

U. S. Department of Housing and Urban Development

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Office of Urban Revitalization



Mission Statement

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



Strategic Goals

Support Underserved Communities

Ensure Access to and Increase the Production of Affordable Housing

Promote Homeownership

Advance Sustainable Communities
+Integrate Healthcare and Housing

Strengthen HUD's Internal Capacity

Who do we serve?



10 million individuals receive rental assistance

- 3.3 million children; nearly 900,000 children aged 0-5
- ~5% of nation's child population

Elderly and/or disabled make up over half of the tenant households

Race/Ethnicity: 64% Minority, 17% Hispanic

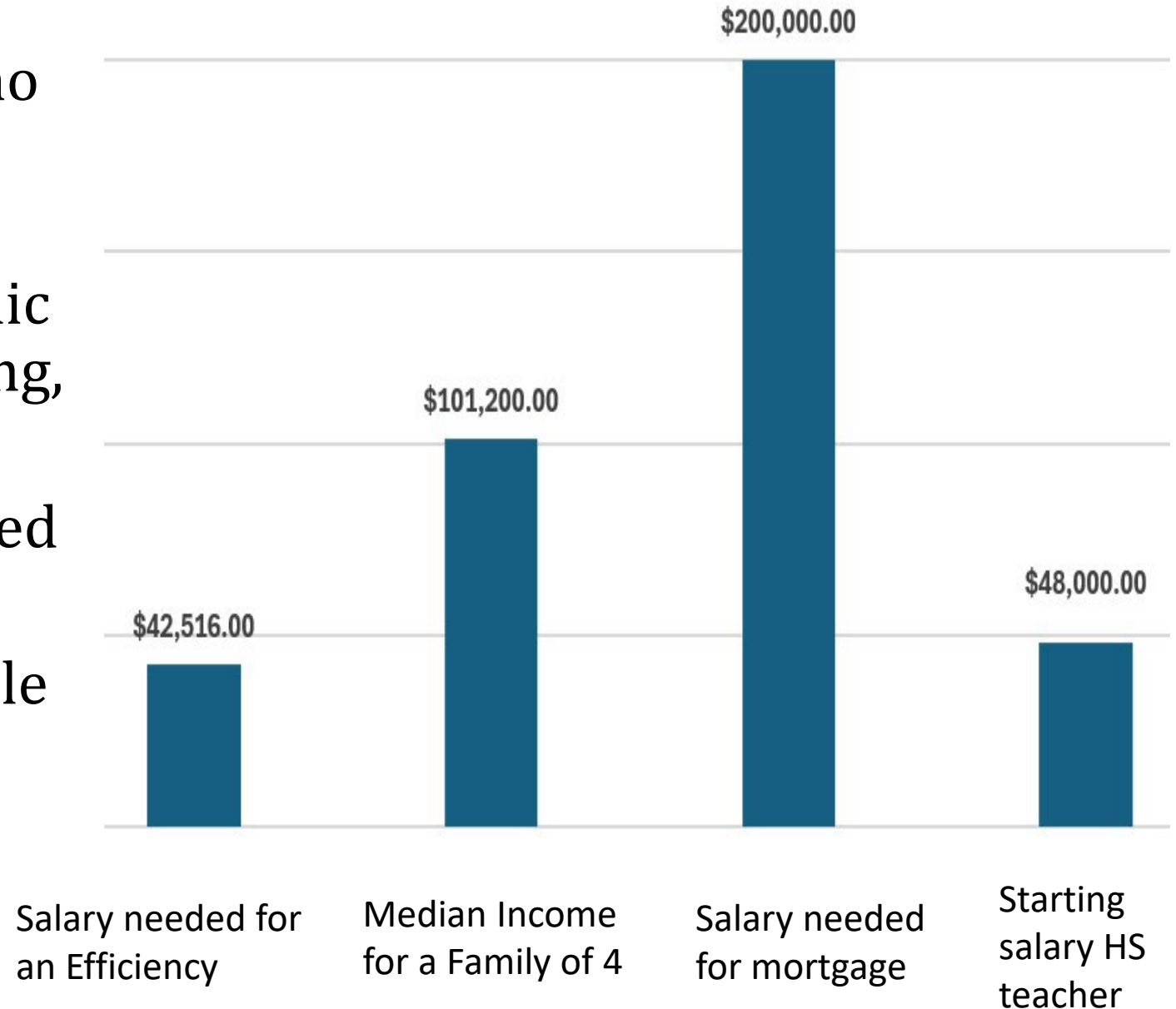
50,000 babies born in HUD residents annually

75% of adult HUD adults aged 18-30 are women

Housing Language

- Affordable Housing – Paying no more than 30% of income
- Area Median Income (AMI) – Eligibility for programs – Public Housing, income-based housing, middle income
- Fair Market Rent (FMR) located in each community/state
- Find out if housing is affordable in your community?
 - [FMR](#)
 - [AMI](#)

Example – Reno, Nevada



91,243
OR
19%

Renter households that are extremely low income

-78,218

Shortage of rental homes affordable and available for extremely low income renters

