



HUD Multifamily Southeast Region

SERVING: ALABAMA, FLORIDA, GEORGIA, KENTUCKY, MISSISSIPPI, NORTH CAROLINA,
PUERTO RICO, SOUTH CAROLINA, TENNESSEE AND U.S. VIRGIN ISLANDS

2025 HOUSING EXPECTATIONS



December 2024

VOLUME 11, ISSUE 1

-
- [HQ NEWS](#)
 - [PRESS RELEASES](#)
 - [REGION IV NEWS](#)
 - [SOUTHEAST REGION MULTIFAMILY HOUSING LOANS ENDORSED IN FY 2025 \(*THROUGH NOVEMBER 15, 2024\)](#)
 - [RESOURCES AND UPDATES](#)
 - [STAFF ANNOUNCEMENTS](#)
-

HQ NEWS

THE HONORABLE ADRIANNE TODMAN SPEAKS AT THE COUNCIL OF LARGE PUBLIC HOUSING AUTHORITIES



The Honorable Adrienne Todman spoke at the Council of Large Public Housing Authorities which works to preserve and improve public and affordable housing. She reiterated the Biden-Harris Administration's commitment to work tirelessly to provide quality, affordable homes for those who need them most, and how critical our key partners are.

HUD INVESTS \$3.2M TO IMPROVE SENIOR LIVING IN SAVANNAH, GA THROUGH GRRP GRANT AWARD



Tiffany C. Cobb, HUD Southeast Deputy Regional Administrator and Mayor Van R. Johnson II, Savannah, GA.

The Green and Resilient Retrofit Program (GRRP) Grant Award is an impactful financial resource used to address the need of improving and creating sustainable communities. On Friday, November 1, 2024, HUD presented Mercy Homes – Savannah Gardens Senior Residences with a \$3.2 million dollar investment to improve units with new materials to make them more energy efficient and resistant to climate change, according to Ethan Handelman, U.S. Department of Housing and Urban Development (HUD) Deputy Assistant Secretary for Multifamily Housing Programs.

Savannah Gardens Senior Residences is a 40-unit property in Savannah, GA currently participating in HUD’s Section 202 project-based rental assistance program for low-income seniors. With the collaborative efforts of Mercy Homes and the City of Savannah. Savannah Gardens stands to not only reduce their greenhouse gas emissions and operating cost. But works to provide a better quality of life for Seniors and their families. According to Savannah Mayor Van R. Johnson II, “We must take care of those who have taken care of our communities for so many years”. Referring to the residence of Savannah Gardens.

Tiffany Cobb, HUD Southeast Deputy Regional Administrator noted in her remarks that HUD has provided millions in GRRP funds across the country. Laying the foundation for significant infrastructure upgrades nationally.

PRESS RELEASES

[\(CLICK HERE FOR ALL CURRENT PRESS RELEASES - 2024\)](#)

HUD AWARDS \$73 MILLION TO SUPPORT GRANTEEES WITH VITAL TECHNICAL ASSISTANCE

- [Read the announcement](#)





HUD SUCCESSFULLY DELIVERS MORE THAN \$1.4 BILLION IN HOUSING INVESTMENTS FROM PRESIDENT BIDEN'S INFLATION REDUCTION ACT

- [Read the announcement](#)

UNDER BIDEN-HARRIS ADMINISTRATION, VETERAN HOMELESSNESS DROPS TO LOWEST ON RECORD



- [Read the announcement](#)



HUD ANNOUNCES \$12 MILLION TO LOWER HOUSING COSTS AND EXPAND ACCESS TO AFFORDABLE HOMEOWNERSHIP

- [Read the announcement](#)

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT LEADS U.S. DELEGATION AT THE UNITED NATIONS ENVIRONMENT SESSION IN THAILAND



- [Read the announcement](#)



HUD ANNOUNCES NEW APPOINTMENTS TO HOUSING COUNSELING FEDERAL ADVISORY COMMITTEE

- [Read the announcement](#)

REGION IV NEWS

HUD STAFF CELEBRATE GRAND OPENING OF SWEETWATER POINT



On November 12, 2024, HUD Multifamily staff in Atlanta joined National Church Residences at the ribbon-cutting ceremony to celebrate the grand opening of Sweetwater Point, the first Section 202 Supportive Housing for the Elderly project completed in the Southeast region in over a decade. The new affordable housing community is located in Douglasville, Georgia. The three-story, 96-unit property features 55 one-bedroom and 41 two-bedroom apartments, offering a modern and comfortable living environment with affordable rents and utilities included. 80 of those units are financed through private lenders and Low-Income Housing Tax Credits (LIHTC) while the remaining 16 units are financed under a HUD Project Rental Assistance Contract (PRAC) restricted to individuals 62 and over with incomes below the 50% Area Median Income (AMI) limit.

