



# U.S. Department of Housing and Urban Development

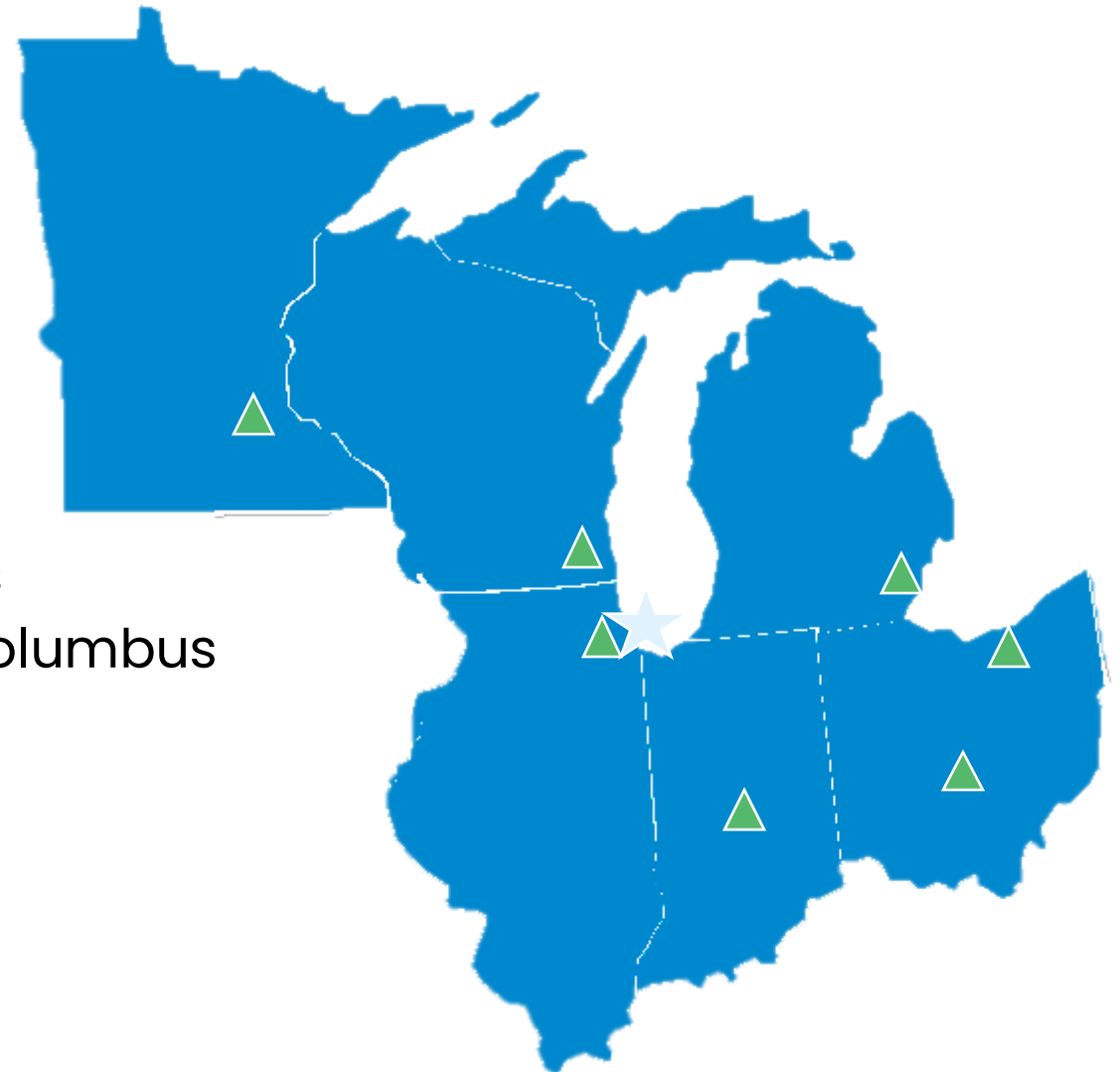
Diane M. Shelley  
Great Lakes Regional Administrator

Create strong, sustainable, inclusive communities and quality, affordable homes for all.



