



Asset Management Notice

To: All Owners and Managers

Notice # 2020-09

From: Bob Conroy, Director of Asset Management

Issued: May 20, 2020

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I. Multifamily COVID-19 Rent Relief Program for MaineHousing Properties

MaineHousing is offering a one-time COVID-19 Rent Relief program for residents of properties financed or allocated Housing Tax Credits by MaineHousing. The program will provide up to \$500 to each eligible rent-restricted and market rate resident household who were unable to pay all or some of their April or May rent, due to circumstances related to the COVID-19 pandemic.

Residents living in Supportive Housing properties or properties that have Federal or State project-based rental assistance are not eligible for the program.

Property Managers will provide each eligible resident the COVID-19 Rent Relief FAQ sheet (attachment 1) and have the resident complete a Rent Relief Application (attachment 2).

The resident will return the completed application (attachment 2) to the Property Manager.

The Property Manager will then upload all the collected applications, along with the completed Rent Relief Transmittal Form (attachment 3) and a Property Rent Roll for April and May, to a secure site which can be accessed on the MaineHousing website at:

<https://mainehousing.org/partners/partner-type/asset-management>

MaineHousing will issue one rent relief reimbursement to the property, representing rent relief payments for all of the eligible residents of the property. Individual households will not receive funding. Additional program detail can be found in the Frequently Asked Questions summary below.



II. COVID-19 Rent Relief Program Frequently Asked Questions

(MaineHousing Assisted Projects)

The Covid-19 Rent Relief Program for MaineHousing Assisted Projects is for renters who were unable to pay their April or May rent due to circumstances related to the Covid-19 pandemic. The program will provide a one-time payment. The benefit is paid directly to the project owner. The balance of the rent will be postponed, but not forgiven.

Who is eligible?

- Income. You may qualify if your anticipated monthly income is at or below the income limits in the chart below (based on the size of your household):

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$3,696	\$4,833	\$5,971	\$7,108	\$8,245	\$9,382	\$9,596	\$9,809

- Ability to Pay. You may qualify if you were unable to pay your rent due to circumstances related to Covid-19. Examples include being laid off, having your place of employment closed, reduced hours of work, having to stay home to care for your children because your day care or school has closed, or other loss of income due to the pandemic.
- Subsidized Housing Excluded. If you receive any kind of rental assistance or subsidy (for example, renters receiving Section 8 Vouchers) or are on a fixed income, you are not eligible. In those cases, renters are protected by different federal programs.
- Assets. If you were able to pay your rent from income of any sort or from savings or other sources of funds, you are not eligible.

How much will the program pay?

- Up to \$500. This is a one-time benefit. Only one payment per household.

How do I receive the benefit?

- Fill out the application provided by the Property Manager and return to them for processing. If you have questions or are unable to complete and return the application, contact the management company for assistance.

The unpaid portion of my April/May rent is more than \$500. What about the rest?

- This benefit will be applied to the unpaid rent, you will still owe the rest of the rent.

If the \$500 benefit is all I can pay right now, will I be evicted?

- No, you will not be evicted for non-payment of the April/May rent.

Please contact your Asset Manager if you have any additional questions.

III. Updated MaineHousing Asset Management Program Action Steps

MaineHousing has updated its current **Program Action Steps** to further assist Owners and Managers of Multifamily properties to manage the daily operating challenges created by COVID-19. Updates include the inclusion of the **Multifamily COVID-19 Rent Relief** program and mortgage forbearance updates.

These modifications apply only to MaineHousing-financed properties.

Owner/Managers will encourage eligible residents in their properties to apply for the Multifamily COVID-19 Rent Relief Program

1. Owners are eligible to take their FY 2019 **Distributable Surplus Cash** as stated on Sch.5 of the FY 2019 Audited Financial Statements (AFS) immediately and ahead of the completed MaineHousing review of the AFS for the purpose of funding project needs.

MaineHousing will proceed with the review process and issue AFS letters in the coming weeks. This analysis may result in adjustments to the surplus cash calculation.

Projects not financed by MaineHousing, Section 8 Projects with HUD Residual Receipts Accounts or projects subject to surplus cash approved by HUD or Rural Development are not subject to this early release provision.

