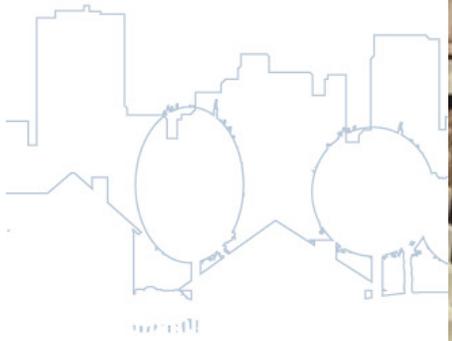




***Neal Rackleff, Assistant Secretary
Community Planning and Development***





Focus

- Service orientation
 - Focus on families, individuals and communities we serve
- HUD should be a resource to solve problems and move our work forward
- Transparency—democratization of data
 - Intelligent decision making
- Efficient use of funding within our stewardship
- Getting the job done!

Affordable Housing After Disaster

- As communities rebuild in the wake of 2017 major disasters, the U.S. Department of Housing and Urban Development (HUD) is committed to ensuring safe, affordable housing for all those affected by the disaster.
- HUD is tasked with comprehensive, long-term disaster recovery and has been working on the front lines in Texas, Florida, Puerto Rico, and the Virgin Islands. (Plan to join California efforts as response gives way to recovery.)
- We are committed to providing a compassionate and effective response.

Affordable Housing After Disaster

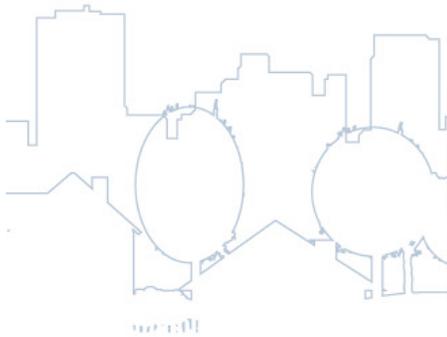
HUD is:

- Locating vacancies and moving displaced residents into safer housing.
- Working closely with homeless shelters and with temporary shelters, ensuring they have the resources they need.
- Working to place those in shelters into long-term or permanent housing.
- Providing special relief through the Federal Housing Administration (FHA). Already granted a 90-day moratorium on foreclosures for FHA-insured properties in disaster-affected areas.
- Offered loan forbearance and loan modifications for borrowers struggling to make payments in disaster-affected areas.

Affordable Housing After Disaster

HUD is:

- Providing specific mortgage products available for those impacted by Hurricane Harvey. Some homeowners whose properties were destroyed or damaged may be eligible for 100 percent financing through HUD's Section 203(h) program. This will enable them to rebuild or buy another home.
- In addition, homeowners can use Section 203(k) FHA insurance to refinance an existing mortgage into a new mortgage that covers the cost of repairs.



Affordable Housing After Disaster

- **HUD/CPD Recovery Resources**
- Regular CDBG and HOME funds
- Section 108 Loan Guarantee Program funds
- **Congressionally appropriated CDBG-DR funds**
 - For long-term recovery effort, flexible support for housing projects
 - Awarded based on unmet need
 - Federal Register announces allocations to state & local gov'ts, waivers, and program requirements
 - Awardees identify needs & then outline uses/programs through action plans
 - For Hurricane Sandy, \$15.2 billion including affordable rental and homeowner programs
 - For 2017 disasters, \$7.4 billion appropriated

CDBG-DR

- **WHAT IS CDBG-DR?**
 - When the President declares a major disaster, Congress may appropriate funds to the Department of Housing and Urban Development (HUD) when there are significant unmet needs for long-term recovery.
- **HOW CAN CDBG-DR FUNDS BE USED?**
 - Disaster Relief
 - Long Term-Recovery
 - Restoration of Infrastructure.
 - Housing (homeowner and rental)
 - Economic Revitalization

Affordable Housing After Disaster

- Watch for HUD's announcement of CDBG-DR allocations and contact the grantees for opportunities to partner in the recovery.
- (Ex: Three large CDFI's helped administer New York City's Multifamily housing recovery after Sandy.)
- You can learn more about these programs and services on HUD's website (<http://www.hud.gov>).

HUD is part of the recovery process, providing the information and commitment, now and in the years to come, that Americans expect and deserve. We look forward to supporting you on your journey to recovery.