

American Recovery and Reinvestment Act

A Guide to Housing Related Opportunities for *Making Connections Communities*

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July 2009



Making Connections - An initiative of
The Annie E. Casey Foundation

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This guide is part of a series of resources being developed by the Center for the Study of Social Policy for communities participating in the Annie E. Casey Foundation's *Making Connections* initiative. For the past decade, *Making Connections* communities have been working to improve the lives and prospects of families living in some of America's toughest neighborhoods by creating economic opportunities, improving the quality of services and supports, and strengthening social networks. Used wisely, the resources provided through the American Recovery and Reinvestment Act can contribute to and build on the work that *Making Connections* and other communities are doing to achieve and sustain more equitable results for families living in low income neighborhoods.

ARRA

Guide to Housing Related Opportunities in the American Recovery and Reinvestment Act of 2009

Overview of Statute

The American Recovery and Reinvestment Act (ARRA) was signed into law by President Obama on Tuesday, February 17, 2009. It is the broadest and largest funding package in American history. This economic recovery package includes \$789 billion in funding for both programmatic spending and tax credits, intended to spur economic growth and create nearly 3.5 million jobs.

Embedded in this crucial piece of legislation is nearly \$14 billion in funding for programs in the Department of Housing and Urban Development (HUD). In keeping with the promise to swiftly utilize the dollars appropriated in this legislation, HUD announced that nearly seventy-five percent of funding had been allocated by formula to state and local units of government by February 25, 2009. The remaining twenty-five percent of funding will be allocated competitively by HUD.



ARRA also provides funding for housing-related programs that are administered by federal agencies other than HUD, including the Department of Defense (DOD), Department of Energy (DOE), Department of Health and Human Services (HHS), Department of Treasury (Treasury) and the Federal Emergency Management Agency (FEMA). As a result, interagency coordination at both the federal and state levels will be important for effective implementation.

The funding in ARRA is intended to help the nation recover from the immediate economic crisis and to lay the groundwork for long-term economic prosperity. The housing-related provisions are intended to stimulate the economy by creating jobs and revitalizing communities through the development and rehabilitation of housing. Many of the provisions also serve to improve the energy-efficiency of residential properties, which combines the immediate benefit of job creation with the longer term benefits of reduced energy consumption and reduced utility costs for low- and moderate-income families.

Key strategies/innovations that would benefit low-income communities

Making Connections sites and other low-income communities may be able to benefit significantly from a range of spending provisions in the bill – but quick, coordinated strategies are needed to ensure that communities have a place at the table. There are a number of discrete funding streams within ARRA dedicated to improving privately-owned, publically-subsidized, and publically-owned housing that communities can advocate for priority funding. Some of these funds, such as the Public Housing Capital Fund, Project-Based Section 8 Rental Assistance, and the Homelessness Prevention Fund are to be allocated by existing formula and will be controlled by local public housing agencies. Others programs will subject to a competitive process that has the potential to be open to a greater amount of community influence. Examples of these include the Lead Hazard Reduction/Healthy Homes Program,

green retrofit of public and publically-subsidized housing, the Tax Credit Assistance Program, and the second round of the Neighborhood Stabilization Program (NSP).

To influence how the funds flow, there are several key actions for communities to take:

1) First and foremost, act now, and act fast. Governments and organizations across the country are mobilizing and determining how the funding will be spent – and while many of the bill’s provisions required spending plans to be in place within the first half of 2009 – it is important to note that related decisions continue to be made and spending plans are likely to change as implementation begins. Thus, opportunities still exist to influence deployment of already committed funds as well as allocations of additional monies.

2) Prioritize, based on a community’s capacities, which areas of the bill will bring the most significant impact. Focusing on all the possible areas for entry into the housing-related arena will be difficult. Consider where there are strategies in place to launch from, or where your community has a particular strategic advantage. For example, *Making Connections* communities with a strong community development partner may be able to discuss new uses of the ARRA Funds in tandem with your jobs pipeline program. Similarly, it may be a good time to strategize how to connect your network of residents or Center for Working Families caseload to the ARRA-funded weatherization and lead abatement services provided by your area Communication Action Agency.

3) Provide solutions and ways for government to help low-income communities benefit. First, identify the key stakeholders at the state and local level and their role in the stimulus bill. It will be important to communicate with those that are making the decisions and to have a strategy for influencing their decisions. While it may be difficult for a particular community to get a seat at the “formal” table at the state level, workgroups may be looking for community advisors and practitioner representatives at the local level. Meet with key officials. Provide opportunities for neighborhood tours and in-depth community conversations. Be pro-active and suggest ways (e.g., drawing from the strategies, programs, and policies that have been developed through *Making Connections* and are making a difference for families) to maximize the unprecedented benefits of the ARRA funds.



Opportunities for *Making Connections* Communities

Making Connections communities have expertise and leveraging ability that can help cities and states in ARRA implementation as it relates to housing development. The overall message to promote is:

We have experience blending public and private funds to create programs and opportunities that lead to good outcomes for residents living in some of the toughest neighborhoods in the country. We can bring that experience, as well as Making Connections resources and technical assistance, to help assure that ARRA funds provide equitable benefits, deliver measurable results, and help us build the infrastructure needed for longer term economic competitiveness.

To achieve the goals stated above, there are specific policies and strategies that can be promoted to help residents of *Making Connections* and other low-income communities access the resources coming available. These include:

1) *Advancing Green and Healthy Housing*: Capitalize on the many environmental, health, and energy efficiency improvement resources (e.g. lead abatement, weatherization, energy audits, etc.) available for your neighborhood housing stock. Advocate for a multifaceted housing intervention that benefits low income individuals and families, insuring improvements are coordinated and effectively targeted to the households most negatively impacted by these issues (both single and multi-family residences). Synchronized strategies will assist families by reducing utility costs and the health effects of debilitating, housing-related illnesses such as lead poisoning and asthma.

2) *Mitigating the foreclosure crisis*: If your community has been impacted by mass foreclosure, the Neighborhood Stabilization Program is the best ARRA source of funds for acquiring, demolishing, and/or rehabbing vacant properties. Identify and support your area implementing agencies (e.g. community-based development and lending organizations) and help connect them effectively with families in need of the loss mitigation services and supports. Round II of NSP also provides unique resources to build the capacity of nonprofit organizations to accomplish this task. Use data to support prioritization and selection of key partner agencies in your catchment area to address this issue more effectively.