2. Temporary Forbearance of **Replacement Reserve Funding**, if necessary.
3. Loans/Releases from **Project Reserves** to cover Operating shortfalls, subject to adequate reserve balances and Partnership approval, if applicable.
4. Temporary halt to **Report Submissions** except Annual LIHTC Reporting.
5. Temporary halt on **Inspections** (excluding emergencies or required move-in inspections).
6. Temporary halt on **Management audits** in the field. Desk reviews may continue where feasible.
7. The LIHTC Qualified Allocation Plan (QAP) includes a category granting 1 (one) scoring point when a prior year deficit is funded by the Developer in a project within its initial 15 year compliance period. This category is waived for the upcoming QAP scoring round.

8. Forbearance Requests:

Forbearance on the payment of all or a portion of the principal and interest as determined by MaineHousing for a period of up to 60 days may be requested when implementation of the above action steps has failed to alleviate the financial hardship.

With sufficient documentation, and where necessary, an extension may be granted for one (1) additional 30-day period.

Owners participating in forbearance will agree not to evict any resident for non-payment of rent through the COVID-designated emergency period.

- **The following are general guidelines and requirements for a forbearance:**
 - Borrower must demonstrate that financial hardship is the result of the tenants' inability to pay rent due to factor related to Covid-19.
 - Borrower's financial situation and needs should be reassessed after the 60-day period.
 - Borrowers are prohibited from making payments to subordinated lenders during the forbearance period.
 - LP and GP fees may not be paid during the forbearance period.

- **Types of Forbearance**

Loan forbearance may take the form of deferral of a borrower's obligation to make loan payments in whole or in part during the forbearance period. The borrower may elect one of two available repayment options:

#1: The total forbearance amount will be repaid in twelve (12) equal monthly installments, without interest, beginning with the first scheduled Note payment after the forbearance period.

#2: The total forbearance amount will be repaid in consecutive monthly payments of interest only at the Note interest rate beginning with the first scheduled Note payment after the forbearance period, with the principal amount due at the maturity date of the Note.

If MaineHousing determines, in its sole discretion, that there is no reasonable likelihood of the Project being able to repay the forbearance amount using the above Options, it may convert repayment of the total forbearance amount to an accreting balance at the Note interest rate, compounded annually, with payment due at the maturity date of the Note.

Other MaineHousing Resources

If all of the measures listed above are insufficient to stabilize a project experiencing

severe financial hardship, MaineHousing may provide assistance to the Owner through its existing Loan Modification Program or Subsequent Loan Program. Financial assistance under those programs could be used to cover mortgage payments or other COVID-19 related operating expenditures. Information and applications for these programs are available on MaineHousing's website at <https://www.mainehousing.org/programs-services/housing-development>.

MaineHousing reserves the right to make project Forbearance and Loan decisions on a case by case basis as facts and circumstances may differ in each case. Please contact your Asset Manager concerning any proposed utilization of these actions.

- **Non-MaineHousing Loans**

Section 4023 of the CARES Act applies broadly to affordable multi-family properties with federal support including HOME, LIHTC, etc. If you own or manage such a property and have a loan with a lender other than MaineHousing, contact your lender for their forbearance policy and please inform your Asset Manager of any forbearance or changes to your loan terms.

In most cases MaineHousing has the right to review and approve the use of project reserves even when the first mortgage loan is held by another lender. In those situations, MaineHousing will support a similar approach to the use of project reserves and other resources.

Please contact your Asset Manager concerning any proposed utilization of these actions.

IV. HUD Addressing Tenant Concerns During the Covid-19 National Emergency

We are attaching a new publication HUD Addressing Tenant Concerns During the Covid-19 National Emergency. This should assist managers in their response to tenant questions and concerns.

V. Attachments:

- Rent Relief Application
- Rent Relief Transmittal
- Rent Relief FAQ
- Loan Forbearance Application
- HUD Addressing Tenant Concerns During the Covid-19 National Emergency

Please note that MaineHousing provides notices as a service to our partners. Notices are not intended to replace ongoing training and do not encompass all compliance and regulatory changes that may occur on the wide arrange of housing programs in which we work. MaineHousing recommends partners establish an ongoing training program for their staff.