# Great Lakes Region – Chicago base

- Illinois Field Office – Chicago
- Indiana Field Office – Indianapolis
- Michigan Field Office – Detroit
- Minnesota Field Office – Minneapolis
- Ohio Field Offices – Cleveland and Columbus
- Wisconsin Field Office – Milwaukee



# HUD's Eight Program Offices

Delivering services to the community, providing resources,  
partnering with stakeholders

**Fair Housing  
and Equal  
Opportunity**

**Community  
Planning and  
Development**

**Lead Hazard  
Control and  
Healthy Homes**

**Office of  
Housing/FHA**

**Field Policy and  
Management**

**Public and  
Indian Housing**

**Policy  
Development  
and Research**

**Ginnie Mae**



# HUD at Work



# HUD at Work

We offer resources to help organizations make “Housing First”

We receive customer inquiries by phone, email, and walk-ins

We collect data to help shape future progress

# HUD at Work for Seniors



# HUD's Strategic Plan

HUD's FY 2022–2026 Strategic Plan lays out this administration's strategy for ensuring everyone has an affordable, healthy place to live. Over the course of the next four years HUD will pursue two overarching priorities focused on **increasing equity** and **improving customer experience** across all HUD programs. Five strategic goals undergird the Plan as follows:

Strategic Goal 1: Support Underserved Communities

Strategic Goal 2: Ensure Access to and Increase the Production of Affordable Housing

Strategic Goal 3: Promote Homeownership

Strategic Goal 4: Advance Sustainable Communities

Strategic Goal 5: Strengthen HUD's Internal Capacity



# HUD's 2023 Priorities



Level the playing field  
for all to succeed,  
regardless of life  
experience

Expand access to  
affordable housing and  
rental assistance



Ensure communities can  
equitably prepare for a  
changing climate;  
recover from extreme  
weather



Increase housing  
supply: build, preserve,  
innovate

Make HUD easier to  
navigate so our help can  
reach the people who need  
it most



Combat homelessness  
with urgency





# New Initiatives



## Green and Resilient Retrofit Program



- In May, HUD launched the multi-billion-dollar Green and Resilient Retrofit Program to improve the lives of low-income residents by reducing greenhouse gas emissions and improving the energy and water efficiency and climate resilience of HUD-assisted multifamily properties.
- GRRP is part of President Biden's Investing in America agenda to rebuild the economy and ensure communities are equitably responding and adapting to climate change.

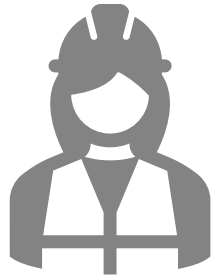
# New Initiatives



## Green and Resilient Retrofit Program



- GRRP is the first HUD program to simultaneously invest in utility efficiency, renewable energy generation, and climate resilience strategies in multifamily housing.
- HUD designed GRRP to meet multifamily property owners where they are in their efforts to improve sustainability and resilience, offering three unique opportunities to participate in the program focused on different property circumstances.



# New Initiatives



## NSPIRE

- **National Standards for the Physical Inspection of Real Estate** – is the new physical inspection model designed to promote HUD’s goal of reducing health and safety hazards in the home.
- With NSPIRE, inspectors for HUD-assisted and HUD-insured housing will be able to conduct objective, defensible, and consistent assessments to evaluate housing conditions.

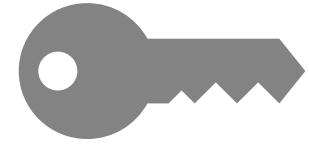
# New Initiatives



## Rental Assistance Demonstration

- RAD is one of several tools housing authorities use to redevelop public housing.
- RAD plays a vital role in supporting safe, affordable rental housing.
- The nation's public housing stock continues to age, and we must address this challenge with every tool available. RAD is one of those tools.

# New Initiatives



## Rental Assistance Demonstration

Great Lakes Region RAD 9/30/22	Projects	Units	People who had housing secured/preserved	Direct & Indirect Jobs created	Rank of % of former PH units preserved	Pipeline projects	Pipeline units
Illinois	72	10,391	23,860	21,736	23	19	1,748
Indiana	26	3,577	8,910	2,413	19	4	564
Michigan	40	3,702	9,160	5,510	14	27	2,383
Minnesota	16	4,737	11,940	1,026	15	8	641
<b>Ohio</b>	<b>61</b>	<b>7,547</b>	<b>18,310</b>	<b>8,189</b>	<b>12</b>	<b>42</b>	<b>4,579</b>
Wisconsin	30	2,937	6,650	5,187	20	7	649
REGION TOTALS	245	32,891	78,830	44,061	all in top half of states of % of portfolio preserved	107	10,564

# Older Adult Homes Modification

- Assists experienced nonprofit organizations, state and local governments, and public housing authorities to make safety and functional home modifications and limited repairs to meet the needs of low-income elderly homeowners.
- It empowers independence and enables low-income elderly persons to remain in their homes through low-cost, low barrier, high impact home modifications to reduce older adults' risk of falling, improve general safety, increase accessibility, and to improve their functional abilities in their home.
- The FY 2023 awards were distributed in April 2023. Nationally, almost \$15 million was awarded to 13 nonprofit organizations, and a state government to assist in comprehensive programs that make safety and functional home modifications and limited repairs for low-income elderly homeowners.