\$27,890

Average income limit for 4-person extremely low income household

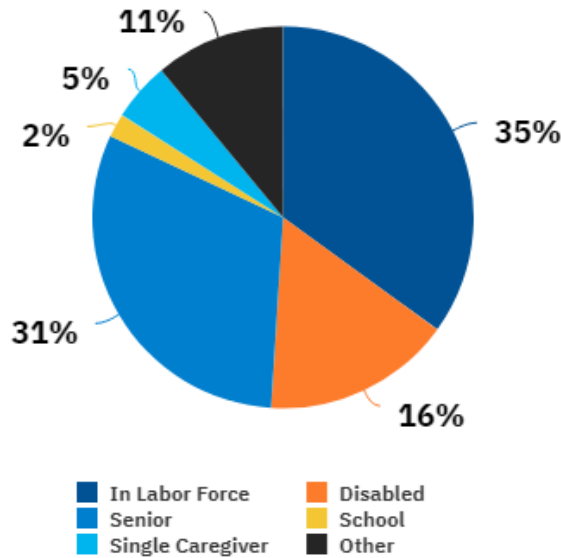
\$58,212

Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

86%

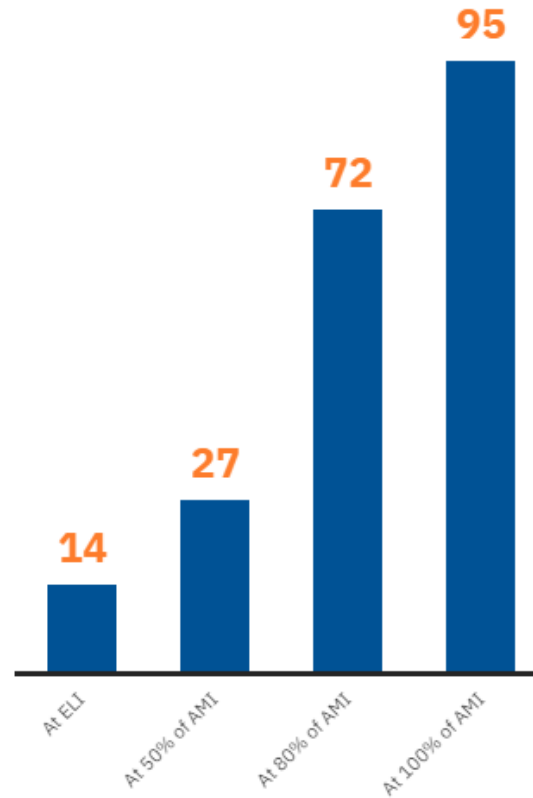
Percent of extremely low income renter households with severe cost burden

EXTREMELY LOW INCOME RENTER HOUSEHOLDS

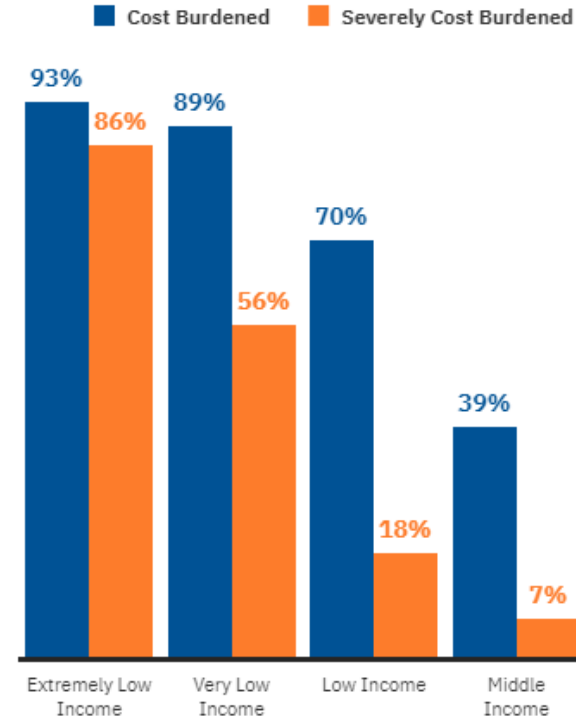


Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or a person with a disability, and other. Thirteen percent of extremely low-income renter households include a single adult caregiver, 53% of whom usually work at least 20 hours per week. Eleven percent of extremely low-income renter householders are enrolled in school, 48% of whom usually work at least 20 hours per week. Source: 2022 ACS PUMS

AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS



HOUSING COST BURDEN BY INCOME GROUP



Note: Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened.

HUD Happenings



PRESS RELEASE

The United States Department *of* Housing and Urban Development

FMR Increases

CDBG flexibilities

COC grant renewals

PHA Flexible Fees

Technical Assistance

FHA expansions

Housing supply – New Funding investments

Accessing Housing Programs

Housing programs HUD

First Time Homeownership

Income Based Housing

Income Eligible Housing

Housing Counseling

Home repair

Reverse Mortgage

Housings Program Non-HUD

LIHTC

Naturally occurring/Private

USDA – RD

VA Programs

Non-Profits (ex.) Habitat for Humanity

HHS/ACF

- Maternity Group Housing Grant
- Basic Center Program
- Housing Instability grants