MaineHousing does not discriminate on the basis of race, color, religion, sex, sexual orientation, national origin, ancestry, physical or mental disability, age, familial status or receipt of public assistance in the admission or access to or treatment in its programs and activities. In employment, MaineHousing does not discriminate on the basis of race, color, religion, sex, sexual orientation, national origin, ancestry, age, physical or mental disability or genetic information. MaineHousing will provide appropriate communication auxiliary aids and services upon sufficient notice. MaineHousing will also provide this document in alternative formats upon sufficient notice. MaineHousing has designated the following person responsible for coordinating compliance with applicable federal and state nondiscrimination requirements and addressing grievances: Louise Patenaude, Maine State Housing Authority, 353 Water Street, Augusta, Maine 04330-4633, Telephone Number 1-800-452-4668 (voice in state only), (207) 626-4600 (voice) or Maine Relay 711.



COVID-19 Rent Relief Application and Affidavit (MaineHousing Financed Projects)

Tenant First Name: _____ Tenant Last Name: _____

Phone number: _____ Email: _____

Rental Address: _____ Unit #: _____

City: _____, ME ZipCode: _____

Co-Head of Household (if any):

First Name: _____ Last Name: _____

Total number of people in my household (including me and any co-head of household): _____

I declare, under penalties of perjury, as follows:

1. I pay rent to _____ (Property Manager).
2. My household lost significant income due to COVID-19 and was not able to pay rent for my residence for April and/or May, 2020.
3. My household's estimated gross income for the current month is \$_____.
4. My household did not have sufficient savings or other sources of funds to pay the April and/or May, 2020 rent.
5. My household is responsible for the full payment of the rent and is not subsidized thorough federal or state resources.
6. No other person in my household has applied for or will apply to this COVID-19 Rent Relief Program.
7. I understand MaineHousing will make a one-time payment up to Five Hundred Dollars (\$500) directly to the Property Manager to be applied towards any unpaid portion of my April and May, 2020 rent.

I hereby swear and affirm that the above information is true and correct to the best of my knowledge and belief. I authorize the Maine State Housing Authority to verify and investigate such information with my full cooperation at any time. I understand that providing false information on this Affidavit is a Class D crime (17-A MRSA, c.19), and will subject me to criminal penalties and civil remedies.

I am signing this Application and Affidavit by electronically entering my name below or providing a wet signature.

Date: _____

Name: _____

COVID-19 Rent Relief Transmittal

(MaineHousing Assisted Projects)
Attachment 3

Project Name: _____

Project Address: _____

of Households Eligible: _____ Total Amount of Assistance Requested: \$ _____

WIRE TO: Bank Name: _____

ABA Routing #: _____

Account #: _____

Account Name: _____

ATTACHMENTS: Signed Rent Relief Application/Affidavit for each of the above Households
Rent Roll for April, 2020 and May 2020

The undersigned certifies as follows:

1. The information set forth above and in the attachments is true and correct.
2. The amount of assistance received on behalf of each household will be credited towards any unpaid balance of their April, 2020 and/or May, 2020 rent.
3. In return for the Rent Relief assistance, the tenants in the households for whom assistance is received will not be evicted for non-payment of any remaining balance of their April, 2020 and/or May, 2020 rent.

OWNER/MANAGER

Date: _____

By: _____

Printed Name: _____

Title: _____

COVID-19 Rent Relief Program (MaineHousing Financed Projects)

Frequently Asked Questions

The Covid-19 Rent Relief Program for MaineHousing Financed Projects is for renters who were unable to pay their April or May rent due to circumstances related to the Covid-19 pandemic. The program will provide a one-time payment until tenants receive their federal relief funds. The benefit is paid directly to the project owner. The balance of the rent will be postponed, but not forgiven.

1) Who is eligible?