3) *Maximizing publicly-supported housing investments*: Identify low income housing developments that may have stalled in your community due to the economic crises and advocate that your neighborhood be given priority for the funds available to develop and improve such units. Reduce the strain of mobility on school-based strategies by helping families in housing distress connect to funds for rental assistance, housing relocation, overdue utilities and transportation. Consider also renewed engagement in HUD's *Moving to Work* demonstration program. In the past, *Moving to Work* allowed select public housing authorities to innovate and promote economic self-sufficiency by combining operating, capital, and tenant-based assistance funds into a single funding source that can support families who work or participate in job training and education programs. The new administration has now made way for greater flexibility in this program allowing localities to create targeted, "sponsor" based Section 8 programs for families in workforce programs and rent simplification programs that reduce the income reporting burdens on families while encouraging savings and professional advancement.

4) *Linking workforce efforts with new construction jobs*: Numerous jobs are being created as a result of new developments in housing, transportation and infrastructure. Understanding how construction contracts are procured, who the key stakeholders are, and what mechanisms exist to prepare workers and link them to entry-level jobs will be critical for *Making Connections* communities. A particular focus on weatherization jobs, with a career pathway built to green construction jobs, is likely a strategic choice for prioritization of time and resources.

5) *Advocating set-asides for hiring*: Working with City and/or State government, establish a set-aside of jobs for low-income, unemployed residents. For example, asking implementing agencies to set aside 15% of the jobs for a construction project for a period of 30 days, with the provision that after that time period the contractor may fill the jobs with any worker (because otherwise the work would be delayed and the federal government will withdraw unspent funds after a certain time period).



6) *Aligning funding streams for maximum impact.* Opportunities to create leverage and greater impact abound by promoting ways to align ARRA funding across various areas. *Making Connections* communities and strategies, because they are focused on a comprehensive, integrated response to poverty are well-positioned to suggest strategies for this alignment. For example, some of the foreclosure funds could be targeted to family day care providers, many of whom are losing their businesses (and therefore their jobs) because of declining enrollment and an inability to pay their mortgages. At the same time, working with family day care providers to access some of the child care subsidies within the ARRA will also stabilize their businesses. Additionally, the community development and community services block grants are both flexible funding streams that could be used to knit local work on ARRA together. *Making Connections* is in a unique position to be able to leverage its own staff and financial resources as matching funds in collaborative proposals or through advocacy, proposal assistance and support letters for partners in order to influence the targeted neighborhoods and organizations selected for resource deployment.

7) *Effectively advocating for seats at the table:* Apply resident leadership and community capacity to continuously advocate for your neighborhoods. Know your elected officials and key administrators and help educate them about best practices and the latest initiatives in place on the ground. Effectively model the use of resident-led, data-based decision making to assist implementing agencies in deploying ARRA resources to the most disenfranchised families. Such activities are relevant both pre and post award. In fact, post award the assistance and advisement needed may be even more critical as the spend-down clock is ticking and time sensitive decisions will always be a reality for implementing agencies.

8) *Promoting measurable results:* The federal government continues to stress to state and local governments that public accountability is imperative for ARRA implementing entities. Utilize this opportunity to position *Making Connections* as a city-wide resource, demonstrating valuable data tracking, outcome measurement and evaluation tools for program improvement and community transparency.

9) *Building capacity of frontline staff:* Work to equip frontline workforce development staff and financial literacy coaches at Centers for Working Families and partner organizations with the information they need to best connect residents to the new benefits available. As frontline staff bundle supports to improve job retention and advancement, they should be aware of new Section 8 voucher availability, construction job opportunities, household lead abatement and weatherization services, foreclosure prevention counseling support, homebuyer tax credits, and the like.

How the money will flow, levers of influence, and key questions



Funds will flow from the federal government in a variety of ways. Following are some of the channels for the funds, and considerations for communities in how to access or align themselves for each flow of funds. In addition to these general questions, there are specific questions to ask for each kind of funding that will be outlined in separate documents focused on those funding streams.

1) Federal Government to State Government

Most of the funds will flow directly to states through pre-set formulaic allocations. Most of the allocation formulas are based on FY08 spending. In some cases departments also have a sub-allocation formula that they must use to distribute the money to localities; in others the allocation is to the state government with timeline requirements for allocating and distributing the funding to specific projects or programs.

Each state varies in how they are managing the funds. Most have set up Offices of Economic Recovery (or similar name) and have appointed one person to oversee the state allocations of ARRA. In some cases this person has budgetary authority (they make decisions and have influence over how funding is spent within each state agency); and in others they are coordinating the pass-through of funds to the state agencies, where the decision-making power lies. There is often a cabinet-level committee working on the ARRA fund implementation as well. Determining how the money is being managed and who the decision-makers are is critical to influencing the final flow of dollars.

Questions to Ask about the State Funding:

1. Who is responsible for overseeing the state's efforts?
2. What is the authority of individual overseeing the funds?
3. Is there a cabinet-level or other committee that is cross-agency that is working to coordinate the funds and determine how they are flowing?
4. What is the authority of individual state agencies with regards to spending the funding?
5. How are the state agencies planning to award funding – competitive, existing projects, etc.?
6. What is the timeline for finalizing distribution of the funds and the specific projects that will receive funding, and how can we influence that process?

Points of Potential Influence:

- Governor: The Governor has significant authority in the distribution of the funds and in how funds are allocated to specific projects.
- State Legislatures: State legislatures may elect to assert their authority to have a say in how funds are distributed; understanding their role and level of influence is critical.
- Cabinet secretaries: The secretaries will be overseeing the distribution of funds within their agencies, and will also be responsible for reporting on the use of the funds.
- Congressional delegation: The congressional delegations were involved in the passage of this bill and most are closely monitoring its implementation. Asking the congressional delegation to advocate with state decision-makers for inclusion of low-income communities in the housing and

jobs developed through various funding streams helps to build visibility and influence over the state's decisions to use policy levers.

- Unions: Within construction in particular (including transportation, transit, and housing), where unions are present they will play a strong a deciding role in the employment of workers through their union hiring halls.
- Metropolitan Planning Authorities: For some of the housing funds, the input and oversight of metropolitan planning authorities may provide another opportunity.