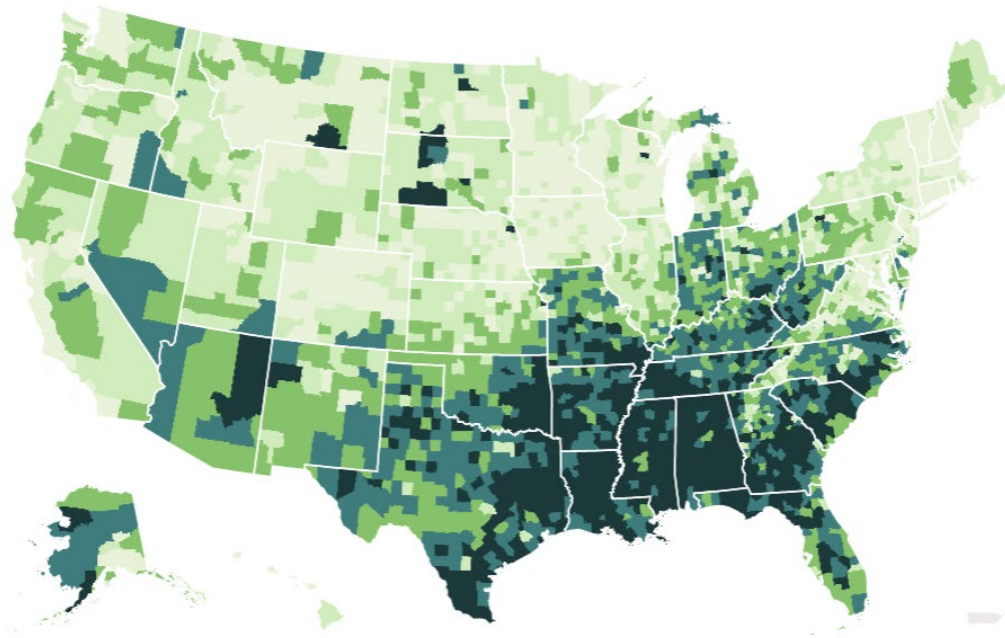
Partnerships in Practice

How HUD & MCH programs are working together



HUD Maternal Health Initiative (MOTHER)

**Maternal Outcomes Through
Housing Environments Reimagined**



Six locations – Technical Assistance

Listening sessions

Capacity building

Marketing materials

Funding opportunities

Provider mapping

Outreach/Education



Listening Session Themes

Stronger Support System

- Emotional & Peer Support
- Mentorship

Resource and Capacity Building

- Establishing or enhancing onsite staff positions dedicated to addressing maternal and infant health needs
- Need to build partnerships with local health services, non-profits, and government agencies to expand resources and improve service delivery

Need for Improved Communication & Outreach

- Dissemination of key information
- Education & Awareness resources

Person Centered Care

- Respectful & Responsive
- Access to Mental Health & postpartum services

Addressing Broader Social Determinates of Health

- Housing & Environmental Stressors
- Basic Needs support



Partner Spotlight – Portland Oregon



Humbolt Gardens - 130 Units



**BLACK PARENT
INITIATIVE**



RELIEF
NURSERY



New Columbia – 2400
Residents on 82 Acres



DONA[®]
INTERNATIONAL

Future partnership opportunities



5 Year Needs assessment

- Outreach
- Educate
- Amplify
- Convene

Cross Cutting Measures Housing Instability

- Pregnancy
- Children

- Vaccine clinics
- Mom support groups
- Display education & resource materials
- Better screening
- Community baby showers
- Prenatal education
- Developmental screening
- Doula Certification
- Healthy Start

Questions & Discussion



What housing partnerships exist?

Where are the partnership opportunities?

After these presentation what are you more interested in learning more about?

Codetalk:

https://www.hud.gov/program_offices/public_indian_housing/ih

SWONAP:

https://www.hud.gov/program_offices/public_indian_housing/ih/codetalk/onap/swonap

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HUD's Southwest Office of Native American Programs (SWONAP)