- Income. You may qualify if your anticipated monthly income is within the income limits in the chart below (based on the size of your household):

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$3,696	\$4,833	\$5,971	\$7,108	\$8,245	\$9,382	\$9,596	\$9,809

- Ability to Pay. You may qualify if you were unable to pay your rent due to circumstances related to Covid-19. Examples include being laid off, having your place of employment closed, reduced hours of work, having to stay home to care for your children because your day care or school has closed, or other loss of income due to the pandemic.
- Subsidized Housing Excluded. If you receive any kind of rental assistance or subsidy (for example, renters receiving Section 8 Vouchers) or are on a fixed income, you are not eligible. In those cases, renters are protected by different federal programs.
- Assets. If you were able to pay your rent from income of any sort or from savings or other sources of funds, you are not eligible.

2) How much will the program pay?

Up to \$500. This is a one-time benefit. Only one payment per household.

3) How do I receive the benefit?

Fill out the application provided by the property manager and return to them for processing. If you have questions or are unable to complete and return the application, contact the management company for assistance.

4) My rent is more than \$500. What about the rest of it?

This benefit will be applied to your rent, you will still owe the rest of the monthly rent.

5) If the \$500 benefit is all I can pay right now, will I be evicted?

No, you will not be evicted for non-payment of the April/May rent.

COVID-19 APPLICATION FOR MULTIFAMILY LOAN FORBEARANCE

BORROWER NAME: _____

PROJECT NAME: _____

PROJECT ADDRESS: _____

Borrower hereby certifies that the above-referenced Project is experiencing a financial hardship caused directly or indirectly by the COVID–19 pandemic. Borrower has exhausted all available MaineHousing Program Actions Steps to address the financial hardship and hereby requests loan forbearance in connection with the following loan:

Promissory Note Date: _____ Original Principal Balance: \$_____ Interest rate: ____%

The Project’s financial hardship is demonstrated by the following information attached as Exhibit A to this Application (CHECK ALL THAT APPLY):

Income and Expense/Operating Statement for each month beginning with January, 2020, including the most recent month which is currently available.

(Number of tenants who have expressed inability to pay rent: _____)

Rent Roll and Tenant Delinquency Report for each month beginning with January, 2020, including the most recent month which is currently available.

(Estimated amount of additional costs such as staff, technology or maintenance resulting from social distancing or the pandemic: \$_____)

Other (describe): _____

If forbearance is granted, Borrower selects the following repayment option (descriptions attached):

#1 #2

The foregoing statements have been made, presented, and delivered for the purpose of influencing an official action by MaineHousing and may be relied upon by MaineHousing as true statements of the facts contained therein.

The undersigned hereby swears and affirms that the above information is true and correct to the best of their knowledge and belief. The undersigned understands that providing false information on this Application is a Class D crime (17-A MRSA, ch.19) and may result in criminal penalties and civil remedies.

Signature of authorized official of Borrower: _____

Printed Name: _____

Title: _____

REPAYMENT OPTIONS

- #1: The total forbearance amount will be repaid in twelve (12) equal monthly installments, without interest, beginning with the first scheduled Note payment after the forbearance period.

- #2: The total forbearance amount will be repaid in consecutive monthly payments of interest only at the Note interest rate beginning with the first scheduled Note payment after the forbearance period, with the principal amount due at the maturity date of the Note.

If MaineHousing determines, in its sole discretion, that there is no reasonable likelihood of the Project being able to repay the forbearance amount using the above Options, it may convert repayment of the total forbearance amount to an accreting balance at the Note interest rate, compounded annually, with payment due at the maturity date of the Note.

NOTE: Under any of the above repayment options, the total forbearance amount may be repaid in full at any time.



ADDRESSING TENANT CONCERNS DURING THE COVID-19 NATIONAL EMERGENCY



This brochure applies to assisted and insured housing programs administered by the U.S. Department of Housing and Urban Development (HUD), Office of Multifamily Housing Programs. This brochure does not apply to the Public Housing Program, the Section 8 Moderate Rehabilitation Program (except for multifamily housing properties insured by the Federal Housing Administration (FHA)), or the Housing Choice Voucher Program (except when a voucher is used in a multifamily housing property with an FHA-insured mortgage).

RENT IS STILL DUE DURING THE COVID-19 NATIONAL EMERGENCY. TALK TO YOUR LANDLORD RIGHT AWAY ABOUT A POSSIBLE RENT REDUCTION IF YOU'VE HAD A LOSS OF INCOME.