2. Federal Government to Local Government

Questions to ask about a City's role in ARRA:

1. Who is responsible at the City level for distribution of the funds?
2. How is the City planning to ensure that low-income residents have access to the housing and jobs created?
3. How is the City working with state government overall on ARRA and what are the issues that are coming up?
4. How is the city using funds it does have direct control over to connect the housing and jobs being created with low-income residents?

3. Federal Government Competitive

Questions to consider:

1. Who is eligible to apply? What capacity do they have?
2. How can we influence the application to ensure that *Making Connections* residents and communities benefit from the application?
3. Is there a role to play in building a competitive collaborative?

Influence:

- This will depend on who is planning to apply. The largest pot of funds, the Neighborhood Stabilization funds, allows many entities to apply. It may make strategic sense to advocate for and participate in a unified application.

4. Federal Government Discretionary

Relatively small amounts of funding are set aside within some of the federal agencies to spend at the Secretary's discretion, although most also have some guidelines for how the discretionary money might be spent.

Summary: ARRA Provisions Related to Housing

Similarly categorized, the sources in this guide are organized according to the type of institution eligible to apply for the assistance. As noted, organizations interested in applying for funding will in some cases need to apply directly to the federal government, but in other cases apply to the states and localities that received the initial allocations.

Direct Funding for Nonprofits at the Federal Level

- Community Development Financial Institutions Program (CDFI) (Treasury): \$100 million to build the capacity of local CDFIs and increase access to affordable financial products and services.
- Neighborhood Stabilization Program (HUD): \$2 billion to be awarded competitively¹ for the purpose of stabilizing neighborhoods affected by foreclosure.
- New Markets Tax Credit (IRS): increased to an additional \$5 billion for 2008 and \$5 billion for 2009 for qualified equity investments in designated Community Development Entities (CDEs).

Funding to States and Localities that They May Re-Distribute to Nonprofits and Others

- Community Development Block Grant (CDBG) (HUD): \$1 billion for a wide range of eligible housing and community development activities.
- Community Services Block Grant (HHS): \$1 billion for this block grant, which funds a range of services, including housing.
- Emergency Food and Shelter Program (FEMA): \$100 million to respond to increases in emergency services and homeless assistance.
- Energy Efficiency and Conservation Block Grant (DOE): \$3.2 billion² to fund energy-efficient improvements, including those made to residential properties.
- Homelessness Prevention Fund (HUD): \$1.5 billion for jurisdictions to apply toward financial assistance for individuals facing homelessness who are in need of housing relocation or stabilization services.
- Lead Hazard Reduction/Healthy Homes Program (HUD): \$100 million to raise awareness and educate communities on lead poisoning and fund initiatives to reduce toxic levels of lead.
- State Energy Program (DOE): \$3.1 billion to address state energy priorities and program funding to adopt emerging renewable energy and energy-efficiency technologies
- Tax Credit Assistance Program (HUD): \$2.25 billion in HOME funding, to be awarded competitively by states, to provide gap financing for projects awarded low-income housing tax credits in fiscal years 2007, 2008 or 2009.
- Weatherization Assistance Program (DOE): \$5 billion to improve the energy efficiency of single and multi-family residences occupied by families with incomes below 200 percent of poverty.

¹ ARRA specifically notes that funds will be distributed competitively to states, local governments, nonprofit entities or consortia. Eligible recipients may also partner with for-profit entities.

² Funding is split: \$2.8 billion will be distributed by formula to states, eligible localities and Indian Tribes and \$400 million will be distributed through a competitive grant process.

Funding for Housing Authorities and Owners of Project-Based Section 8 Developments

- Assisted Housing Stability and Energy and Green Retrofit Investment Stimulus Program (HUD): \$250 million for property owners receiving project-based assistance to make green retrofit investments to their properties.
- Project-Based Section 8 Rental Assistance (HUD): \$2 billion to fund contract renewals on a full twelve-month cycle.
- Public Housing Capital Fund (HUD): \$4 billion³ for the capital and management activities of Public Housing Agencies as well as investments, awarded competitively, that either leverage private funding or provide financing for renovations and energy conservation.

Funding Opportunities for Individual Homeowners and other Federal Tax Credits

- Homebuyer Tax Credit (IRS): \$8,000 Homeownership Tax Credit for eligible home purchases that occur before December 31, 2009.
- Residential Energy Efficiency Tax Credit (IRS): enhancement of existing credit for energy-efficiency improvements to existing homes.
- Residential Renewable Energy Tax Credit (IRS): enhanced to apply to solar-electric systems, solar water heating systems and fuel cells while removing the maximum credit amount for all eligible technologies, except fuel cells, placed in service after 2008.
- Making Home Affordable Program (Treasury): \$75 billion in funding to avoid foreclosure and support refinancing of homes owned by Fannie Mae and Freddie Mac.

General governing regulations



There are three key governing regulations:

1) Davis-Bacon: This is the prevailing wage law that applies to all construction projects in the ARRA. Prevailing wages are set in each locality by the federal government

2) Labor Standards: Labor standards must be adhered to for all employment generated by the ARRA.

3) Transparency and accountability. The bill establishes a new web site, www.recovery.gov, which will list all formulaic distributions of funding, all competitive grant awards, and any other funding spent through the bill. It will also list when federal and state funding competitions are made available.

Many of the provisions of the ARRA waive usual procurement processes in an attempt to expedite the contracting process. This has benefits and drawbacks – while it will probably ensure that funds are spent in communities earlier, it also may mean that in the process there are some less fair competitions.

³ Funding is split: \$3 billion will be distributed according to formula to public housing agencies and \$1 billion will be allocated to agencies on a competitive basis for investments that either leverage private funding or financing for renovations and energy conservation.

Helpful Web Sites:

Throughout the guide, there are web sites listed for particular areas that may be useful. There are also several general web sites worth bookmarking and checking on a regular basis:

www.recovery.gov Noted earlier, this is the main ARRA web site for the government – all contracts, competitive funding rounds, contractors, and other information will be listed here. Note that each state probably already has a website related to the ARRA.

www.usaspending.gov Also noted earlier, this web site has a wealth of information on past spending, including contracts for services that can be an indicator of who to contact regarding ARRA work.

<http://www.cbpp.org/1-22-09bud.pdf> Center on Budget and Policy Priorities presents the stimulus provisions that impact low income families, state by state.