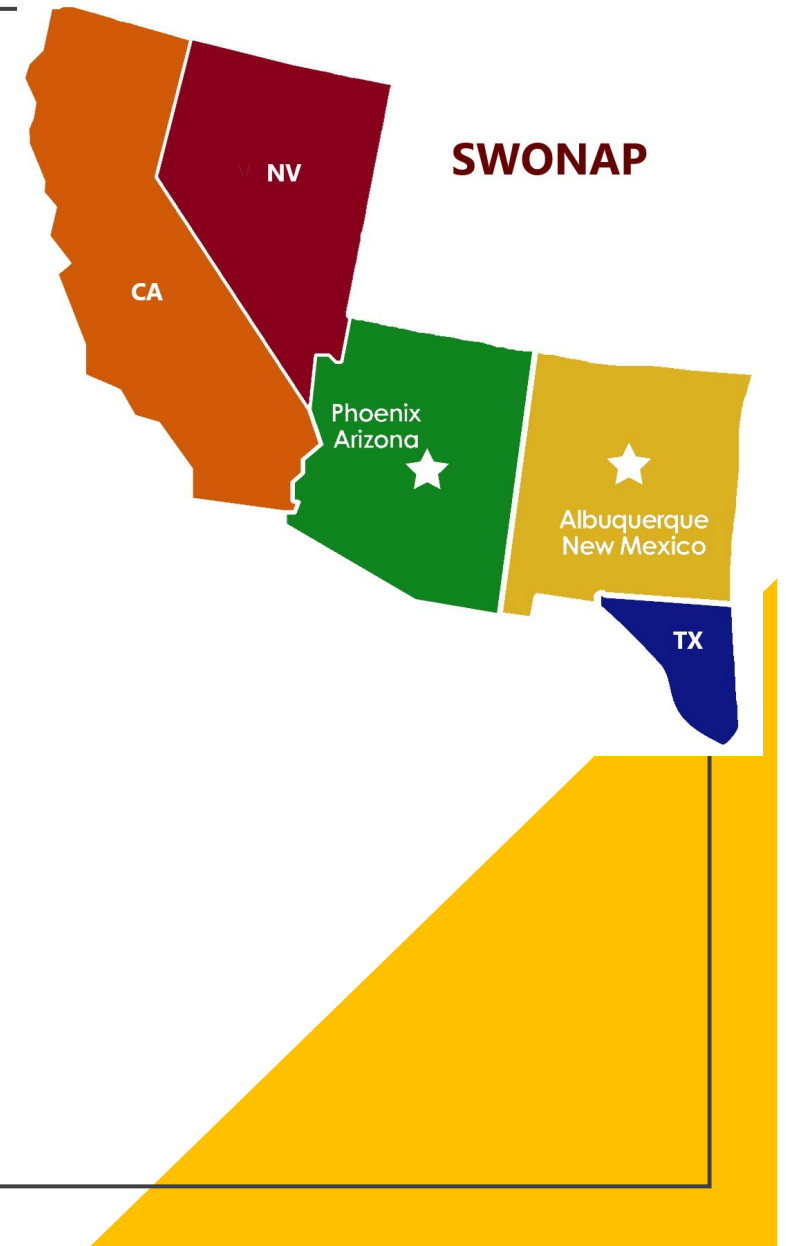
Dr. Corinna Stiles, Administrator
Floyd Tortalita, Deputy Administrator

Rural Nevada Communities Summit
October 28-29, 2024

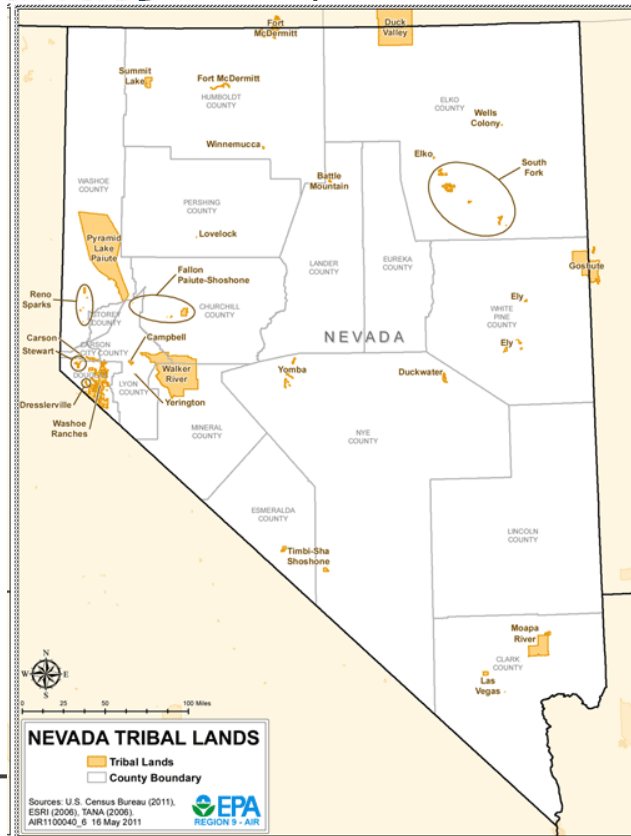


SWONAP Highlights

- Main Office is in **Phoenix, Arizona** with Satellite Office in **Albuquerque, New Mexico**
- SWONAP serves over **154 active tribal grantees in 5 states** - California, Nevada, Arizona, New Mexico, and West Texas.
- SWONAP provides funding and technical assistance to:
 - **14 Federally Recognized Native American Tribes in Nevada**
- Office of Native American Programs (ONAP/SWONAP) has a unique “Government To Government” relationship with our Tribal Partners
- HUD/ONAP Recognizes Tribal sovereignty and self determination as guiding principle. Honoring treaty and trust responsibility.



Federally Recognized Tribes in Nevada (14 Tribes; 4 Bands)



Nevada [[edit](#)]

- [Duckwater Shoshone Tribe of the Duckwater Reservation, Nevada](#)
- [Ely Shoshone Tribe of Nevada](#)
- [Las Vegas Tribe of Paiute Indians of the Las Vegas Indian Colony, Nevada](#)
- [Lovelock Paiute Tribe of the Lovelock Indian Colony, Nevada](#)
- [Moapa Band of Paiute Indians of the Moapa River Indian Reservation, Nevada](#)
- [Paiute-Shoshone Tribe of the Fallon Reservation and Colony, Nevada](#)
- [Pyramid Lake Paiute Tribe of the Pyramid Lake Reservation, Nevada](#)
- [Reno-Sparks Indian Colony, Nevada](#)
- [Summit Lake Paiute Tribe of Nevada](#)
- [Te-Moak Tribe of Western Shoshone Indians of Nevada](#)

