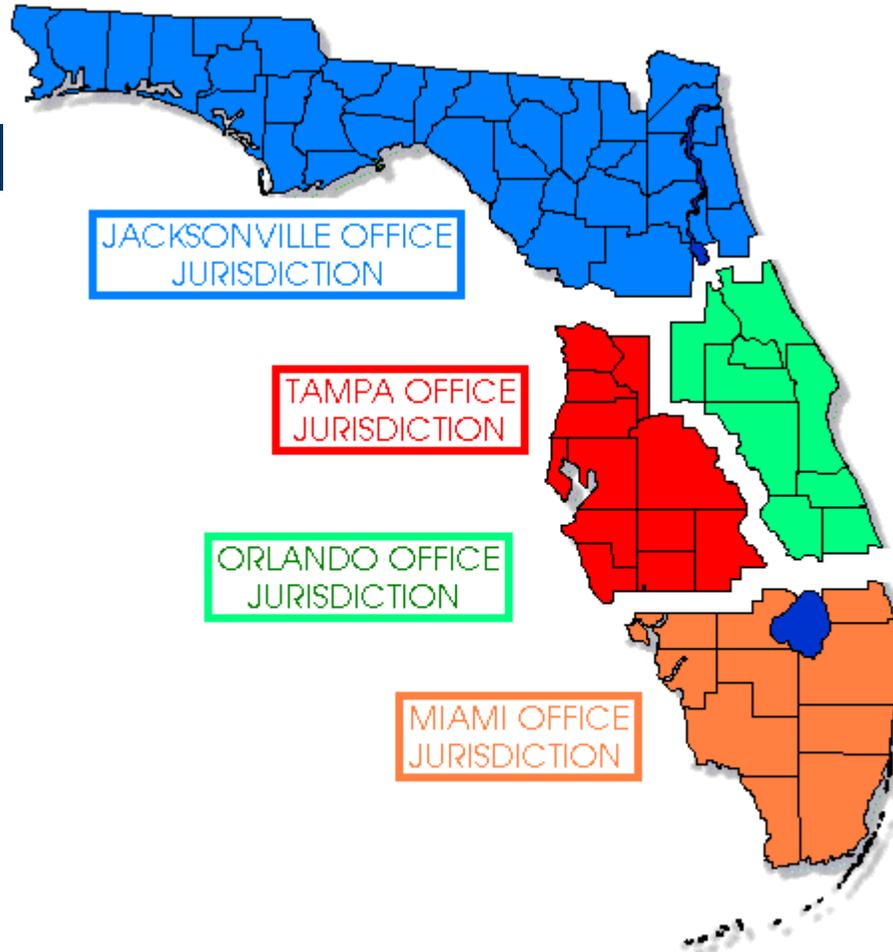




HUD Disaster Recovery Assistance



U.S. Department of Housing and Urban Development
Florida Field Office Jurisdictions



Following declaration of a major disaster under the Stafford Act:

- **HUD staff is available to go on site of a disaster as liaison to state and local governments and Congressional offices to help facilitate communication and trouble shoot.**
- **Working with FEMA, HUD identifies vacant HUD-held and public housing properties that may be used to temporarily house disaster victims.**
- **HUD also receives mission assignments from FEMA**

Community Development and Housing Assistance through Cities, Counties and States

- **HUD can expedite award of annual CDBG and HOME funds or move up program year start dates. Grantees may reprogram funds for disaster recovery activities.**
- **HUD may provide CDBG and HOME waivers to make disaster recovery use of the funds more flexible and effective.**

CDBG Program

- **Distributed by annual formula**
- **Wide range of activities**
- **Local governments choose and implement activities**
- **In 2006 additional funding is available to 5 states via supplemental appropriations including nearly 83 million for Florida.**

Possible CDBG Activities

- Acquisition of real property
- Relocation payments for residents and businesses
- Demolition and clearance
- Construction, reconstruction and rehabilitation of public works and facilities, and housing
- Rehabilitation of commercial and residential property and conversion of structures
- Job retention/creation economic development
- Portion of non-federal cost-share for projects meeting CDBG requirements

Section 108

Section 108 provides for guaranteed loan funds using future CDBG grants for one source of security.

- Grantees can finance up to five times their annual grant amount**
- The funds follow CDBG requirements**

Possible Section 108 Activities

- **Finance acquisition of real property (including related public improvements, clearance, and relocation)**
- **Rehabilitation of publicly owned real property (including infrastructure such as streets)**
- **Housing rehabilitation**
- **Public facilities, and economic development activities**

HOME Program

- **Distributed by annual formula**
- **Exclusively for affordable housing**
- **Requires a local match (waived for disaster)**
- **Local governments choose and implement activities**

Possible HOME Activities

- Acquisition of real property for affordable housing
- Demolition and clearance for a housing activity
- Housing construction and reconstruction (replacement units)
- Relocation payments for residents (related to a housing activity)
- Rehabilitation of housing
- Tenant-Based Rental Assistance

Public Housing Capital Fund Reserve for Emergencies and Natural Disaster

- **Only for Public Housing. (Private or other HUD Assisted/Insured not eligible)**
- **Annual Set-aside**
- **Not more than 2% of funds appropriated for Capital Grants, but frequently less**
- **Eligibility: All PHAs (including Mod troubled or troubled)**



Mortgage Assistance from HUD's Federal Housing Administration (FHA)

FHA activates Mortgagee Letter 2001-07, "Special Program, Underwriting and Servicing Policies to Assist Victims of Presidentially Declared Major Disaster Areas-Single Family Loan Production and Servicing"



Other Mortgage Assistance from FHA

- **Makes available Sec. 203(h) Mortgage Insurance for Disaster Victims – 100% financing with no downpayment for rebuilding or replacing a home destroyed by a disaster**
- **Makes available Sec. 203(k) Rehabilitation Mortgage Insurance is also available with modified rules.**

Assistance from the Government National Mortgage Association (GNMA or Ginnie Mae)

Ginnie Mae issues an All Participant Memorandum, “Forbearance and Buyout Authorization for Loans in Areas Declared a Disaster by President...” that:

- **Encourages all single-family, manufactured housing, and multifamily Ginnie Mae issuers to provide forbearance to mortgagors in areas receiving a disaster declaration;**

HUD Technical Assistance

- **Technical Assistance to HUD funded providers**
- **Damage assessments**
- **Information/research on building technologies**
- **Liaison with other Federal agencies**



Resources and Contacts



Your local HUD office – Office of the Field Director – 813-228-2026 Tampa

Fax – 813-228-2431 or 813-228-2844

Disaster Assistance Line – 813-228-2026 ext. 2111

**Visit HUD's Disaster Resource webpage at:
www.hud.gov/disarelf.cfm**