<http://progressivestates.org/node/22761>. The Progressive States Network has a helpful guide and will be monitoring the implementation of ARRA.

<http://www.clasp.org/publications/preliminarysummaryofarra021309.pdf> The Center for Law and Social Policy focuses on a range of programs and services included in ARRA.

www.taxpolicycenter.org

<http://www.hud.gov/recovery> Here you will find the HUD Overview of ARRA, HUD Implementation of ARRA, HUD State Funding Allocations, and HUD Transparency and Accountability Guidelines.

Funding Opportunities Based on Institution Type

Direct Funding Opportunities for Nonprofits and Others at the Federal Level

Community Development Financial Institutions Program (CDFI)	
<p>Administered by: U.S. Department of Treasury</p>	<p>Governing Provisions: Section 2, Division A, Title V</p>
<p>Funding: \$100 million</p>	<p>How money will flow: Money is awarded by a grant application process.</p>
<p>Uses: This program builds the capacity of local CDFIs to increase access to affordable financial products and services.</p> <p>The CDFI program also received \$63 million in FY 2009 as part of their annual appropriation.</p> <p>Under ARRA, \$90 million will go to CDFIs for the Financial Assistance program, \$8 million will go to the Native American CDFI Assistance (NACA) Program, and \$2 million will cover grantees' administrative costs.</p>	<p>Web Site: Application materials for CDFIs and NACAs are available on this Web Site: http://www.cdfifund.gov/news_events/CDFI-2009-21-Opening-NACA-CDFI-Supplemental-Round.asp</p>
<p>Application Process:</p> <p>The CDFI Fund has reopened the process to allow more CDFIs to apply for the funds made available through ARRA. In addition, CDFIs that applied for and received Technical Assistance (TA)-only awards for FY 2009 may apply for Financial Assistance funding during this supplemental round.</p> <p>Applicants that have already applied for Financial Assistance awards in FY 2009 may not reapply.</p>	
<p>Areas for Influence:</p> <ul style="list-style-type: none"> ▪ Increased loan funds will potentially be available locally for projects involving affordable housing, small business expansion, organizational gap funding, child care facilities, and other community facilities. Inquire with your area CDFI. ▪ Provide opportunities for CDFI staff to tour the neighborhood and have in-depth conversations about the strategies, programs, and policies that have been developed in the <i>Making Connections</i> neighborhoods. ▪ Once grants are announced in September, 2009, help partner neighborhood organizations and businesses understand the new loan funds available and access them effectively. 	

Neighborhood Stabilization Program (NSP)

<p>Administered by: Office of Community Planning and Development at the U.S. Department of Housing and Urban Development</p>	<p>Governing Provisions: Section 2, Division A, Title XII</p>
<p>Funding: \$2 billion</p>	<p>How money will flow: Money is awarded on a competitive grant basis.</p>
<p>Uses: Eligible funding activities in NSP Round 2 include</p> <ul style="list-style-type: none">• establishing financing mechanisms for purchase and redevelopment of foreclosed homes and residential properties;• purchasing and rehabilitating homes and residential properties abandoned or foreclosed;• creating land banks for foreclosed homes; demolishing blighted structures; and• redeveloping demolished or vacant properties. <p>Unlike the first round of NSP funding, ARRA also allows funding to be used to support capacity building efforts for NSP grantees. Capacity building refers to the overall capability of a grantee to use the funding effectively and in a timely fashion.</p>	<p>Web Site: An overview of NSP and additional information regarding the NOFAs issued by HUD are provided on this Web Site, http://portal.hud.gov/portal/page?_pageid=153,7973319&_dad=portal&_schema=PORTAL</p>

Neighborhood Stabilization Program, cont.

Application Process:

HUD issued two Notices of Funding Availability (NOFA) announcing the availability and terms of the funding as well as application requirements, on May 1, 2009. Applications for programmatic funding are due in mid-July.

Similar to NSP Round 1, applicants must prepare an application and post these action proposal plans for citizen participation before submitting them to HUD. Grantees can apply for technical assistance (TA) funding or programmatic funding.

While the deadline to apply for TA funding has passed, applicants have until July 17 to submit applications for programmatic funding to HUD.

Funding is obligated according to rating factors that include the grantee's capacity to execute projects, leveraging potential, and concentration of investment to achieve neighborhood stabilization

Areas for Influence:

- Consider partnering as a part of the application process or providing letters of recommendation for critical applications.
- Advocate directly for key partner agencies to be selected for ARRA implementation funding and capacity building resources, helping to educate key decision makers about the partner's role in the community and their track record of effectively reaching the most disadvantaged households.
- Work with city government to align related construction job procurement with other ARRA funded projects to best support jobs for low income residents.
- Advocate for set-aside of jobs for any contracts awarded for demolition or renovation.
- Support community residents as they engage in public forums and participate in open commentary mechanisms.
- Integrate healthy green housing as a tandem objective.

New Markets Tax Credit

<p>Administered by: U.S. Department of Treasury</p>	<p>Governing Provisions: Section 2, Division B, Title I</p>
<p>Funding: ARRA provides an additional \$3 billion of investment authority for which tax credits may be claimed through the New Markets Tax Credit (NMTC) Program.</p>	<p>How money will flow: This tax credit was included for taxpayers making qualified equity investments in designated Community Development Entities (CDEs).</p>
<p>Uses: This program allows investors to claim a credit against Federal income taxes for Qualified Equity Investments (QEIs) made to acquire stock or a capital interest in designated Community Development Entities (CDEs). In turn, CDEs must use these proceeds towards loans and investments in businesses and real estate developments in low-income communities (some affordable housing is permissible within the economic development projects funded).</p>	<p>Web Site: Additional information on the details of this tax credit is available here, http://www.treas.gov/recovery/</p>
<p>Application Process:</p> <p>The CDFI Fund allocates NMTC investment authority to CDEs through an annual competitive application process.</p> <p>The Recovery Act provided an additional \$3 billion of NMTC investment authority. Of this amount, \$1.5 billion will be made available to CDEs that had applied and scored highly through the 2008 NMTC allocation round but did not receive an allocation; and \$1.5 billion will be added to the \$3.5 billion of NMTC investment authority that was already authorized to be allocated to CDEs through the 2009 application round.</p>	
<p>Areas for Influence:</p> <ul style="list-style-type: none"> ▪ Increased loan funds could potentially be available for projects involving neighborhood commercial corridor development, mixed income housing and economic development projects, child care facilities, and other community facilities. Inquire with local partners to see which entities applied. Connect workforce pipelines with expanding small businesses occupying new space. ▪ Provide opportunities for applying entities to understand the strategies, programs, and policies that have been developed in the <i>Making Connections</i> neighborhoods. ▪ Once awards are announced, help neighborhood organizations and businesses understand the new loan funds available and access them effectively. 	

