Business During A Pandemic

Coronavirus (COVID-19)

How to Prepare and Protect Yourself

What to Do if You Think You Are Sick

The Centers for Disease Control and Prevention (CDC) offers the most up-to-date information on COVID-19. For updates from CDC, please visit the Coronavirus website:

- The President’s Coronavirus Guidelines
- Opening Up America Again Guidelines
WASHINGTON - U.S. Department of Housing and Urban Development Secretary Ben Carson applauded the confirmation of Brian D. Montgomery to serve as Deputy Secretary of the U.S. Department of Housing and Urban Development (HUD). As the second most senior official at HUD, Mr. Montgomery will manage the day-to-day operations of the agency and will advise and assist the Secretary in leading the Department’s nearly 8,000 employees.

“Brian has done an exemplary job both leading FHA and performing the additional duties of the Deputy Secretary since January 2019. During this unprecedented pandemic, he has been by my side every step of the way as we have implemented policies to protect Americans across the country. As the head of FHA, Brian has helped HUD relieve the burden on renters and homeowners experiencing financial hardship, and to ensure no one loses their home as a result of this national health and economic emergency.” Secretary Carson said.

“The IT modernization effort underway at FHA under his stewardship has been central to our ability to continue to serve as a source of strength to the housing market. I am thrilled that the Senate agrees that he will be an excellent Deputy Secretary. Congratulations to Brian and his family on his confirmation.”

As Federal Housing Commissioner since June 2018, Brian Montgomery has managed FHA’s more than $1.4 trillion mortgage insurance portfolio, which includes its Single Family, Multifamily, and Health Care programs. As Assistant Secretary for Housing, he has overseen HUD’s Project-based Section 8 rental assistance housing program, the Office of Housing Counseling, and HUD’s Manufactured Housing Program.

“I am honored to take on this new role, supporting the outstanding leadership of Secretary Carson during an extraordinary time for our country. We will continue to do everything possible to protect our country’s most vulnerable populations – including the homeless, the elderly, and many others with compromised health.

We will provide critical support to low-income renters in public housing, seniors, people with disabilities and with AIDS, among others, including homeowners under stress at this time and those hoping to make it into a decent, safe, affordable home,” Montgomery said. “I am proud to help lead the Department and humbled to be able to offer all that I can to our endeavors, to deliver it more effectively, efficiently, and with the highest integrity on behalf of American taxpayers.”

With over 30 years of experience in the public and private sectors, Mr. Montgomery brings to HUD a deep knowledge of housing issues and vast experience spearheading large-scale policy initiatives. During his first term as HUD’s Assistant Secretary for Housing and FHA Commissioner, he spearheaded regulatory reform of the Real Estate Settlement Procedures Act (RESPA), developing solutions to assist struggling homeowners during the financial crisis, and his leadership of FHA modernization efforts that led to legislation in 2008.

From January 2003 until April 2005, Mr. Montgomery served in the Executive Office of the President as Deputy Assistant to the President and Cabinet Secretary. In this role, he led the White House’s internal working group to monitor all facets of the Space Shuttle Columbia accident investigation for which he was awarded the NASA Exceptional Service Medal.

Mr. Montgomery also served as Deputy Assistant to the President and Director of Presidential Advance from January 2001 until January 2003. During his time as Director of Presidential Advance he traveled extensively with President Bush, including on September 11, 2001.
WASHINGTON - The U.S. Department of Housing and Urban Development Secretary Ben Carson today announced the allocation of a third wave in CARES Act coronavirus relief funding. This wave totaling $1 billion is through the Community Development Block Grant (CDBG) program. To date, HUD has provided over $3 billion in CDBG funding nationwide to help communities acutely combat coronavirus and alleviate economic hardship.

"Coronavirus has impacted our communities and populations in unprecedented ways, and while some begin to see a decline in reported cases, others continue to fight this invisible enemy aggressively," said Secretary Ben Carson. "This funding will afford states the ability to respond to the unique circumstances they are facing - from reducing risk of transmission to regaining the sound footing of their economy. This is the third wave of funding the Department has provided to States and insular areas, and we will continue to execute a detailed and swift response until the days of COVID-19 are behind us."