HUD played a pivotal role in the project, contributing \$2.5 million through the Section 202 PRAC program to support the development. Key funding partners included Wells Fargo, which provided a \$13 million construction loan, Enterprise Community Partners with \$8.9 million in tax credit equity, and Bellwether Enterprise Real Estate Capital, which supplied a \$7.8 million permanent loan. Additional support came from the Georgia Department of Community Affairs, Mercy Community Capital, Sugar Creek Capital, and the Douglas County Housing Authority, reflecting a strong partnership effort.

The assigned HUD processing team members are Annette Fuller (Underwriter), Carla Burnett (Construction Analyst), Greg Adams (Appraiser), Larry Ferguson (Construction Analyst), Saretha Posey (Account Executive), Donald Winston (Underwriter Branch Chief), and Mark Williams (Account Executive Branch Chief).



HUD Multifamily Housing team members Larry Ferguson, Annette Fuller, Donald Winston, Saretha Posey, and Mark Williams attended the ceremony.

FALL 2024 DOOR DECORATING CONTEST BOOSTS TEAMWORK, CREATIVITY AND CAMARADERIE



Clarimarie Mullen (Team 1), José L. Castrillo (Team 3), Sorayanmarie A. Sáez (Team 3), and Stefanny Piña (Resolution Team) pose next to decorations.

The Fall 2024 Door Decorating Contest brought out creativity and teamwork in our Jacksonville Satellite Office! Representatives of Team 1, Team 3, and Resolution Team located in San Juan joined forces to create a spectacular door design, each member bringing their unique flair and energy to the project. From brainstorming

sessions to decorating, everyone contributed with enthusiasm, turning this contest into a memorable team-building experience.

Though aiming for the prize, what truly mattered is the quality time spent together, sharing laughs, stories, and support along the way. This contest was a wonderful example of the camaraderie that makes a team special. Best of luck to everyone and may the best-decorated door win!



The HUD Multifamily Atlanta Office recently embraced the fall spirit with a lively door-decorating contest, engaging staff and fostering camaraderie throughout the office. Spearheaded by Brandi Creighton and the Employee Engagement

Committee, the initiative saw enthusiastic participation from 15 staff members who came together to showcase their creativity and teamwork.

The contest, a vibrant display of autumn-themed decorations, served as an excellent platform to enhance employee engagement and bring festive cheer to the workplace. Featured in the photos are key contributors Brandi Creighton, Jeremy Locklear, Edwin Jones, April Mabry, and Jerald Hatchett, all of whom contributed to making the event a resounding success.

This initiative is a testament to the dedication of the Atlanta Multifamily team in creating a positive and collaborative work environment. Congratulations to everyone involved for making the fall season brighter.

**RESIDENT OF HURLEY APARTMENTS IN
JACKSONVILLE, FLORIDA CELEBRATES 100TH
BIRTHDAY**



Jacksonville Field Office Director, Alesia Scott-Ford poses with Thelma Viola Oakes and Hurley Apartments Management Agent, Alma Ballard.

On Friday, October 25, the residents and staff of Hurley Apartments celebrated one of their residents, Ms. Thelma Viola Oakes, as she reached a milestone birthday, 100 years! Jacksonville Field Office Director, Alesia Scott-Ford and the

Management Agent for Hurley Apartments, Alma Ballard, were also honored to be a part of the celebration.

Oakes was born October 22, 1924, in the picturesque small city of Waterville, Maine. Waterville is located on the Kennebec River, about 20 miles from Augusta, Maine's state capital. As a girl, her main passion was figure skating, something she apparently was quite good at as she was invited to join a touring ice show, an offer that she declined. She had other plans. Following her high school graduation, she began her studies to become a Registered Nurse with the Sisters of Charity Hospital.