Funding to States and Localities for Distribution to Nonprofits and Others

Community Development Block Grant (CDBG)	
<p>Administered by: Office of Community Planning and Development at the U.S. Department of Housing and Urban Development (HUD)</p>	<p>Governing Provisions: Section 2, Division A, Title XII</p>
<p>Funding: \$1 billion</p>	<p>How money will flow: Money will be awarded on a grant application process.</p>
<p>Uses: Among the many eligible activities for this program are affordable housing and economic development projects.</p>	<p>Web Sites: State and local allocations have been determined by HUD and are available on this Web Site, http://portal.hud.gov/portal/page?_pageid=153,7973215&_dad=portal&_schema=PORTAL</p>
<p>Application Process:</p> <p>As with annual CDBG appropriations, grantees must prepare an action plan amendment that HUD will process and execute; upon approval, HUD will make the funds available.</p> <p>ARRA specifically requires that recipients give special priority to projects to which they can award contracts within four months of the grant agreement.</p>	
<p>Areas for Influence:</p> <ul style="list-style-type: none"> ▪ Given the flexibility of these dollars, the opportunities are potentially limitless for influence and will be heavily driven by localized priorities set by city leadership and governing bodies (eligible activities range from real estate development to child care, health care, job training, adult education, recreation programs, drug abuse treatment to homeless services and supports). ▪ Attend the sub-award workshops to gain knowledge of local priorities and scoring; Consider applying for funds directly to support workforce and assets agenda or out-of-school time strategies. ▪ Advocate directly for key partner agencies to be selected. ▪ Educate city staff administrators about the strategies in place in your neighborhood. ▪ Support community residents as they engage in public forums. ▪ Work with city government to align related construction job procurement with other ARRA funded projects to best support jobs for low income residents. 	

Community Services Block Grant (CSBG)

<p>Administered by: Office of Community Services at the U.S. Department of Health and Human Services (HHS)</p>	<p>Governing Provisions: Section 2, Division A, Title VIII,</p>
<p>Funding: \$1 billion</p>	<p>How money will flow: Funding will be allocated according to a pre-existing block grant formula.</p>
<p>Uses: This program funds a range of services. In addition to housing, allowable education and training services offered include adult and family literacy, job training, GED services and ESL preparation.</p>	<p>Web Site: Additional information about this program can be accessed on this Web Site, http://www.hhs.gov/recovery/programs/acf/csbgmap.html</p>
<p>Application Process:</p> <p>To receive funding, States must submit Recovery Act Plans to the Office of Community Services (OCS) for Fiscal Year 2009 through Fiscal Year 2010 by May 29, 2009.</p> <p>HHS has already provided funds to each of the fifty states, the District of Colombia and the Commonwealth of Puerto Rico according to a pre-existing formula that is used for grants allocated under regular CSBG appropriations.</p>	
<p>Areas for Influence:</p> <ul style="list-style-type: none"> ▪ Funds are primarily flowing through local Community Action Agencies (CAAs) or locally-based anti-poverty agencies. Use this as an opportunity to boost your workforce efforts, for example, by getting to know your area CAA and discussing how best to plug in unemployed and underemployed individuals as they get re-trained. ▪ Attend the sub-award workshops to gain knowledge of the current priorities; Consider applying for funds directly to support components of your workforce and assets agenda or advocate directly for key partner agencies to be selected. ▪ Educate city staff administrators about the strategies in place in your neighborhood. ▪ Support community residents as they engage in public forums. ▪ Work with city government to align related construction job procurement with other ARRA funded projects to best support jobs for low income residents. 	

Emergency Food and Shelter National Board Program (EFSP)

<p>Administered by: Federal Emergency Management Agency (FEMA) of the U.S. Department of Homeland Security (DHS)</p>	<p>Governing Provisions: Section 2, Division A, Title VI</p>
<p>Funding: \$100 million</p>	<p>How money will flow: Grants are allocated based on a pre-existing formula.</p>
<p>Uses: This program is designed to respond to increases in emergency services and homeless assistance by maintaining food, shelter, rent, mortgage and utility assistance programs for people with non-disaster related emergencies.</p>	<p>Web Sites: Allocations, organized according to State, are available on this Web Site: http://www.fema.gov/government/grant/efs2009.shtm.</p>
<p>Application Process:</p> <p>Grants are allocated to a county or city jurisdiction by a National Board, which uses a formula that takes into account local unemployment and poverty measures. Each jurisdiction that is funded by the program must maintain a Local Board that decides how funding will be given to social service agencies.</p> <p>EFSP also serves areas in need that do not qualify based on these measures through the State Set-Aside program. These additional areas receive funds based on high levels need, and typically include those that are experiencing recent increases in unemployment, homelessness or poverty.</p> <p>EFSP receives annual appropriations by Congress under the McKinney-Vento Homeless Assistance Act. ARRA funding will be treated as an addition to the \$200 million in funding included in the FY 2009 appropriation.</p>	
<p>Areas for Influence:</p> <ul style="list-style-type: none"> ▪ Reduce the strain of mobility on school-based strategies by helping families in housing distress connect to funds for rental assistance, housing relocation, overdue utilities and transportation. ▪ Opportunity for pilot human services integration or the establishment of on-line benefits programs. ▪ Make use of Family Advocates in identifying families and connecting them to services. ▪ Communicate with city about planned uses and advocate for jobs set-aside. ▪ Advocate for using some funds to establish a short-term training program for residents. 	

