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# **MULTIFAMILY HOUSING**

The HUD Minnesota field office completed a record number of closings for FY 2012.

## FISCAL YEAR 2012 TOTALS

FHA Initial (includes risk share)	77
202/811 Initial	2
202/811 Final	2



HUD provides support to a nationwide network of Housing Counseling Agencies (HCA) and counselors. HCAs are trained and approved to provide tools to current and prospective homeowners and renters so that they can make responsible choices to address their housing needs in light of their financial situations.

Do you want advice on buying a home, renting, default, foreclosure avoidance, credit issues or reverse mortgages?

HUD sponsors 47 housing counseling agencies throughout Minnesota to provide free or low cost advice.

<u>Search online</u> for a housing counseling agency near you, or call HUD's interactive voice system at: (800) 569-4287.

## **AROUND THE STATE**



### Bii Di Gain Dash Anwebi

HUD rental subsidies will be available to seniors living in at Bii Di Gain Dash Anwebi Elder Housing. CommonBond Communities will co-sponsor and manage the project. Services will include independent living skills, wellness and prevention workshops, health promotion, community information and referrals, and discussion circles.



### **Riverview Apartments**

This convenient location in the Minnehaha neighborhood of Minneapolis offers easy access to medical services, bus lines, communities of faith and shopping. Residents are expected to move in during November 2012.

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McDonough Modern		· Carlos	
	Frerichs Construction	\$ 5,088,934	Section of
	Earl F. Anderson	48,354	TER
ARRA	Kiser Construction	71,618	Tel St
	JBS Carpentry	4,800	Mart 1
CREATES	Hilmerson Services	8,000	ALL OF
	Hamernick Decorating	139,788	1 Casto
JOBS IN	Grand Building Supply Aaron Carlson Corp.	187,030 240,000	NAME OF
MINNESOT	A Erickson Plbmg & Htg	1,197,084	Andrew
	Machill Construction	362,269	ENERS I
The St. Paul	Designer Sign Systems	3,569	A CONTRACT
	Cedar Ridge Landscape	750	1440
PHA spent	Castrejon Inc.	50,701	
ARRA funds	Brian Peterson Stucco	155,921	ALC: NO
	Bauer Custom weiding	126,430	
listed on	Alpha Wall Systems	20,000	
Pages 11-12	Alpha Construction Inc.	94,740	
• • • • • • • • • • • • • • • • • • •	Fibertech Columns Inc.	20,043	
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	Specialty Insulators	211,207 4,800	
Metro area.	Sanchez Construction	27,932	1 5
	Ruiz Painting	37,000	
	Ram Construction Services		
	Radmer Hardwood Flooring	Control of the second state of	
	KMS Furnace Cleaning	29,250	13
	Premier Fence Inc.	3,191	
	Krech Exteriors Inc.	30,311	5.
	On Site Sanitation	2,887	N
	Nova-Frost Inc.	133,102	
	Nadeau Excavating Inc.	310,653	, 1
	Midwest Window Systems Menk Playground Surfaces	220,234 2,868	
	Medina Construction Sales		
	The Caulkers Company	15,200	
	Quality Asphalt	21,425	
owa Hi-Rise Fire Ala			-
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		200,000	
owa Hi-Rise Sprinkle	Brothers Fire Protection Co.	201 020	
	Painting by Nakasone	281,830	PROVIDE NO.
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		1,020	
Central Duplexes Mo		000.040	
	Berg Construction Co	203,040	-
	Silas M Guzman Inc.	16,500	South States
	Merit Electric Lusian Stucco	3,864	A MARKEN
	Greenscape Companies	45,007 8,900	
	Good Guys Roofing	7,600	
	D & J Steele	26,481	
	Cornerstone Concrete	66,075	
	Addyman & Son Inc.	6,700	CONTRACTOR OF THE OWNER