Four constituent bands:

- [Battle Mountain Band](#)
- [Elko Band](#)
- [South Fork Band](#)
- [Wells Band](#)
- [Walker River Paiute Tribe of the Walker River Reservation, Nevada](#)
- [Winnemucca Indian Colony of Nevada](#)
- [Yerington Paiute Tribe of the Yerington Colony & Campbell Ranch, Nevada](#)
- [Yomba Shoshone Tribe of the Yomba Reservation, Nevada](#)



ONAP Programs & Funding Opportunities

- **Indian Housing Block Grant (IHBG)**

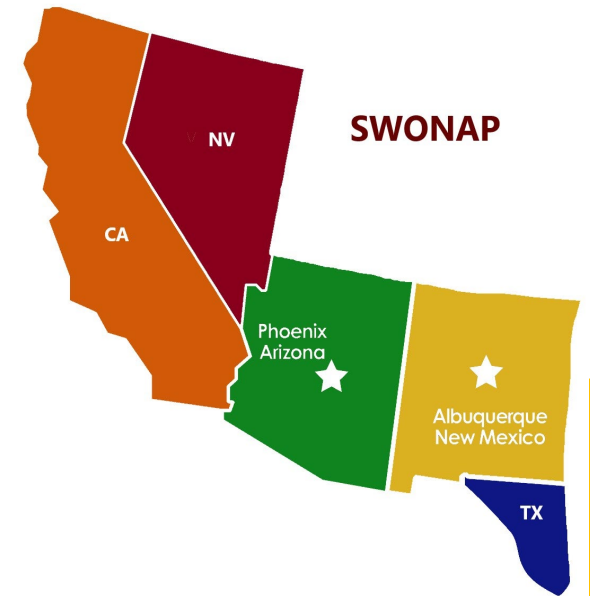
This formula based grant program is awarded to Tribes/TDHEs for housing development, housing assistance, housing services to eligible families and individuals, crime prevention and safety, and model activities that provide creative approaches to solving affordable housing problems. FY24 National Formula Allocation \$1.344 Billion

- **Indian Housing Block Grant-Competitive Grant Program**

Competitive grant funding to eligible Indian tribes and tribally designated housing entities (TDHEs) to carry out a range of affordable housing activities for Low-Income Indian families. FY24 National Allocation approx. \$150,874,000

- **Indian Community Development Block Grant (ICDBG)**

Annual competitive grant program providing single purpose grants for housing rehabilitation, land acquisition, community facilities, infrastructure construction, and economic development activities that benefit primarily for low and moderate income persons. FY23 National Allocation \$75MM; SWONAP Regional Allocation \$23,674,076



ONAP Programs & Funding Opportunities

(continued)

- **Tribal HUD-VA Supportive Housing Program (Tribal HUD-VASH)**

2015 collaboration between HUD and Veterans Affairs (VA). This demonstration program offers permanent housing and supportive services to Native American Veterans who are experiencing or at risk of experiencing homelessness, including rental assistance and supportive or other Indian areas. **FY24 up to \$7.5 million for renewal grants**

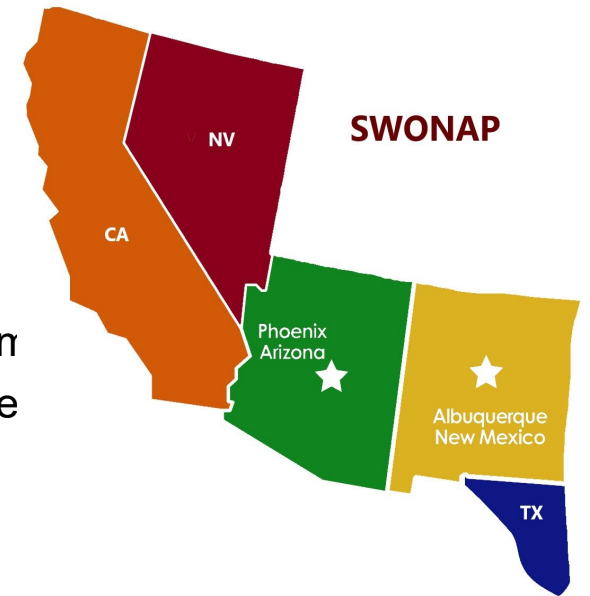
- **Title VI and Section 184 Loan Guarantee Programs**

Title VI: \$1 million in budget authority. Credit loan limitation set at \$50 million.

Section 184: Approx. \$5.5MM in budget authority. Credit loan limitation set at \$1.4 billion available for 2 years.

- **Training and Technical Assistance Program**

Approx. \$7 million available Nationally, of which \$2 million is reserved for NAIHC



**SWONAP
Funding
to Nevada Tribes**

Indian Housing Block Grant (IHBG) –
FY23 \$17,349,788
FY24 \$18,703,982

Indian Community Development Block Grant (ICDBG) –
FY23 \$0 awarded
FY24 - Awards have not been made

Tribal HUD-Veterans Affairs Supportive Housing (VASH) –
FY 23 \$0 awarded
FY 24 \$0 awarded

**Source: FY 2024 THUD
Appropriations Bill**

**March 2024: Congress
appropriated over of
\$1.344 Billion for
HUD/ONAP Indian
Housing programs.
A Historic High!**

“Homeless” Overview in Indian Country

- Two categories of Native Americans – Those living On Reservation and those living Off Reservation
- Culturally, On Reservation Native Americans ‘take in’ their friends and relatives, so ‘homeless’ is actually ‘over crowded’ housing also known as ‘couch surfing.’
- There are few, if any “Homeless Shelters’ On Native American reservations in the Southwest.
 - Native Americans living Off Reservation access services through city or county public housing and service agencies.