The allocation formula uses variables focusing on public health needs, risk of transmission of coronavirus, rate of coronavirus cases, and economic disruption. The formula uses data on low-income elderly and poor children to target to places with higher public health risk while also using recent unemployment insurance claims data to provide for states hardest hit, at the time of the allocation, by unemployment. All of the factors are adjusted so that places with higher than the national average in COVID-19 cases receive a slightly higher share of funding.

Grantees may select from more than 25 eligible CDBG activities to shape their local programs to meet their needs, including:

- A wide range of public services to prevent, prepare for, and respond to coronavirus, such as providing food and health services for low-income elderly persons and children;
- Small business assistance or emergency housing payments for entities and families impacted by economic and housing market disruptions; or
- Acquisition and rehabilitation of structures for health facilities, food banks, or public improvements needed to support community coronavirus response, preparation, or prevention. For example, grants may assist improvements to heating, ventilation, and air conditioning in a local grocery store to protect employees and shoppers, or alterations to neighborhood business district sidewalks and facades to enable curbside pick-up or social distancing.

Every U.S. State and Insular Area will receive a portion of these relief funds. A list of allocations can be found by clicking here.

After President Donald Trump signed the CARES Act into law, HUD acted immediately to allocate its first wave of funding - over $3 billion to assist communities and non-profits to help protect the homeless and Americans with compromised immune systems, as well as assist Tribal communities in their COVID-19 response efforts. To date, all grant agreement amendments from the first round of funding have been completed by grantees and approved by HUD.

Shortly after the initial $3 billion tranche, HUD announced a second wave of funding to help low-income Americans living in Public Housing. For more information on HUD's response to the novel coronavirus pandemic and the actions the Department has taken, please visit Hud.gov/coronavirus. Public Housing Authorities across the Nation have jumped into action to help assist their tenants and their communities during this unprecedented time. Read more about their stories featured in HUD's Neighbors Helping Neighbors campaign, by clicking here.
As many of you have experienced through your work at HUD, it has been found that American people are among the most resilient and compassionate in the world, particularly during difficult times. In the wake of the Coronavirus outbreak, the Department is highlighting stories of communities coming together to help their neighbors in need. Below, you can read recent stories of Neighbors Helping Neighbors, and we encourage you to also follow on Twitter and Instagram to read more inspiring stories. During trying times, may we be reminded to focus on the good in our communities and show gratitude to our neighbors who are lending a helping hand. -Secretary Carson

**Jacksonville, Florida**—The Sulzbacher Center is home to an EnVision Center that provides a variety of services to members of the community who want to enhance their economic potential. During the Coronavirus outbreak, the Players Championship and TPC Sawgrass came together at the Sulzbacher Center to serve meals to the community after the Players Championship event was cut short due to health concerns. “This is Day One of the commissioner telling everyone that we will be accountable,” said Players executive director Jared Rice said. “Our commitment to this community is unwavering, as evidenced today.” Read the full article from the Florida Union-Times.

**Bowling Green, Kentucky**—The Housing Authority of Bowling Green is using its EnVision Center to serve members of the community during the Coronavirus outbreak. In particular, the mobile grocery store is delivering groceries to folks in the neighborhood so they can practice safe social distancing. Residents who make a purchase of five dollars at the store are given an additional bag of supplies filled with items to help them keep healthy during the outbreak.

**Lexington, Kentucky:** The Hope EnVision Center continues to run one of the largest emergency homeless shelters in the state of Kentucky amid the Coronavirus pandemic. “Together, we will get through this trying time and be back to business as usual with as little disruption as possible,” said Peter Jackson, HUD’s Kentucky Field Office Director. “I am impressed with the coordination and level of service being extended by our EnVision Centers and all of HUD housing providers and program partners in the Commonwealth.”