Upon graduation, she joined the Cadet Nurse Corps and was assigned to the Veterans Hospital in New York City. She was there when President Roosevelt died on April 12, 1945, and when the whole world seemed to be celebrating in Times Square for VE Day and VJ Day and the end of World War II. It was while working at the VA Hospital that she met her future husband, Robert "Bob" Brownie, a Supply Sergeant with the Army. He was from South Norfolk, Virginia. Returning to their respective homes after the war, they began a long-distance romance, which they soon found unworkable. They were married in September of 1948 and lived in Charlotte, North Carolina, where daughters Helen and Robin were born. Bob transferred to a new position and soon moved the family to Richmond, Virginia.

Bob passed away in 1974 and Thelma continued to work as a Private Duty Nurse, until her retirement in 1989. She followed her daughters to Jacksonville, where both Robin and Helen were living at the time. She moved into Hurley Manor in May 1999 and has enjoyed a very happy life with her many friends over the years.

RADICAL RANGERS DEMONSTRATE EMPLOYEE ENGAGEMENT IN ATLANTA, GEORGIA



Team members: Roddy McDowell, HPA; Thomas Barker, Senior Account Executive; Carolyn Williams, RAD Supervisory Project Specialist; Teal Jaa, Senior Acct Executive; TJ Lindsey, Account Executive and Ken Charbauski (not pictured).

Region IV now has a team dedicated solely to Rental Assistance Demonstration (RAD) properties. Their moniker is “RADICAL RANGERS.” On September 24, 2024, in celebration of 6 months of operations, they had lunch in downtown Atlanta at NO MAS! Mexican Restaurant. This provided an opportunity for team members to get to know each other, especially given that the team is made up of individuals from the various branches within Asset Management - Divisions I and II. One key take away was that while everyone comes from diverse backgrounds and experiences, their common ground includes interest in world travel and acts of service. They enjoyed a nice walk, stopping to see the sights in the Castleberry neighborhood adjacent to their office located at 77 Forsyth Street. Fun, fellowship and teambuilding 101! They welcome the opportunity to service all RAD properties throughout Region IV.

GREEN AND RESILIENT RETROFIT PROGRAM (GRRP) GRANT RECIPIENTS IN PONCE, PUERTO RICO



Pictured with check: Job K. Bonilla Rosas, Executive Director of Municipal Housing, Carlos J. Torro Sarraga, Vice President Anamar Management Corporation, Marlese Sifre, Ponce Mayor, Anabel Arenas de Rivera, President Anamar Developers, Inc. (Owner), Elizabeth de León Bhargava, Assistant Secretary, Efrain Maldonado, Caribbean Office, Field Office Director, Stefanny Pina, Asset Resolution Specialist, Jacksonville Satellite Office.



The US Department of Housing and Urban Development (HUD) has proudly awarded three grants to promote energy efficiency and bolster climate resilience renovations in Puerto Rico through its Green and Resilient Retrofit Program. During a ceremony on October 23, 2024, the Assistant Secretary *Elizabeth de León Bhargava* announced a \$20 million grant for Las Américas Housing in Ponce, Puerto Rico. This property

has 250 assisted units consisting of 134 one-bedroom, 10 two-bedroom, and 106 three-bedroom apartments.

This event was attended by key stakeholders, including the project owner, local government representatives, residents, and officials from the San Juan Field Office. This initiative is particularly significant as it occurs in a county that has received a Presidential Disaster Declaration (PDD) related to the Puerto Rico Earthquakes (DR-4473). The earthquake on January 7, 2020, caused substantial damage, leaving part of the project uninhabitable. Assigned to the Jacksonville Resolution Team, we are optimistic that this will signify the start of a long-awaited rehabilitation effort. The resilience of the Puerto Rican people is a powerful force, and this grant ensures that our projects reflect that strength.

2024 WOMEN'S EQUALITY DAY EVENT IN ATLANTA, GEORGIA



More than 70 employees attended the inaugural Women's Equality Day event in Atlanta, Georgia.