“Overcrowding data in Indian Country - 13.6% of AIAN are living in overcrowded conditions vs 3.3% in the U.S.

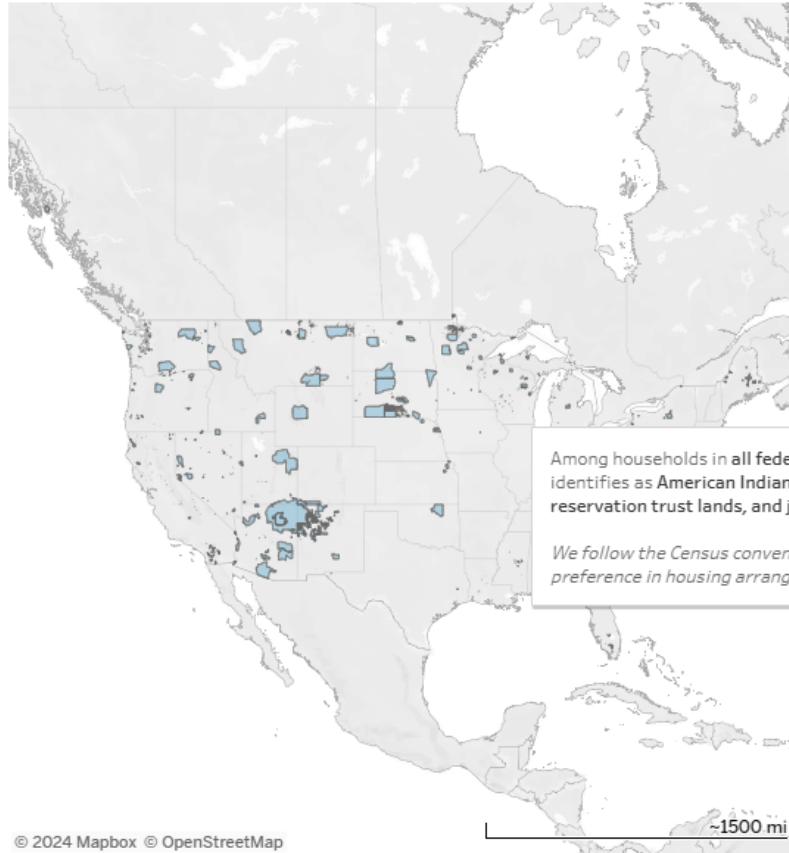
Source:

<https://www.minneapolisfed.org/indiancountry/resources/native-community-data-profiles>

Choose a Native geography

All federal reservations, off-reservation trust lands, and joint-use areas

Use the icons in the map below to navigate. Click Home (△) to re-center.



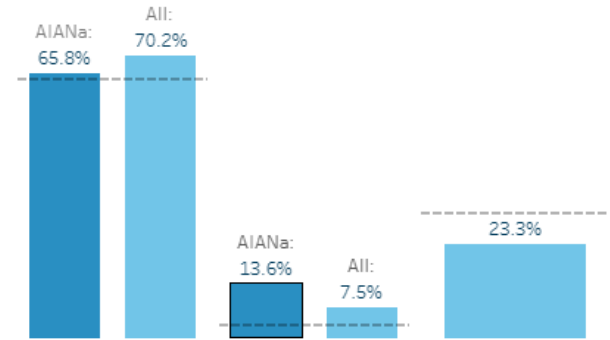
© 2024 Mapbox © OpenStreetMap

All federal reservations, off-reservation trust lands, and joint-use areas

Choose a topic

- Place
- People
- Housing**
- Education
- Healthcare
- Connectivity
- Work
- Money

454,055 total housing units



Among households in all federal reservations, off-reservation trust lands, and joint-use areas headed by someone who identifies as American Indian or Alaska Native alone, 13.6% are overcrowded, compared to 7.5% in all federal reservations, off-reservation trust lands, and joint-use areas overall and 3.3% in the United States as a whole.

We follow the Census convention of defining “crowded” as more than one occupant per room, though we note the role of preference in housing arrangements and use the term neutrally. For further details, see About the Data.