**Henderson, Kentucky** – The Housing Authority of Henderson (HAH) has turned their local EnVision Center into a meal distribution point after schools closed due to the Coronavirus. This service ensures students who rely on school meals have access to food sources during closures. They are working with local food banks to provide a 7-day supply of food for Henderson’s most vulnerable residents. Additionally, HAH is partnering with Spectrum to provide free hot spots to residents, allowing children without internet access at home to continue their schoolwork.
Health and Hope On Wheels: Jacksonville HUD Office in the News

In March 2020, Jacksonville Mayor Lenny Curry, Sulzbacher EnVision Center CEO Cindy Funkhouser, Jacksonville Field Office Director Alesia Scott-Ford and other local officials announced Health and Hope on Wheels, a new service offered by the Sulzbacher EnVision Center and the City of Jacksonville, Florida. The mobile clinic will bring health and behavioral assistance to people experiencing homelessness in the downtown area.

Healthmobile is a result of Mayor Curry’s Downtown Homelessness Task Force, created in 2016 to address the needs of the homeless population in downtown Jacksonville. Their charge was twofold – to increase the services offered during the day and to increase their capacity to offer these services. In support of the plan, the Mayor and the City Council committed funding to open the Urban Rest Stop at Sulzbacher’s Downtown Campus. Opened a year ago, Urban Rest Stop is a place where people experiencing homelessness can go during the day to access services and support including laundry, showers, meals, access to computers, mail services, case management, health services, housing and job referrals and services for homeless veterans.

The new Healthmobile, expected to begin services this week, is an extension of the health services offered at the Urban Rest Stop. The route includes stops at Clara White Mission, Salvation Army, Trinity Rescue Mission, City Rescue Mission, Changing Homelessness, Goodwill Industries and Pearl Plaza. Sulzbacher Village, Florida’s first EnVision Center, provides comprehensive services for homeless individuals and families to achieve a better life. To learn more about Sulzbacher [Click here].
Foster Youth to Independence Grant Presentation Adapts to Social Distancing Needs

Southeast Regional Administrator, Denise Cleveland-Leggett and Christopher Patterson, Pacific Regional Administrator and National lead for HUD’s Foster Youth to Independence (FYI) Initiative had plans to meet in Gainesville, Florida to present a grant that will provide vouchers to Alachua County Housing. The vouchers will help 25 young adults aging out of foster care find a place of their own.

Then the coronavirus outbreak hit.

The Jacksonville team brought everyone together virtually to officially present the housing authority with the FYI grant. Attendees included a local nonprofit, a Continuum of Care, a potential recipient and local commissioner. A total of 17 participants from coast to coast were able to join. Despite social distancing measures in place, we were still able to serve those in need.

New Southeast Region Management Fees for 2020

Donald A. Billingsley, Southeast Multifamily Regional Director - In accordance with the provisions of HUD Handbook 4381.5, REV-2, Management Agent Handbook, management fee ranges are to be reviewed and established every two years. Management fee data was collected and reviewed for HUD Insured properties where the owner/agents have incentives to control management costs. Based on the review, the acceptable maximum fee yields for HUD-Insured and HUD-Assisted properties in the Southeast Region are as follows:

<table>
<thead>
<tr>
<th>Region</th>
<th>0-59 Units Max Fee</th>
<th>60-124 Units Max Fee</th>
<th>125-200 Max Fee</th>
<th>201 and over Max Fee</th>
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<tr>
<td>Alabama</td>
<td>$42.00</td>
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<tr>
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<tr>
<td>North Carolina</td>
<td>$49.00</td>
<td>$47.00</td>
<td>$43.00</td>
<td>$43.00</td>
</tr>
<tr>
<td>Puerto Rico &amp; Virgin Islands</td>
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</tr>
<tr>
<td>South Carolina</td>
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<tr>
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<td>$41.00</td>
<td>$39.00</td>
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Residential Fee Yields — Per Unit Per Month (PUPM)

The full Management Fee letter was sent out via ListServ.
Meridian’s Envision Center Leads The Way in Mississippi

Since its designation in October 2019, Meridian’s EnVision Center has extended a welcoming reception to all members of the community. The enhanced recognition of the services provided through partnerships with government and community organizations are a magnet and the EnVision Center teams wants Meridian residents to know all are welcome.