On August 26, 2024, the Multifamily Southeast Regional Employee Engagement Committee hosted its first annual Women's Equality Day event in the Atlanta office. The event was well attended by over 70 employees, all gathered to celebrate the achievements of women in the workplace. Women were invited to wear their best hat and men were invited to wear purple in solidarity of the day's special occasion. Special guest speakers included Georgia House of Representative Lydia Glaze,

Erika Davis of Exhale Consulting, and the Associate Deputy Assistant Secretary for Multifamily Housing, Don Billingsley.

This three-hour event not only included guest speakers, but a short film on the history of Women's Equality was featured, along with an interactive segment. Attendees were prompted to share what women's equality personally means to them, and how they could help further push the narrative of equality in the workplace. Testimonies were given by countless employees about their experience as women and the way their managers have opened the doors for them to succeed in the workplace by showing equality and creating opportunities for growth.

MF SE Regional Director, Mark Dominick spoke in detail about DEIA and how important it is to see women advance in senior roles, including leadership positions. He accounted how over the course of his career he's had the pleasure of being led by multiple female managers and how their impactful leadership has shaped his career and his understanding and appreciation of diversity.



Regional Director Mark Dominick and ADAS Don Billingsley present guest speakers with DEIA Key Investment Leadership certificates.

SOUTHEAST REGION MULTIFAMILY HOUSING LOANS ENDORSED IN FY 2025 (*THROUGH NOVEMBER 15, 2024)

Criteria	#Loans	#Units/Beds	Amount (Millions)
241 Improvement/Additions/Other	1	100	3,639,200
New Construction and Substantial Rehabilitation	8	2,102	330,684,800
Refinance 223f and A7 Streamline Refinance	1	48	2,175,900
Total	10	2,250	336,499,900

RESOURCES AND UPDATES

Multifamily Notices and Memorandums

HUD ANNOUNCES 2025 LOAN LIMITS

On November 26, 2024, the U.S. Department of Housing and Urban Development’s (HUD) Federal Housing Administration (FHA) announced new loan limits for calendar year 2025 for its Single Family [Title II forward](#) and [Home Equity Conversion Mortgage](#) (HECM) mortgage insurance programs. Loan limits for most of the country will increase in the coming year due to the continued appreciation of home prices over the past year.

FHA must update its annual loan limits each year using a formula prescribed in the National Housing Act (NHA). This formula uses county or Metropolitan Statistical Area (MSA) home sale data to derive new loan limits for the three cost categories

established by the law. The NHA requires FHA to establish its floor and ceiling loan limits based on the national conforming loan limit set by the Federal Housing Finance Agency (FHFA) for conventional mortgages owned or guaranteed by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac). This floor applies to those areas where 115 percent of the median home price is less than the floor limit. Any area where the loan limit exceeds this floor is considered a high-cost area. In these areas, FHA establishes varying loan limits above the floor based on the respective median home prices in each area. The NHA requires FHA to set its maximum loan limit ceiling for a one-unit property for high-cost areas at 150 percent of the national conforming loan limit. Forward mortgage limits for the special exception areas of Alaska, Hawaii, Guam, and the U.S. Virgin Islands are adjusted further by FHA to account for higher costs of construction.

“Today’s announcement of loan limit increases, calculated according to statute, enables the FHA program to keep up with nationwide price appreciation,” **said Federal Housing Commissioner Julia Gordon**. “Regular adjustment of loan limits ensures that FHA financing continues to be available in all markets to all those who rely on our programs to access homeownership.”

Forward Mortgage Loan Limits

The new forward mortgage loan limits in the table below are effective for FHA case numbers assigned on or after January 1, 2025. Notably, the maximum loan limits for FHA forward mortgages will rise in 3,151 counties.

Property Size	Low-Cost Area “Floor”	High-Cost Area “Ceiling”	Alaska, Hawaii, Guam, and U.S. Virgin Islands “Ceiling”¹
One Unit	\$ 524,225	\$1,209,750	\$1,814,625
Two Units	\$ 671,200	\$1,548,975	\$2,323,450
Three Units	\$ 811,275	\$1,872,225	\$2,808,325
Four Units	\$1,008,300	\$2,326,875	\$3,490,300

1. *Mortgage limits for the special exception areas of Alaska, Hawaii, Guam, and the U.S. Virgin Islands are adjusted by FHA to account for higher costs of construction.*

HECM Loan Limits

The HECM maximum claim amount will increase from \$1,149,825 in calendar year 2024 to \$1,209,750 for FHA case numbers assigned on or after January 1, 2025. This maximum claim amount applies to all areas, including the special exception areas of Alaska, Hawaii, Guam, and the U.S. Virgin Islands.