Types among AIANa households in this geography



Types among all households in this geography

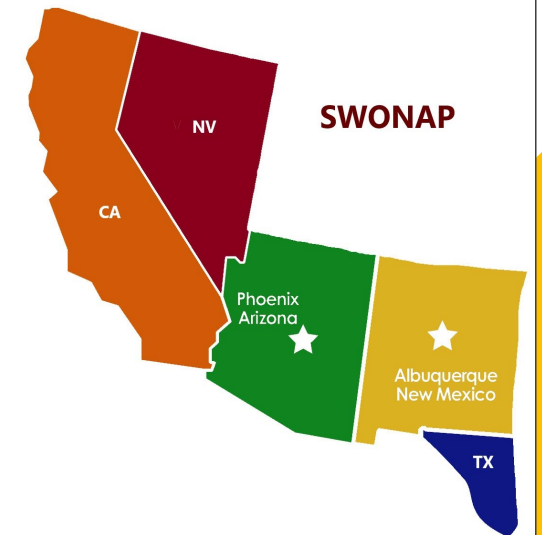


Types among all households in the United States



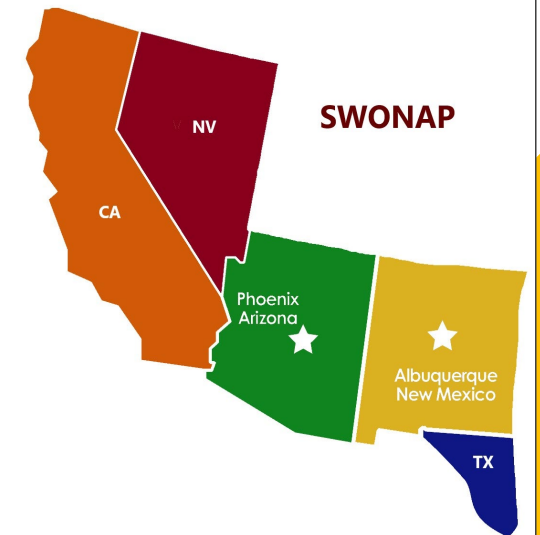
Native American Active Duty & Veterans

- A higher percentage of Native Americans serve in the military (*greater than any other ethnicity*).
- After 9/11, almost 19% of Native Americans served in the Armed Forces, compared to 14% of other ethnicities. Currently, there are more than 31,000 American Indian and Alaska Native men and women on active duty.
- An estimated 12,000 Native Americans served in WWI (despite not being recognized American Citizens); 44,000 Native Americans served in World War II (when the entire population of Native Americans was less than 350,000 at the time), and 42,000 Native Americans served in the Vietnam War (90% of them volunteers).
- Today, there are an estimated 140,000 Native American veterans living, many of whom are Purple Heart recipients, Bronze Star medal honorees, and Congressional Medal of Honor recipients, the highest military award of the United States.



Some General Examples of Projects / Activities

- Operations and Maintenance of 1937 Act Housing units
- New Housing Construction.
- Community Facilities (community centers, recreation, education centers)
- Public Facilities (power and water line main expansions, lift stations, water and wastewater treatment facilities)
- Housing Rehabilitation (accessibility, indoor air quality, energy-water efficiency)
- Tenant-based or Project-based Rental Assistance
- College Student Housing
- NAHASDA Program Guidance 2010-03 – eligible activities
- 24 CFR 1003 – ICDBG eligible activities





Public Housing Investments in Rural Communities

Community Resilience for the Future

Strengthening Public Housing for the Future

HUD's ongoing work to strengthen Public Housing for generations to come



Affirm that Public Housing is a critically important resource



Educate & empower PHAs to use existing tools



Continually gather ideas to improve Public Housing from a wide range of stakeholders



Develop a plan to strengthen Public Housing for the future

*Paired with other forms of rental assistance, **Public Housing** is a critical component of the nation's affordable housing supply. We must preserve and invest in **Public Housing** so that it is available for future generations.*

www.hud.gov/strengtheningpublichousing

East Liberty– Pittsburgh, PA

The Challenge

- The public housing portfolio facing \$60+ billion backlog in capital needs.
- PHAs' annual Public Housing Capital Fund allocations are not sufficient to address all their capital needs.
- PHAs often need to leverage other sources of financing to revitalize existing public housing units and create new ones.



San Juan, Puerto Rico

Public Housing Authorities (PHAs) can Play Multiple Roles

Landowner

Lender

Developer

Part of the
Project's
Ownership Entity

Property
Manager

Asset Manager

What are some of the capital needs a PHA may need to address?