“Unfortunately, people in underserved communities do not always feel they deserve a seat at the table. I want the community to know we are here to serve them,” said Gretchen Luvene, EnVision Center Coordinator. “If we are not meeting their needs, we want residents to let us know and we’ll adjust accordingly. We expect to make a positive impact in the community for a very long time.”

Several activities are generating traction and response from residents. In a recent session, Internal Revenue Service Taxpayer Advocate Service representatives discussed what to do and avoid when filing income taxes. A partnership with Mississippi Department of Health generated a free oral health clinic. Raven Lott expressed her gratitude for the event.

“On behalf of parents in our community, I would like to thank the EnVision Center for doing this. My children and other residents were able to get dental screenings and have their teeth cleaned. I had no clue my son Hezzakiah needed braces. After the screening, we were able to book his appointment for his braces,” said Lott.

Additionally, Meridian Community College Hair Braiding Certification Program has been the most unique collaboration to date. Hair braiding instructor, Sharon Lewis, told a group of EnVision Center attendees how learning to braid hair correctly allowed her to become self-sufficient because it affords her the flexibility to work and be home with her children.
Section 811 Supportive Housing For Persons with Disabilities Program

In November 2019 HUD Multifamily staff hosted and shared information with 25 organizations at the San Juan Field Office about subsidy available for supportive housing for employees and people with disabilities.

The Section 811 Supportive Housing for Persons with Disabilities Program aims to expand the supply of integrated affordable housing by providing Capital Advance funding for the development of permanent supportive rental housing for very-low-income persons with disabilities age 18 years or older.

For future funding opportunities please visit HUD’s webpage by clicking here.

Creating Opportunities for Rural Eastern Kentucky

The Kentucky Field Office recently convened federal, state, and local governments, as well as for-profit and nonprofit organizations, for an Opportunity Zone Workshop in Morehead, Kentucky. Over 60 business owners, investors, and community leaders attended the workshop which provided an overview of the Opportunity Zone program. It gave investors a tax incentive for using capital gains from other investments towards developments in one of the state’s 144 designated distressed census tracts.

The workshop was a true collaboration. Jerry Ravenscraft from the Kentucky Governor’s Office provided welcoming remarks along with the Executive Director of the Morehead Housing Authority and site host, Jeff Patrick. The workshop was initiated by a panel of federal representatives that featured Small Business Administration District Director, Robert Coffey, U.S. Department of Agriculture Rural Development Business Cooperative Service Program Director, Jeff Jones, and Kentucky Field Office Director, Peter Jackson.

“I want to thank all of the partners who assisted with making this a special event and those who joined us with the goal of revitalizing the eastern Kentucky and Appalachian region,” said Jackson. “When formulating the idea to host this conference, we knew that determining how to measure success for this event would be difficult. However, the number of participants and ongoing feedback received since the event, including knowledge of potential Opportunity Zone partnerships that are being explored between the individuals and entities that participated, has been a mutually beneficial outcome.”
Reporting When There Is A Disaster

As we enter the 2020 Tropical Storm Season, and knowing that a tropical storm could develop at anytime, HUD wants to remind you of the procedures and tools available for owners and residents impacted by disasters. This information will make post-recovery efforts go more smoothly if an event occurs that impacts your residents and/or your property.

A website has been established with information and guidance in the event of a storm event or disaster. The website, Multifamily Housing Guidance for Disaster Recovery, can be accessed by clicking here. HUD encourages you to review Chapter 38 of Handbook 4350.1 as it relates Multifamily Emergency/Disaster Guidance. This material should be reviewed before an event occurs. Owners should also make plans to address response actions as it relates to the current pandemic situation.