To find a complete list of FHA loan limits, areas at the FHA ceiling, and areas between the floor and the ceiling, visit FHA's [Loan Limits Page](#).

MULTIFAMILY CLARIFIES FEDERAL FLOOD RISK MANAGEMENT (FFRMS) GUIDANCE

The Office of Multifamily Housing Programs posted additional [guidance](#) and [response](#) to stakeholder questions regarding the Federal Flood Risk Management Standards (FFRMS) Rule. Please visit the [Multifamily Memo and Letters](#) page for additional information.

HUD has provided [two webinars](#) on the FFRMS rule, updated the [WISER module](#), added [new FAQs](#), and provided [guidance](#) on the FFRMS rule, with more information being added regularly.

HUD PUBLISHES WAITLIST FOR GRRP COMPREHENSIVE COHORT

After publishing the Green and Resilient Retrofit Program (GRRP) Leading Edge Waitlist in October, HUD has now also published the waitlist for the Comprehensive cohort. Since GRRP launched in May 2023, HUD has awarded over \$1.12 billion to 225 properties and nearly 26,000 rental homes to make them greener, healthier, and safer for low-income households, seniors, and persons with disabilities. After four application periods, the Notices of Funding Opportunity (NOFO) for each GRRP cohort were closed, but not all eligible properties received funding.

The remaining eligible Leading Edge and Comprehensive projects not selected for award were placed on a waitlist according to the scoring and ranking received during application review. There are 84 properties on the Leading Edge Waitlist and 276 properties on the Comprehensive Waitlist. Selections from each waitlist will be made as GRRP subsidy funds accumulate from prior awards that are withdrawn, revoked, or amended from each cohort.

Waitlist for GRRP Leading Edge and Comprehensive Cohorts

For the full waitlists, and details on how waitlist selections are made, please review the [Leading Edge webpage](#) and [Comprehensive webpage](#).

STAFF ANNOUNCEMENTS



Geisha (GiGi) Samples has been promoted to Program Analyst position in the Atlanta office. She was born in Windsor, North Carolina and a veteran of the U.S. Army. Prior to joining HUD, she gained over 25 years of government experience with the National Archives Records Administration (NARA), the Defense Counterintelligence Agency (DCSA), the Defense Contracting Agency Institute (DCAI), and Veterans Affairs (VA). In her free time, she is a self-employed life coach and mentor for women, a minister and an author.

Thurman James Lindsey (TJ) is now an Account Executive on the Rental Assistance Demonstration (RAD) team in the Atlanta office. He has been with HUD since 2020. He is originally from Mississippi and has lived in many cities across the U.S., including Las Vegas, San Diego, San Francisco, Illinois, Washington, DC, Baltimore, Virginia, and internationally in Morocco, Africa. He is a veteran of the U.S. Navy and holds an associate's degree from Central Texas College, a bachelor's degree from the University of Nevada, Las Vegas, and a master's Degree in Business Administration from Florida International University. Prior to joining HUD, he gained experience in the Peace Corps and working for Apple. In his free time, he enjoys football, working out, listening to audiobooks, traveling, and spending time with family, friends.



Josette Wright has been promoted to Program Analyst in the Atlanta office. She is originally from Philadelphia, Pennsylvania. Prior to joining HUD, she worked as a Clerk with the Veteran's Health Administration (VHA) in Georgia, served as a Customer Service Supervisor with Department of Defense (DoD) Housing in Japan, and held a Clerk position with the Department of Justice (DOJ) in Georgia. She joined HUD in 2022 as a Housing Program Assistant (HPA). In her free time, she enjoys traveling, shopping, and attending plays and comedy shows.

A Note from the Editor

We hope this issue of the Multifamily Housing Southeast Regional News was beneficial to you. It is our intention to provide you with the latest HUD news and updates. Have ideas or feedback? Email the Editor in Chief at Erica.L.Shaw@hud.gov.