Replacing roofs

Replacing elevators

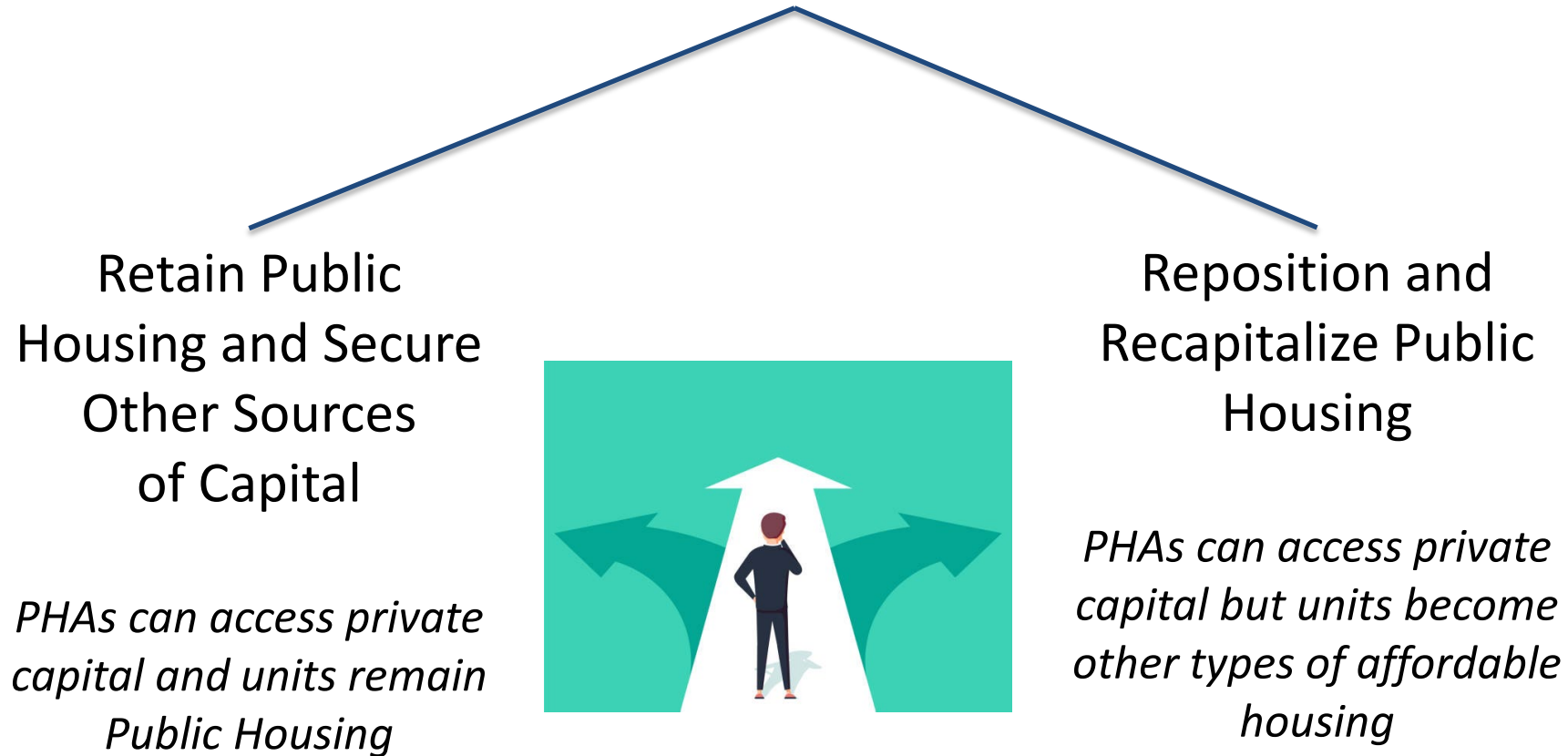
Updating building systems

Making energy efficiency improvements

Addressing lead-based paint and other hazards

Improving security

Options for Public Housing Reinvestment



The Public Housing Toolbox

Public Housing Investment Tools:

Units stay in the Public Housing Program but can access new capital

- Operating Fund Financing Program
- Capital Fund Financing Program (CFFP)
- Section 30 Mortgages
- Capital Fund
 - Combined Lead-Based Paint & Housing-Related Hazards NOFO
 - Emergency/Natural Disaster Grants
 - Emergency Safety and Security Grants
- Energy Efficiency Incentives
 - Energy Performance Contracting
 - Small Rural Frozen Rolling Base
 - Rate Reduction Incentive
- Mixed Finance Development
- Faircloth to RAD Development
- Choice Neighborhoods

Public Housing Repositioning Tools:

Units taken out of the Public Housing Program and assistance converted to Section 8

- Rental Assistance Demonstration (RAD)
- Section 18 Demo/Dispo
- RAD/Section 18 Blends
- Voluntary Conversion
- Streamlined Voluntary Conversion (SVC)
- Section 32 Homeownership
- Choice Neighborhoods

Public Housing Property Solutions Panels

Get advice from HUD Experts on specific tools that can help meet PHA's unique needs



One-hour discussion with HUD staff on tools a PHA can use to develop, reposition, rehabilitate and/or redevelop public housing properties.



Allows PHAs to discuss repositioning to Section 8 OR rehab/redevelopment under Section 9



PHAs must request a panel through their local field office (contact your portfolio management specialist).



After doing a pre-interview with on PHA's unique needs, HUD staff will put together a panel of HUD Experts to discuss specific tools your PHA can use to achieve its goals.

Main Street Program





What is Main Street?



The Main Street program seeks to rejuvenate older, downtown business districts while retaining the area's traditional and Historic character



To do this, the Main Street program provides grants to assist smaller communities in the development of affordable housing that is undertaken in connection with a Main Street revitalization effort



Obsolete commercial offices or buildings can be reconfigured into rent producing affordable housing. New construction is permitted as well

Who is eligible for Main Street?

Units of Local Government

Population of less than 50,000

Less than 100 public housing units



Main Street Grants

Grants are usually up to \$500,000, and can be used for construction or rehabilitation of units

Grant funds are competitive and awarded through a Notice of Funding Opportunity on the [grants.gov](https://www.grants.gov) website.

HUD has historically awarded between two and four projects with each funding announcement.



Affordability Restrictions



Main Street units are not Public Housing units



Project units must be maintained as affordable housing at 80% of Area Median Income only for the period of initial rental occupancy of the unit or the initial resident's ownership



Kit Carson, Colorado



Bartlesville, Oklahoma



Batesville, Arkansas