Following an event that impacts residents and/or properties, HUD has reporting obligations based on information staff obtains from Owners and Management Agents of HUD insured and/or assisted properties. Owners and Management Agents are obligated to always immediately report physical damage to a property’s interior or exterior that has resulted from a fire, flood, wind, severe cold, or other natural disaster or weather event. It is most convenient for all parties if Owners and Agents proactively report to HUD.

Owners are encouraged to complete and forward damage assessments to HUD. Please use the forms as follows:

- For a FEMA Declared Emergency or Disaster: Preliminary Disaster Assessment (Appendix A-3 of Chapter 38 of Handbook 4350.1.)
- For an Event not declared by FEMA: Basic Damage Assessment

Please forward the appropriate Assessment Form within 24 hours of the damage. Either form should be legibly hand-written and emailed to:

AtlantaDisasterAssistance@hud.gov for properties assigned to an Account Executive reporting to the Atlanta Regional Office,

or

DamageAssessmentsFlorida@hud.gov for properties assigned to an Account Executive reporting to the Jacksonville Satellite Office.

Updated reports should be submitted as additional information becomes available concerning resident displacement or regarding the level/amount of damage sustained. While the Department is not a payee on an insurance loss draft for a property with an insured mortgage, HUD must still be notified of the event and any damage sustained to the property.

If you need additional information for your specific property, please contact your Account Executive. For a list of Account Executives please click here to access the appropriate local state for your property.
Section 8 Properties Coping With COVID 19

Southern Development Management Company (SDMC) experienced some difficulties initially when attempting to determine what challenges their elderly and disabled resident populations would face due to the Covid-19 virus. Most of the residents had been “self-isolating” not only for health purposes, but also because many do not have family or friends, other than their neighbors, to help during such an extraordinary and tumultuous time. Few have means of private transportation should they need to leave their homes for the purpose of purchasing medication, personal items, clothing and most importantly food. Public transportation is not an option. So for many, delivered meals such as “meals on wheels” are their only food source.

Few elderly residents have family to assist with shopping. And before the virus struck our nation, residents would “pool” their resources; such as traveling to shop with neighbors if they had no transportation or family to assist. The virus brought new challenges. Since many residents receive boxed frozen meals, they usually hoard them in the event they should be low on funds for groceries at the end of the month. Several SDMC properties have provision for fresh produce provided by local agencies or churches. One provider includes United Methodist Churches in the Columbia Metropolitan area that sponsor “vegetable bags” for Asbury Arms residents monthly. However, due to the virus, collections of produce were discontinue, and residents were left with only canned and frozen foodstuffs.

Southern Development Management Company employees wanted to do something to help. Local caterers, also affected since in-house dining was closed, were contacted to prepare nutritious box lunches for the residents. Property managers and maintenance personnel delivered these meals donning masks and gloves and remaining a safe distance from resident’s doors. As much as the free lunches were appreciated, a smile from someone and voicing a “hello” and inquiring as to their well-being, meant as much as the lunches did. One resident from Asbury Arms in West Columbia, SC left a message of appreciation on the caterers’ Facebook page. Who knew! After delivering the lunches that day, corporate employees were made acutely aware of the lack of fresh vegetables and fruits available to their seniors. The next day, oranges, pears, tangerines, strawberries and peanut butter filled pretzels magically appeared for management staff to distribute. What a wonderful way to serve a community, virus or not!

Word spread among SDMC communities of the ways different managers were assisting their residents. And family properties shared that they have helped residents too by providing lunches for the disabled and elderly. This was in addition to the feeding programs offered by the county extension at The Carolina Apartments in Columbia, SC and the school district that provides meals for the children at Park North Apartments in Lexington SC.

Contact information for other local farming agencies that are glad to help with foodstuffs that could be paid for with SNAP funds have been researched and will be put into action when restrictions concerning the virus have been lifted.

