

**Pennsylvania provides housing assistance to those displaced by hurricanes**

Pennsylvania now operates a toll-free hotline to help victims of Hurricanes Katrina, Rita, and other Presidentially designated disasters of 2005 who have been displaced to the Commonwealth find affordable rental housing accommodations for up to 12 months. This follows Governor Edward G. Rendell's earlier commitment of temporary emergency shelter and other governmental resources to evacuees from the devastated Gulf Coast seeking refuge in the Keystone State.

The toll-free housing hotline number is 1.800.505.0669.

The Pennsylvania Housing Finance Agency and the Pennsylvania Department of Community and Economic Development are coordinating with local organizations to help displaced families not only find vacant apartments, but also to obtain information about other services that may help them during this difficult time of their lives.

Because many families arrived in the Commonwealth with little more than what they wore or could carry, part of Pennsylvania's mission includes counseling and referral services for rental housing assistance and aid with essential items. The Agency and DCED are working with community groups to manage these efforts and to help evacuees register with FEMA in order to receive maximum governmental support.

State and federal regulatory agencies are attempting to speed up relocation efforts to make the process as trouble-free as possible for affected families. The Federal Emergency Management Agency and the Pennsylvania Emergency Management Agency are cooperating in the effort.

Both PHFA and DCED have extensive housing experience. Each provides critical funding for homes and apartments as part of their normal operations. For this new initiative they will allow waivers to certain housing eligibility requirements, accelerate placement programs, and encourage owners and managers of apartment complexes to list vacancies on locator listings so that those looking for rental units can easily find what is available.

Affordable housing providers, including owners of non-governmentally subsidized properties, are asked to contact the Pennsylvania Housing Finance Agency to list any available units. Landlords, owners, or managers should call 717.780.1856 to register.

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**HUD zero-down home loans available for disaster victims**

The U.S. Department of Housing and Urban Development offers a special mortgage program called Section 203(h) through the Federal Housing Administration to help victims whose homes were destroyed or damaged in Presidentially-declared disasters. Under 203(h), FHA will provide 100 percent financing to borrowers who qualify. The program allows the insurance premiums to be financed into the mortgage amount, thus requiring minimal closing costs. Loans can be used anywhere in the nation, allowing those who choose to relocate to other parts of the country to qualify. Mortgage limits depend on area average sales prices. More information is available at 888.297.8685, at [www.hud.gov](http://www.hud.gov), or at [espanol.hud.gov](http://espanol.hud.gov).

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### **New workbooks help nonprofits preserve rental housing**

The Local Initiatives Support Corporation has published two guides to help nonprofit housing organizations preserve affordable rental units. *Preservation of Affordable Rural Housing: a Practitioners Guide to the Section 515 Program* shows how rural rental housing financed under the Rural Housing Services program can be kept as affordable apartments. *Recapitalizing Affordable Rental Housing* covers such topics as Section 8 contract renewal, HUD 202 issues, financial resources, and recapitalization strategy. It is for nonprofit sponsors looking for ways to either recapitalize property they currently own or to purchase and rehabilitate existing rental units. Check the LISC Web site [www.lisc.org](http://www.lisc.org) or, to receive printed copies, e-mail [publications@lisc.org](mailto:publications@lisc.org).

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### **Statewide best housing practices conference slated for December**

The Housing Alliance of Pennsylvania will convene its annual conference on December 1st and 2nd at the Harrisburg Hilton hotel. Best practices in housing and homelessness prevention will be the focus. A pre-conference day on November 30, dedicated solely to ways of ending homelessness, has also been scheduled. PHFA Executive Director Brian A. Hudson, Sr., and the Pennsylvania Builders Association's Lou Biacchi will be honored at the event. Registration information is available at 717.545.9991 or e-mail [Shermer.assoc@comcast.net](mailto:Shermer.assoc@comcast.net).

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### **New MBA chair stresses GSE reform, fighting fraud, diversity**

Regina Lowrie, president of Gateway Funding Diversified Mortgage Services LP of Horsham (Montgomery County) and incoming chairwoman of the American Mortgage Bankers Association, has listed GSE reform and legislation to fight predatory lending as Association priorities for 2006. She also said that enhancing diversity in the mortgage industry is a goal worth pursuing. Lowrie, who was a keynote speaker at the last PHFA Housing Forum, is the first woman to lead the national organization.

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### **Email addresses, corrections requested**

Please check the mailing label on this issue and contact Paula Brightbill at [pbrightbill@phfa.org](mailto:pbrightbill@phfa.org), or call 717.780.3915, if corrections are needed. Also, please send her your e-mail address (even if the printed address is correct) so that the newsletter can be sent electronically at a later date.

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