Energy Efficiency Conservation Block Grant (EECBG)

<p>Administered by: Office of Energy Efficiency and Renewable Energy at the U.S. Department of Energy (DOE)</p>	<p>Governing Provisions: Section 2, Division A, Title IV</p>
<p>Funding: \$3.2 billion</p>	<p>How money will flow: Funding for this program is split: \$2.8 billion will be distributed by formula to states, eligible localities and Indian Tribes and \$400 million will be distributed through a competitive grant process.</p>
<p>Uses: Modeled after the Community Development Block Grant, this program provides federal assistance to local governments, Indian tribes, states and U.S. territories to make energy-efficient improvements that include (but are not limited to) residential properties.</p>	<p>Web Site: Additional information about this program is available on this Web Site, http://www.eecbg.energy.gov/.</p>
<p>Application Process:</p> <p>At this point, State applicants were required to submit funding proposals by May 26, 2009 and units of local government and tribal applicants had to submit requests by June 25, 2009.</p> <p>Applications will be reviewed by DOE to ensure that the applicant is eligible for funding, the application is complete, all requirements set forth by ARRA are met and that the project will meet this program’s objectives.</p>	
<p>Areas for Influence:</p> <ul style="list-style-type: none"> ▪ Synchronize lead abatement, energy efficiency and weatherization strategies to assist families most effectively by insuring improvements are coordinated and targeted to the households most at risk. ▪ Identify target rental properties housing low income families in need of services. Interface with implementing agencies to connect property owners with these funds. ▪ Coordinate with local and state government to create an interconnected green initiative that connects block grant funds with green training. ▪ Encourage viewing of this funding and weatherization funding as a package to fund a long-term strategy to train workers in green jobs, moving up a career ladder. 	

Homelessness Prevention Fund

Administered by:

Office of Special Needs Assistance at the U.S.
Department of Housing and Urban Development
(HUD)

Governing Provisions:

Section 2, Division A, Title XII

Funding:

\$1.5 billion

How money will flow:

This program is administered through the
Emergency Shelter Grant (ESG) block grant
program.

Uses:

This fund will provide financial assistance and
other services to prevent families from becoming
homeless. Additionally, this fund will assist in re-
housing families and individuals who are
experiencing homelessness.

Web Site:

Allocations, organized by state, and other
information about the program are available on
this Web Site,
[http://www.hud.gov/recovery/homeless-
prevention.cfm](http://www.hud.gov/recovery/homeless-prevention.cfm).

Application Process:

HUD has already allocated funding by formula to metropolitan cities, urban counties and states based on a pre-existing formula.

Areas for Influence:

- Reduce the strain of mobility on school-based strategies by helping families in housing distress keep their children in school and connect to funds for rental assistance, housing relocation, overdue utilities and transportation.
- Opportunity for pilot human services integration or the establishment of on-line benefits programs.
- Make use of Family Advocates in identifying families and connecting them to services.

Lead Hazard Reduction / Healthy Homes Program

<p>Administered by: Office of Healthy Homes and Lead Hazard Control at the U.S. Department of Housing and Urban Development (HUD)</p>	<p>Governing Provisions: Section 2, Division A, Title XII</p>
<p>Funding: \$100 million</p>	<p>How money will flow: Funding is provided through a grant application process.</p>
<p>Uses: The program consists of four main components that are intended to raise awareness and educate communities about lead poisoning, as well as fund initiatives to reduce toxic levels of lead. The Lead-Based Paint Hazard Control Grant Program provides assistance to States, Native American Tribes, cities, counties/parishes and other local units of government to create programs that extinguish hazards left by lead-based paint in both privately-owned rental and owner-occupied housing.</p> <p>The Lead Hazard Reduction Demonstration Grant Program is specifically intended to help urban jurisdictions that exhibit the greatest need for lead-based paint hazard control. This program provides funding to these communities for the identification and control of lead-based paint hazards in unsubsidized rental or owner-occupied housing.</p> <p>The Healthy Homes Demonstration Grant Program educates communities and promotes cost-effective measures that households can take to diminish health hazards from serious levels of toxicity. This program focuses primarily on assisting low-and moderate income families as well as vulnerable populations such as the elderly and children.</p> <p>The Healthy Homes Technical Studies Grant Program is designed to fund research and improve methods of evaluation on housing-related health hazards.</p>	<p>Web Sites: Awarded allocations, organized by state, are posted on this Web Site: http://www.hud.gov/recovery/healthy-homes.cfm.</p>

Lead Hazard Reduction / Healthy Homes Program

Application Process:

ARRA provided funds for HUD to award grants under this program for applicants that were eligible for funding in 2008 but unable to receive funding because there were insufficient funds.

Areas for Influence:

- Synchronize lead abatement, energy efficiency and weatherization strategies to assist families most effectively by insuring improvements are coordinated and targeted to the households most at risk.
- Identify target rental properties housing low income families in need of services. Interface with implementing agencies to connect property owners with these funds.
- Make use of Family Advocates in identifying families and connecting them to the program.
- Encourage viewing of this funding and weatherization funding as a package to fund a long-term strategy to train workers in healthy home/green jobs, moving up a career ladder.

State Energy Program (SEP)

<p>Administered by: Office of Energy Efficiency and Renewable Energy at the Department of Energy (DOE)</p>	<p>Governing Provisions: Section 2, Division A, Title IV</p>
<p>Funding: \$3.1 billion</p>	<p>How money will flow: Assistance is provided in form of grant.</p>
<p>Uses: ARRA specifically requires that states use this funding to create incentives for electric and gas utilities customers to use energy more efficiently, enact building codes focused on energy-efficiency and prioritize funding of energy efficiency and renewable energy programs, such as energy-efficient retrofits of buildings and industrial facilities.</p>	<p>Web Sites: Additional information on SEP funding included in ARRA is available here, http://apps1.eere.energy.gov/state_energy_program/recovery_act.cfm</p>
<p>Application Process:</p> <p>Applicants were required to submit grants to address their energy priorities and programmatic funding to adopt emerging renewable energy and energy-efficiency technologies.</p> <p>The deadline to apply for funding has passed for this program. Additional information on the application process is available on this Web Site, http://bcap-energy.org/files/DOE_Grant_Guidelines_for_ARRA_March13_2009.pdf.</p>	
<p>Areas for Influence:</p> <ul style="list-style-type: none"> ▪ Opportunity for access to incentives for more energy efficient development and services. ▪ Synchronize lead abatement, energy efficiency and weatherization strategies to assist families most effectively by insuring improvements are coordinated and targeted to the households most at risk. ▪ Encourage states to prioritize training unemployed low-skilled workers for entry level green jobs and mandate that contractors provide on-the-job training for entry-level workers. 	