While trying to survive the Covid-19 virus together, a small bright light emerged focusing on the need of our elderly and disabled. A little bit of research, a little bit of kindness, and a large citrus (and peanut butter!) shopping trip is a beginning of a long and “fruitful” relationship between SDMC employees and the residents they serve. Masks on please!
Annually, the Southeastern Affordable Housing Management Association (SAHMA) holds state conferences throughout the Southeast. Various speakers and representatives from the private sector, contract administrator offices, USDA, State Housing Finance Agencies, and HUD offices attend these conferences to provide training and guidance to participating owners, agents, and their staffs.

HUD staff members represented the HUD Southeast Region at the South Carolina SAHMA Conference in March 2020 by participating in many of the training sessions as a technical resource. Several properties that received high management and occupancy review scores and high REAC physical inspection scores were recognized during the conference.
## Southeast Region Multifamily Housing Loans Endorsed in FY 2020

<table>
<thead>
<tr>
<th>Criteria</th>
<th>#Loans</th>
<th>#Units/Beds</th>
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<tr>
<td>241 Improvement/Additions</td>
<td>2</td>
<td>303</td>
<td>15.6</td>
</tr>
<tr>
<td>New Construction and Substantial Rehabilitation</td>
<td>36</td>
<td>6,963</td>
<td>943.9</td>
</tr>
<tr>
<td>Refinance 223f and A7 Purchase</td>
<td>71</td>
<td>12,150</td>
<td>1043.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>109</td>
<td>19,416</td>
<td>2,003.2</td>
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</tbody>
</table>

### HUD's Multifamily Housing New 2020 Income limits Effective 3/31/2020

To access the new income limits, visit the HUDUser web site at:
[CLICK HERE FOR 2020 INCOME LIMITS](#)

### RECERTIFICATIONS

Annual and Interim Recertification Protocol during COVID-19 - Owners must continue to perform annual and interim recertifications, as requested by tenants, within the required timeframes and using current/anticipated data. When there are extenuating circumstances that impede owners and tenants from complying, they are instructed to follow the HUD Handbook 4350.3, REV-1 and TRACS MAT Guide.

HUD considers the CDC’s recommendations for controlling the spread of the virus as well as shelter-in-place, and similar orders as qualifying as an extenuating circumstance.

Contact your local Account Executive for further information.
CARES ACT and Multifamily Q&A for COVID-19

- The April 10, 2020, Mortgagee Letter 2020-09 “Implementation of the Coronavirus Aid, Relief, and Economic Security (CARES) Act Forbearance” has been posted on HUDClips. Click here for the link.

The letter describes a standard forbearance protocol to reduce paperwork and streamline processing for multifamily borrowers, servicers, and lenders. This protocol follows the provisions of Title IV, Subtitle A, §4023, of the Coronavirus Aid, Relief, and Economic Security (CARES) Act signed into law on March 27, 2020.

These guidelines are in effect during the covered period of the CARES Act, which begins March 27, 2020 and continues until the earlier of the termination date of the national emergency declared by President Trump on March 13, 2020 or December 31, 2020. Multifamily borrowers, lenders, servicers, and HUD staff should consult these guidelines when considering mortgage relief options for properties that experience cash flow shortages as a result of decreased rental receipts caused by renter (both residential and commercial) failure to pay as a result of the COVID-19 emergency.

- In regards to tenant income during the pandemic, specifically about unemployment payments and the stimulus tax credit, please reference the Multifamily Q&A for COVID-19.

The document states that household stimulus payments of up to $1,200 (which is technically an advance tax credit) and the temporary $600 per week federal enhancement to unemployment insurance provided by the CARES Act are not to be included in calculations of income. However, HUD notes that regular payments of unemployment insurance (issued by the state) are treated as income, as is customary under program rules. For more information, Click Here for the Q&A link.