Location/ Work	General Contractor/ Subcontractor	ARRA Am	ount	3
Montreal, Clevelar	d and Dunedin Hi-Rises			
Window Re				
	McMonigal Architects		,585	
	National Window Assoc		,522	-
	Shotley Construction		,589	
	S & J Contracting of MN		,591	
	Casillas Glass LLC		,961	
	Alpha Wall Systems Inc.	92	,034	
Boiler Repl	acement (not Dunedin)			
	LKPB Engineering		,000	States Sec
	Cool Air Mechanical	1,376		
	Quality Cutting & Coring		,000	
	Pinnacle Plumbing		,000	
	Murphy Rigging		,000	and the second
	M-Tech Electrical		,000	and the second
	Mavo Systems Inc.		,000	
	Contractor Management	25	,000	and the second second
	Bald Eagle Erectors Inc.	8	,000	
	All City Elevator		502	6
	Envirobate Metro		476	
Lighting Im	provements			The second s
	D&G Electric	121	,426	TALK I
Refrigerato	r Replacements			
	All Inc	163	,989	
Toilet Repla	acements			
	Erickson Plmbg & Htg	181	,030	Alla VIII Commence
<b>Total Competi</b>		\$ 3,872,		THE WAY AND THE PARTY OF
Central, Neill and	Ravoux Hi-Rises	• • • • • • • • •		
Window Re				- The American - A
	National Window Assoc.		-	Grand Grand Barris
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	S & J Contracting of MN		2,477	
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	J & B Insulation		,864	All And and a second second
	Graham Architectural		,021	
	Efco Corp.		6,565	The start designment of the second of the se
	Casillas Glass LLC		,497	
	Artstone Inc.		,500	
10 11 ID	Alpha Wall Systems Inc.		8,661	
Boller Repl	acement (not Ravoux) w/Sola			
	Cool Air Mechanical	1,451		
	Quality Cutting & Coring		6,000	
	Pinnacle Plumbing		,000	
	Murphy Rigging		6,000	
	M-Tec Electrical		3,000	
	Mavo Systems Inc.		6,000	
	Bald Eagle Erectors Inc.	14	,000	
	Envirobate Metro		642	
	Floors By Becker		104	
Lighting Im	provements			
	D&G Electric	76	6,396	
Toilet Rep				
	Erickson Plmbg & Htg		,563	
<b>Total Competi</b>	tive Grant #2	\$ 3,280,	115	X A A A A A A A A A A A A A A A A A A A
Grand Total	All ARRA Grants	\$17,217,9	15	* 6
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### HUD Green Accreditation Pilot Accepting Applications November 8th

HUD's Affordable Green Initiative is a pilot program to support HUD grantees and HUD-assisted affordable housing organizations in achieving portfolio-wide energy efficiency and green building improvements in their portfolios. Working with a limited number of early adopters, the vision of the initiative is to enable organizations to institutionalize sustainability and achieve higher levels of performance of the management of their housing portfolios.

This initiative will recognize HUD-assisted affordable housing organizations that seek to implement green building and operational best practices, build capacity of staff, track and measure building performance effectively over time, realize significant improvements in health and energy efficiency, and achieve exemplary cost savings.

#### What is being offered?

Registration for accreditation will open on November 8, 2012. The accreditation process includes: orientation, assessment, technical assistance, review of goals, policies, and practices; and ultimately an award of the HUD green organizational accreditation to qualified organizations. Participants will be expected to complete the program in 2013.

#### What is addressed by accreditation?

This initiative will complement existing green certification programs that focus on certifying buildings or individuals; this initiative focuses instead on organizational transformation and effective portfolio management. The program addresses the two key aspects of sustainability, Portfolio Management and Organizational Effectiveness:

#### About HUD's Affordable Green Initiative

HUD's Affordable Green Initiative is a provides energy efficiency and green building tools and resources to HUD grantees and affordable housing organizations receiving HUD assistance. Participants may receive training, technical assistance at no cost.

### Portfolio Management

- Outcomes & Metrics
- Long-Term Planning
- O&M, Continuous Improvement
- Rehabilitation
- New Construction

### Organizational Effectiveness

- Commitment, Goals & Planning
- Infrastructure & Support
- External Relationships
- Outcomes & Metrics

#### Who can participate?

The no-cost pilot program can serve up to 100 organizations, to be selected on a first-come first-served basis. Eligible participants include PHAs, CHDOs or other HUD housing partners that have implemented or are seeking to implement energy management programs and green building and management practices.

#### Who will Provide the Accreditation?

Sustainable Performance Institute (SPI), a private third-party accreditation provider, has partnered with HUD to offer affordable housing organizations the chance to become accredited under a customized, performance-based system.

#### How can I get more information?

To learn more, contact <u>hud@sustainable-performance.org</u>. You may also request a copy of the slides and Q&A from informational webinars held on October 17 and 22.



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# HUD's Innovation of the Day (IOD) is a new online platform that will collect and

share innovative practices in affordable housing, community development, and urban planning from around the world. Its purpose is to seek new ideas that can be leveraged not only within HUD, but among other agencies, communities, philanthropic organizations, non-profit agencies, and the public. IOD will also help the agency identify emerging trends, promising solutions, and successful means of implementation. The four primary elements of IOD include:

### 1. An online submission form and innovations database:

Anyone can submit innovations (HUD staff, local governments, multi-lateral organizations, non-profits, or the general public) to IOD though a straightforward submission form. Thereafter, an internal IOD committee will clear submissions for publishing based on established and OGC-approved criteria. Once cleared, innovations will populate a searchable database that can be filtered by HUD goals, major housing and urban development themes, geography, and/or innovation type.

### 2. Featured Innovation:

Select innovations will be featured on the HUD.gov homepage slideshow and HUDuser.org, in addition to the Innovation of the Day landing page. These featured innovations will change/rotate on a weekly basis, enabling HUD to elevate specific innovations. For example, one week we may want to feature innovations related to homelessness, while another week sustainable communities. Additionally, featured innovations will be shared through social media, emails, and partner sites helping to fuel the overall initiative.