Tax Credit Assistance Program (TCAP)	
<p>Administered by: HOME Investment Partnerships program, through the U.S. Department of Housing and Urban Development (HUD)</p>	<p>Governing Provisions: Section 2, Division A, Title XII</p>
<p>Funding: \$2.25 billion</p>	<p>How money will flow: Funding is provided through the HOME Investment Partnerships program on a competitive basis.</p>
<p>Uses: This is intended to provide gap funding to address shortfalls in project financing caused by reductions in the amount of equity now being generated through the sale of low-income housing tax credits.</p>	<p>Web Site: More information is available on the program’s Web Site, http://www.hud.gov/recovery/tax-credit.cfm</p>
<p>Application Process: These grants, allocated to state housing credit allocation agencies according to the formula used to distribute funding under the HOME Investment Partnerships program, are awarded on a competitive basis giving priority to projects that are “shovel-ready” and are expected to be completed by February 2012.</p>	
<p>Areas for Influence:</p> <ul style="list-style-type: none"> ▪ Identify low income housing developments that may have stalled in your community due to the economic crises and advocate that your neighborhood be given priority for the funds available to develop and improve such units. 	

Weatherization Assistance Program (WAP)

<p>Administered by: Office of Energy Efficiency and Renewable Energy at the U.S. Department of Energy (DOE)</p>	<p>Governing Provisions: Section 2, Division A, Title IV</p>
<p>Funding: \$5 billion</p>	<p>How money will flow: Assistance for this program was allocated in the form of grants to states.</p>
<p>Uses: WAP funds may be used to assist households living in single-family homes as well as rental units, apartment buildings, and other types of multifamily units. Although WAP has always allowed multifamily units to be considered an eligible property to receive assistance, states have not traditionally used their funds for this purpose.</p>	<p>Web Site: HUD and DOE leadership have since formed a partnership that will streamline use of WAP funds for all HUD subsidized properties to make it easier for property owners to weatherize the units occupied by low-income families. HUD Secretary Donovan and DOE Secretary Chu recently signed a Memorandum of Understanding (MOU) documenting their newly - formed partnership to coordinate energy retrofit programs in ARRA.</p> <p>The MOU can be viewed on this Web Site, http://www.hud.gov/utilities/intercept.cfm?recover_y/doemoucombined.pdf.</p>
<p>Application Process:</p> <p>States and localities receive assistance according to a formula that considers the concentration of low income communities, residential energy expenditures, and climatic conditions in a designated region.</p>	
<p>Areas for Influence:</p> <ul style="list-style-type: none"> ▪ Synchronize lead abatement, energy efficiency and weatherization strategies to assist families most effectively by insuring improvements are coordinated and targeted to the households most at risk. ▪ Make use of Family Advocates in identifying families and connecting them to the program. ▪ Utilize opportunity to advocate for effective use of the 20% set aside for training and technical assistance. ▪ Identify the policy advisory council and encourage the council and the state to develop weatherization capacity building programs that create career ladders for low income, low-skilled workers and transition opportunities into other energy efficient occupations. 	

Funding for Housing Authorities and Owners of Project-Based Section 8 Developments

Assisted Housing Stability and Energy and Green Retrofit Investment Stimulus Program	
<p>Administered by: Office of Affordable Housing Preservation at the U.S. Department of Housing and Urban Development (HUD)</p>	<p>Governing Provisions: Section 2, Division A, Title XII</p>
<p>Funding: \$250 million</p>	<p>How money will flow: This program provides grants and loans to eligible property owners who are receiving project-based rental assistance in accordance with Section 811, Section 202 and Section 8 assisted housing programs under the Housing Act of 1937.</p>
<p>Uses: This program allows property owners to make green and green retrofit investments to their properties.</p>	<p>Web Site: Application information will be posted on this Web Site, http://www.hud.gov/recovery/aheretrofith.cfm.</p>
<p>Application Process:</p> <p>HUD began accepted applications for assistance on June 15, 2009 and will begin obligating funds by September 2009.</p> <p>http://portal.hud.gov/pls/portal/docs/PAGE/RECOVERY/PROGRAMS/GREEN_RESOURCES/GREEN%20RETROFIT%20PROGRAM%20FOR%20MULTIFAMILY%20HOUSING%20-%20FINAL%20NOTICE%205-13-09.PDF.</p>	
<p>Areas for Influence:</p> <ul style="list-style-type: none"> ▪ Identify publically-supported housing units in your community and advocate that your neighborhood be given priority for the funds available to develop and improve such units. ▪ Advocate synchronization of lead abatement, energy efficiency and weatherization strategies to assist families most effectively by insuring improvements are coordinated and targeted to the households most at risk. 	

Project-Based Section 8 Rental Assistance

Administered by:

U.S. Department of Housing and Urban Development (HUD)

Governing Provisions:

Section 2, Division A, Title XII

Funding:

\$2 billion

How money will flow:

ARRA provides HUD with \$2 billion to fund contract renewals under the Section 8 Project-Based Rental Assistance program on a full twelve-month cycle. This is intended to avoid payment disruptions and gaps that have occurred recently and allow owners to maintain their properties adequately.

Uses:

The funding will enable HUD to renew 6,300 contracts.

Web Site:

Information on this program is available on this Web Site,
http://portal.hud.gov/portal/page?_pageid=153,7973344&_dad=portal&_schema=PORTAL

Application Process:

Funds are being obligated to existing Section 8 Contracts that are being renewed in Fiscal Year 2009.

Areas for Influence:

- Make use of Center for Working Family Coaches and Family Advocates to identifying families and connect them to the new vouchers available.