- The Office of Public and Indian Housing, has temporarily suspended REAC inspections in light of COVID-19. More information is found on the Q&A for COVID-19. Please send your questions to MFCommunications@hud.gov.
1. If an apartment listing says "no pets," do housing providers have to accommodate service animals and emotional support animals?
   ◦ Yes
   ◦ No

2. A user of illegal drugs is protected under the Fair Housing Act.
   ◦ True
   ◦ False

3. A fair housing discrimination violation is pardonable if it is proven to be unintentional.
   ◦ True
   ◦ False

4. Under the Fair Housing Act, the seven protected classes include:
   ◦ Race, color, source of income, disability, national origin, marital status, religion.
   ◦ Race, color, religion, sex, disability, familial status, national origin.
   ◦ Race, sexual orientation, sex, familial status, disability, age, national origin.

5. Based on federal fair housing law, which of the following people would be protected:
   ◦ A female single parent.
   ◦ A 35-year-old Jewish man.
   ◦ A married white man.
   ◦ All of the above.

6. Which of the following features are required in ground floor units of non-elevator multifamily building of four units or more built after March 1991?
   ◦ An accessible building entrance or an accessible route for persons in wheelchairs.
   ◦ Accessible and usable public and common use areas.
   ◦ Light switches, electrical outlets, thermostat, and other environmental controls in accessible locations.
   ◦ All of the above.

7. Which of the following is an example of a reasonable accommodation?
   ◦ Never paying rent again.
   ◦ Installing grab bars in a bathroom.
   ◦ Providing a reserved handicapped parking space.
   ◦ Widening a doorway so that it is accessible to wheelchair users.

8. Could a homeowner searching for a roommate consider only childless applicants without violating the Fair Housing Act?
   ◦ Yes
   ◦ No

9. For a fair housing complaint to be "timely" and for FHEO to have jurisdiction, the complaint must be filed within ____ of the alleged act of discrimination.
   ◦ One week.
   ◦ Six months.
   ◦ One year.
   ◦ Two years.

10. The Fair Housing Act prohibits all of the following, except:
    ◦ Refusal to show, sell, or rent a property because of disability
    ◦ Expressing a preference for young adults in a listing comment
    ◦ Evicting a current user of illegal drugs
    ◦ Marketing your listings exclusively in a religious publication

11. The Civil Rights Act of 1968 does which of the following?
    Choose multiple
    ◦ Grants all citizens the same rights as white citizens to own, purchase, lease, transfer or use real property.
    ◦ Allows exemptions only for homes sold without the assistance of a real estate practitioner.
    ◦ Effectively prohibits all discrimination in real estate based on race.

12. What's the purpose of the Affirmative Fair Housing Marketing Plan (AFHMP)?
    ◦ Guide to public housing agency (PHA) policies, programs, operations, and strategies for meeting local housing needs and goals.
    ◦ Helps owners/agents effectively market the availability of housing opportunities to individuals of both minority and non-minority groups that are least likely to apply for occupancy.

13. A housing provider can require that an assistance animal be less than 50 pounds.
    ◦ True
    ◦ False

14. Who is the Assistant Secretary of FHEO?
    ◦ Charles President
    ◦ Anna Maria Farías
    ◦ Carlos Osegueda

15. Who is the FHEO Director for the Jacksonville Field Office?
    Choose multiple
    ◦ Charles President.
    ◦ President, Charles.
    ◦ It might be Charles President.
Brando Ayllon, Account Executive, Branch 3, is an Air Force Veteran and prior Project Manager for HUD. He worked in the Miami office for 9 years before leaving the department in 2015. He holds a two Master degrees; one in Human Resource Management and one in Business Administration, as well as a Bachelor’s degree in Management Information Systems. In addition to his experience with HUD, he has worked as an Internal Auditor with Miami Dade Housing Agency, a Traffic Analyst in Information Technology / Telecommunications, an Operations Associate in the Banking Industry, and a Network Data Communication Specialist with Miami Dade Public Schools. He enjoys being among nature, tropical fruit trees, horses, mountains, clean rivers and beaches. He describes himself as humble and genuine. Be sure to welcome him aboard.

OAMPO’s New Assisted Housing Oversight Division Director

It is with mixed emotions that we announce the departure of Belinda Koros, Branch Chief, Account Executive Branch 2 from our Multifamily Southeast Region family. Belinda has accepted a position in Washington D.C., which will begin June 2020. We are overjoyed for Belinda as she moves on into a new and exciting chapter at HUD, but also sad to see her go.