## **How to Participate:**

- NOFOs will be announced on [www.grants.gov](https://www.grants.gov) for organizations to apply for FY 2024 funding.



# 203(K) Rehab Mortgage Insurance

- **Summary:**  
Section 203(k) insurance enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.
- **Purpose:**  
Section 203(k) fills a unique and important need for homebuyers. When buying a house that needs repair or modernization, homebuyers usually must follow a complicated and costly process.
- Section 203(k) offers a solution that helps both borrowers and lenders, insuring a single, long term, fixed or adjustable rate loan that covers both the acquisition and rehabilitation of a property.
- Section 203(k) insured loans save borrowers time and money. They also protect the lender by allowing them to have the loan insured even before the condition and value of the property may offer adequate security.
- Applications must be submitted through an [FHA approved lender](#).



# Home Equity Conversion Mortgages for Seniors

The only reverse mortgage insured by the U.S. Federal Government is **Home Equity Conversion Mortgage (HECM)** and is only available through a Federal Housing Administration (FHA)-approved lender.

- HECM is a reverse mortgage program that enables persons to withdraw a portion of their home's equity to use for home maintenance, repairs, or general living expenses.
- HECM borrowers may reside in their homes indefinitely as long as property taxes and homeowner's insurance are kept current.

Amount for withdrawal varies by borrower and depends on:

- Age of the youngest borrower or eligible non-borrowing spouse;
- Current interest rate; and
- Lesser of appraised value or the HECM FHA mortgage limit or the sales price.

If there is more than one borrower and no eligible non-borrowing spouse, the age of the youngest borrower is used to determine the amount you can borrow.

To learn more about FHA's HECM program:

[https://www.hud.gov/program\\_offices/housing/sfh/hecm/hecmhome#Adjustable-rate%20loans](https://www.hud.gov/program_offices/housing/sfh/hecm/hecmhome#Adjustable-rate%20loans)





# Advancing Priorities in the Great Lakes Region



Unsheltered  
Homelessness



Increased Access to  
Vouchers



Re-Entry



PAVE (Property  
Appraisal and  
Evaluation Equity)



Lead Based Paint



# Advancing Re-Entry for Returning Citizens



Re-Entry

**Goal 1: Reduce barriers to housing for citizens returning to their communities from jail.**

**Goal 2: Increase availability of wrap around services for returning citizens needing resources like behavioral health.**

**Goal 3: Connect public housing authorities, Departments of Corrections, the legal system, and community-based organizations to smooth the process of finding affordable housing.**



# Advancing Lead Abatement Goals



Lead Based Paint

**Goal 1: Reduce the number of households in Region 5 with lead hazards in their homes.**

**Goal 2: Increase the number of contractors employed by HUD to abate homes with lead.**

**Goal 3: Increase the number of contractors employed by HUD to abate homes with lead.**



# Advancing Fair Housing



# Property Appraisal & Value Equity Task Force (PAVE)

#PAVEACTIONPLAN

## ROOTING OUT BIAS IN THE HOME APPRAISAL PROCESS

Preventing algorithmic bias in home valuations

Empowering consumers to take actions against appraisal bias

Breaking down barriers to entry into the appraisal profession

Increasing transparency and leveraging federal appraisal data



# Fair Housing and Equal Opportunity

In August 2023, HUD awarded **\$24 million** of its **\$56 million** FY 2023 appropriation to 57 fair housing organizations across the country under the Fair Housing Initiatives Program (FHIP).

In this recent funding, over **\$4.675 million** will support **11 grantees** across Illinois, Minnesota and Ohio.

**\$2,125,000** went to 5 organizations in Ohio



# Fair Housing Assistance

*Fiscal Year 2022*

HUD and our Fair Housing Assistance Program partners received more than **5,759 complaints alleging discrimination** based on one or more of the Fair Housing Act's seven protected classes: race, color, national origin, religion, sex (including sexual orientation and gender identity), disability, and family status.

In total **9,032 cases** were processed and the total monetary relief and victims' funds was **\$4.25 million.**



# Fair Housing Resources

**For a new complaint:**

[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/online-complaint](https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint) or escalate to [complaintsoffice05@hud.gov](mailto:complaintsoffice05@hud.gov)

**To check status of complaint, ask complainant to find the letter that they received with the assigned agency who is processing their complaint.**



**CALL HUD**

**1-800-669-9777 / 1-800-877-8339 TTY**

**WWW.HUD.GOV**



# More Information

- PAVE

- <https://pave.hud.gov/>

For Notice of Funding Opportunities, visit:

[www.grants.gov](http://www.grants.gov)

- Under agency, select Department of Housing and Urban Development



# Ways to Connect with HUD



[www.hud.gov](http://www.hud.gov)



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**@HUDMidwest**

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**Cleveland Field Office Director**

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