Public Housing Capital Fund

<p>Administered by: Office of Indian and Public Housing at the U.S. Department of Housing and Urban Development (HUD)</p>	<p>Governing Provisions: Section 2, Division A, Title XII</p>
<p>Funding: \$4 billion</p>	<p>How money will flow: The funding included in ARRA is split into two pieces: \$3 billion will be allocated based on a funding formula and \$1 billion will be allocated on a competitive basis.</p>
<p>Uses: ARRA includes \$3 billion in formula funding to provide federal aid for the capital and modernization activities of Public Housing Agencies (PHAs) – development projects that help keep the public housing stock in good repair and up-to-date. Funding for operations or ongoing rental assistance is prohibited</p> <p>Meanwhile, the remaining \$1 billion provided by ARRA will be awarded by competition for investments that either leverage private funding or provide financing for renovations and energy conservation. This funding is intended to supplement expenditures from federal, state or local sources or funds generated by PHAs.</p>	<p>Web Sites: Grant fund information organized by PHA is available on this Web site, http://www.hud.gov/offices/pih/programs/ph/capfund/grants/arra/index.cfm.</p> <p>Additional information on the formula funding program is available here, http://portal.hud.gov/portal/page?_pageid=153,7973149&_dad=portal&_schema=PORTAL</p> <p>A program description on the competitive grant component is available here, http://portal.hud.gov/portal/page?_pageid=153,7973363&_dad=portal&_schema=PORTAL</p>
<p>Application Process:</p> <p>Grant allocations that are based on formula funding have already been made. HUD began accepting applications for competitive grant funding on June 22, 2009. Applicants can submit funding requests to HUD until August 18, 2009. Additional information is provided in the revised Notice of Funding Availability (NOFA), http://portal.hud.gov/pls/portal/docs/PAGE/RECOVERY/PROGRAMS/PHA_RESOURCES/5311-N-01_PH_CAP_FUND_REC_COM_FINAL_REVISD_PDF.PDF</p>	
<p>Areas for Influence:</p> <ul style="list-style-type: none"> ▪ Using your data capacity, identify and advocate housing developments in your neighborhood be given priority for the funds available to develop and improve such units. 	

Funding Opportunities for Individual Homeowners and other Federal Tax Credits

Homebuyer Tax Credit	
<p>Administered by: Internal Revenue Service (IRS)</p>	<p>Governing Provisions: Section 2, Division B, Title I</p>
<p>Funding: \$8,000 Homeownership Tax Credit</p>	<p>How money will flow: This is a personal tax credit.</p>
<p>Uses: This is a federal tax credit that individual homeowners qualify for if they buy a home between January 1 and December 1, 2009 and claim a modified adjusted gross income less than \$95,000 if the individual is a single taxpayer or \$170,000 for married filers.</p>	<p>Web Site: A list of participating states is available on this Web Site, http://www.ncsha.org/section.cfm/3/34/2920.</p>
<p>Application Process:</p> <p>Eligible homebuyers who have not purchased a home in the past three years qualify for this tax credit.</p> <p>In order to assist homebuyers with down payment or closing costs, some states have implemented tax credit loan programs that advance families funds based on the expectation they will be able to repay the loans with the proceeds of the tax credit.</p>	

Residential Energy Efficiency Tax Credit

Administered by: Internal Revenue Service (IRS)	Governing Provisions: Section 2, Division B, Title I
Funding: ARRA includes an enhancement of a pre-existing credit for energy-efficiency improvements to existing homes that has been capped at \$1500 per residence.	How money will flow: This is a personal tax credit.
Uses: Homeowners can claim a credit equal to 30% of the costs of the construction and equipment used to make qualifying energy-efficiency improvements in their primary residential dwelling.	Web Sites: Additional information on the eligible uses of this tax credit is available on the following Web Sites, http://www.bukisa.com/articles/29496_federal-residential-energy-efficiency-tax-credit-for-2009 http://www.irs.gov/formspubs/article/0,,id=207332,00.html
Application Process: A taxpayer may claim this tax credit.	

Residential Renewable Energy Tax Credit

Administered by: Internal Revenue Service (IRS)	Governing Provisions: Section 2, Division B, Title I
Funding: There is no maximum credit for systems placed in service after 2008. The maximum credit is \$2,000 for systems placed in service before January 1, 2009.	How money will flow: A taxpayer may claim a credit of 30% of qualified expenditures for a system that serves a dwelling unit located in the U.S. used as a residence by the taxpayer.
Uses: Eligible expenditures include labor costs for onsite preparation, assembly, or original system installation and for piping or wiring to interconnect a system to the home. If the federal tax credit exceeds tax liability, the excess amount may be carried forward to the succeeding taxable year.	Web Sites: Additional information on the eligible uses of this tax credit is available on the following Web Sites, http://www.dsireusa.org/incentives/incentive.cfm?Incentive_Code=US37F&State=federal&currentpageid=1&ee=1&re=1 http://www.irs.gov/formspubs/article/0,,id=207332,00.html
Application Process: A taxpayer may claim this tax credit.	

Useful Information on Foreclosure Prevention and the Making Home Affordable Program

Making Home Affordable	
<p>Administered by: U.S. Department of Treasury with additional participation by federal agencies including the U.S. Department of Housing and Urban Development</p>	<p>Governing Provisions: This program was created by the Administration using funds from the Troubled Asset Relief Program (TARP), enacted under the Emergency Economic Stabilization Act (EESA).</p>
<p>Funding: \$75 billion</p>	<p>How money will flow: This program offers both loan modifications and refinancing options that are dependent upon the eligibility and needs of the homeowner seeking assistance. Please read the summary below for further details.</p>
<p>Uses:</p> <p>1. Home Affordable Refinance Program for Responsible Homeowners Suffering From Falling Home Prices available to 4 to 5 million homeowners who have a solid payment history on an existing mortgage owned by Fannie Mae or Freddie Mac.</p> <p>2. A Loan Modification Plan to reach up to 3 to 4 Million Homeowners</p> <p>3. Second Lien Program To Create a Comprehensive Affordability Solution for Homeowners to reach up to 1 to 1.5 Million Homeowners</p> <p>4. Additional Support for Hope for Homeowners by including Hope For Homeowners in the Making Home Affordable Program</p>	<p>Web Sites: Overview of Making Home Affordable—all explanatory documents listed: http://www.financialstability.gov/roadtostability/homeowner.html</p> <p>Consumer Website: http://www.makinghomeaffordable.gov/</p> <p>Summary of Refinance and Modification Programs http://www.treas.gov/press/releases/reports/guidelines_summary.pdf</p> <p>Update—Second Lien and Hope for Homeowners http://www.financialstability.gov/docs/042809SecondLienFactSheet.pdf</p>
<p>Application Process: Homeowners interested in participating in this program should contact their mortgage servicer. A wide array of servicers have agreed to participate in the Home Affordable Modification program and have already engaged borrowers and expanded capacity to begin the modification process for eligible homeowners. In addition, all servicers for loans owned by Fannie Mae and Freddie Mac are required to participate. See the Hope Now Alliance Website for a list of mortgage servicers that have either agreed to or are required to participate in this program.</p>	