### 3. Trend Analysis and Dashboard Tool

Once we have a sufficient amount of innovations stored in the database, a dashboard will graphically represent select innovation trends such as the top geographies, frequency of match to HUD strategic goals, or leading innovation themes. While not scientifically-significant, it will provide valuable clues for consideration.

### 4. Innovation Challenge and Summit

Highlighting innovation is a priority for the Department and a cornerstone of this initiative. IOD is a forum where place-based solutions are recognized and analyzed in an effort to strengthen HUD's work. Therefore, HUD will host a regional challenge and invite innovations from our colleagues around the country and promote the best submissions. In conjunction with the challenge, HUD's Office for Policy Development and Research will host an Innovation Summit as a forum to exchange between the federal and local levels about emerging practices. The Summit will be developed with various partners.

## Innovation of the Day has been designed to help HUD:

- Discover and analyze emerging trends, issues, and solutions from the field relevant to federal policymaking.
- Encourage local and regional officials to support innovation, partnerships, and novel approaches emerging from within their jurisdictions.
- Connect innovators from public, private, and social sectors to share their experiences, practices, and resources.
- Catalyze federal programs and initiatives with a pipeline of successful ideas about urban innovation.

### 15

## Innovation of the Day Portal Highlights

HUD.GOV/InnovationoftheDay U.S. Department of Housing and Urban Development Secretary Shaun Donovan HOME ABOUT FIND INNOVATION OF THE DAY PROJECTS SUBMIT AN INNOVATION HUD > Innovation of the Day	Busque Información en Español Site Map A-Z Index Text A A A Search	
Important integration       Important integration         Important integratint       Important integratintegra	Print Friendly Version  Number 2012  Spment, built environment, and urban practices. Its purpose is to crowd-source new models that can be leveraged not only within HUD, but by other agencies, municipalities, philanthropies, non-profits, and citizens. Additional benefits include the ability to identify emerging trends, promising solutions, and successful means of implementation. Share your innovations with us or search our database for emerging practices in your own community or from around the world!	Featured Innovations to rotate, updated weekly.
LOCATION OF INNOVATION  * Country United States  * State / Province <a href="https://www.state.org">https://www.state.org</a> City  ZIP / Postal Code Innovation	Related HUD Resources	Enables geo search, + dashboard trends by region.
Website         * COULD THIS INNOVATION HELP SUPPORT HUD'S STRATEGIC GOALS (check any/all th:         Strengthen the Nation's 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 Sustanable Communities Free from Discrimination         Transform the Way HUD Does Business         NOT APPLICABLE / None of above goals apply         INNOVATION THEMES (select primary and then all others that apply)         (1) Click Here for Innovation Themes Help	RSS <b>f</b> Flickr Facebook <b>b</b> YouTube Twitter	Aligns local practices with HUD strategies for evaluation.
Primary Theme  Affordable Housing  Affordable Housing  Architecture or Design  Arts or Culture  Assisted or Public Housing  Critical Infrastructire (water, sanitation, waste, roads)  Disaster Mitigation or Reconstruction  Diversity  Education or Training Opportunity  Emologonetic Opportunity, or Asset Building  Energy Efficiency, Weatherizing  Eincancine. Banking, or Mortanaee Tonke   *TYPE OF INNOVATION  PRODUCT (for example: a sustainable material or a portable housing unit)  PRODUCT (for example: a sustainable material or a portable housing unit)  PRODUCT (for example: a sustainable material or a portable housing unit)  PROJECT/PROGRAM (for example: a civic regeneration effort or a public-private waterfront initiative)  PROCESS/POLICY (for example: municipal rezoning or a revision of assistance eligibility)	Join the conversation	Six themes can be selected from 30 choices. HUD can assess emerging interventions by category.
		Submitter can select to remain anonymous to public—useful for grantmakers.
* Country United States   * State <a href="https://www.statescondingenergy">www.statescondingenergy</a> * Your Name  Your Title  Your Phone #  * Your E-Mal		

# **RESOURCES:**

Learn About the Section 3 Program

Learn About Homeownership

**Get Rental Help** 

**Avoid Foreclosure** 

**Find Homeless Resources** 

**Talk To A Housing Counselor** 

**File A Housing Discrimination Complaint** 

**Contact My Local Office** 

**Loan Modification Scam Alert** 

HUD Homes for Sale

**Income Limits** 

Fair Market Rents

**Library** 

**Event Calendar** 



## VISIT OUR WEBSITE: <u>HUD.GOV</u>

# HUD HAPPENINGS *Minnesota*

920 Second Avenue South Suite 1300 Minneapolis, Minnesota 55402-4012

Phone: 612-370-3000 Fax: 612-370-3220 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.

More information about HUD and its programs is available on the Internet at <u>hud.gov</u> and <u>espanol.hud.gov</u>.

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