Belinda began her career at HUD in the Little Rock, AR, Office as an Asset Management Project Manager. In 2005, she transferred to the Jacksonville Office where she was promoted to Senior Project Manager, later becoming a Senior Project Manager/Troubled Assets, and eventually Branch Chief. She has participated in practically every aspect of Asset Management, from routine servicing, troubled project servicing, cross-collaboration with Multifamily Production and assisting Headquarters, over the years, with iREMS program development, Housing Handbook revisions and as a Navigator for Multifamily Transformation. Belinda leaves the Jacksonville Satellite Office, with 30 years of experience, to further the Department’s mission. Join us in congratulating Belinda in all her future endeavors.

Timothy Butler, Branch Chief, SE Multifamily, joins the team in Atlanta with more than 12 years of housing operations experience; eight of those years as a senior employee or manager of others. Working with both single family and multifamily portfolios, He found success in implementing strategic initiatives in the public, private and non-profit sectors. His experience includes managing day-to-day operations, renovation/construction activities, property acquisitions, lease-ups and dispositions in regional management roles. His asset management experience includes more than six years of managing multi-million dollar assets, and major budgets to drive revenue and reduce expenses, all while delivering positive results for private investors and affordable housing regulators.

He also brings to HUD several years of experience leading large and complex projects, both IT and non-IT. He is formally trained in cutting-edge Project & Change Management methodologies. He has formally been responsible for the complete HR Life Cycle for large teams; providing oversight for various talent functions, including recruitment, training and staff development. He studied English at Morehouse College. Be sure to welcome him aboard.

Multifamily Staff Announcements -
A Note from the Editor

We hope this issue of the Multifamily Housing Southeast Regional News was beneficial to you and your staff. It is our intention to provide you, our customers, with a newsletter several times throughout the year about events, changes, and issues that affect you. Please feel free to forward the newsletter on to anyone who would benefit from it. Suggestions for topics are always welcome. Please direct your suggestions to my attention, Erica L. Shaw, Grant Specialist, (aka Editor in Chief) via email at: Erica.L.Shaw@hud.gov. You may also contact me by telephone at 904-208-6018.

To receive future copies of this newsletter, if you did not receive this one directly, please contact your local HUD Multifamily Office, or sign up for the Jacksonville, Florida Multifamily LISTSERV.

Jacksonville Satellite Office
FHA Office of Multifamily Housing
400 West Bay Street, Suite 1015
Jacksonville, FL 32202

HOW TO JOIN A MULTIFAMILY LISTSERV

A Multifamily LISTSERV is an electronic mailing list for housing partners. The goal is to provide our partners with notices, updates, and technical information electronically instead of by mail. You are encouraged to join a LISTSERV by following these instructions:

- www.hud.gov
- Click on RESOURCES
- Search Mailing List
- Arrow down and select a state from the list
- Click on the appropriate multifamily link *
- Enter your complete email address

You will receive a confirmation email which needs to be responded to within the required time frame and then you will be added to the list. This will enable you to receive a copy of all messages that are transmitted from this list. To unsubscribe, please do so from the same webpage site that you joined.

*The following is a list of Multifamily mailing lists in Southeast Region IV:

- Alabama - Birmingham Multifamily Program Center
- Florida - Jax/Orl MF HSG
- Atlanta Multifamily Housing Hub Partners
- Georgia Multifamily Business Partners
- Louisville Multifamily Program Center
- KY Multifamily Partners
- Mississippi Multifamily Housing Partners
- North Carolina Multifamily Housing Partners
- San Juan Field Office Multifamily Program Center
- South Carolina Multifamily Housing Partners

News from headquarters – click on the link to the Multifamily home page here: https://www.hud.gov/program_offices/housing/mfh for the latest notices & grant awards.

Connect with us on Twitter and LinkedIn for job postings and headquarters news!