On March 13, 2020, President Donald J. Trump signed a national emergency declaration concerning the coronavirus pandemic. The national emergency has had far-reaching impacts on operations at HUD-assisted and FHA-insured multifamily properties. Many tenants have lost jobs or had their hours cut and are concerned about how they will pay rent and for other basic needs.

You received this brochure because your apartment community participates in a program administered by the United States Department of Housing and Urban Development.

The brochure briefly lists important information about paying your rent during the national emergency.

Should you still pay rent?

- **Rent payments are still due** on the usual date during the national emergency. If you have had a decrease in income or change in circumstances that will make it difficult to pay your rent on time, contact your landlord right away.

Having trouble paying rent?

For instance, if you have lost your job, been furloughed without pay, or have had your hours cut.

- If you receive **HUD-funded rental assistance** and have had a decrease in income, **arrange an income recertification** with your property management as soon as possible: you may be entitled to a prompt rent reduction or a hardship exemption effective the first month following the income loss. Federal stimulus payments are NOT included in your income calculation. Property management may also know about other local resources.
 - Concerned about going to the leasing office to meet or sign documents? HUD will allow you to send an alternative signature by email, fax, or other electronic method as long as you provide your original signature later. Ask your property manager about ways to provide an alternative signature without going to the leasing office.
- If you are a tenant at an **FHA-insured property**, you should contact your landlord immediately if you expect that you may have difficulty paying your rent. Reach out early to discuss potential payment plans or accommodations. You may be eligible for assistance through a state or local program, or your landlord may know of other resources.



EVICCTIONS SOLELY FOR NON-PAYMENT OF RENT HAVE BEEN TEMPORARILY SUSPENDED.

- **Evictions have been suspended for 120 days, from March 27, 2020 to July 24, 2020, for non-payment of rent** for renters at HUD Multifamily assisted or FHA-insured properties during the national emergency by the moratorium enacted in the Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”). This means that your landlord can’t file a new eviction action against you for non-payment of rent or charge you any late payment fees or penalties until the moratorium is over.
 - The federal eviction moratorium does **NOT** affect:
 - Evictions that were filed before the moratorium started or that are filed after it ends.
 - Cases where the eviction is based on reasons other than non-payment of rent or non-payment of other fees or charges.
 - **Once the moratorium ends, owners can file for evictions with 30 days’ notice** and removals can be enforced for non-payment of rent. Contacting your landlord to talk about income recertification (if your income has fallen) or a payment agreement may help avoid an eviction once the moratorium is over. Similarly, if you can pay your rent, you must continue to do so to avoid the potential of future eviction.

Concerned about property conditions?

Contact your Project-Based Contract Administrator (PBCA) or Regional HUD Office if you have concerns. If you live in a HUD Section 8 Multifamily property, the PBCA name and contact number for your property should be posted and available to you in a common area. If you are unable to locate that information, you may contact your regional or local HUD Office for assistance. To find your Regional HUD Office: <http://www.hud.gov/local>.

- Additional information about tenant certifications and other HUD guidance during this national emergency can be found at https://www.hud.gov/program_offices/housing/mfh.
- Local units of government (including counties and housing and redevelopment authorities) and non-profits may have assistance programs. For more information and resources related to COVID-19, visit the U.S. Administration for Community Living website at <https://acl.gov/COVID-19>.

WATCH OUT FOR SCAMS

Scams relating to COVID-19 make fraudulent promises ranging from providing tests, vaccines or medical equipment, to helping pay mortgages, or claiming to help you get a federal stimulus payment. **The best defense is to say NO** if anyone contacts you and asks for your Social Security number, bank account number, credit card information, Medicare ID number, driver’s license number or any other personally identifiable information by phone, in person, by text message, or email. Report scams to ftc.gov/complaint.





STATE	PBCA	RESIDENT CONTACT NUMBER
Alabama	Navigate Affordable Housing Partners, Inc 500 Office Park Drive, Suite 300 Birmingham, AL 35223	888-466-5572
Arizona	Arizona Department of Housing 1110 W. Washington Suite 280 Phoenix, AZ 85007	866-890-0177
Arkansas	Southwest Housing Compliance Corporation 1124 South IH 35 Austin, TX 78704	888-842-4484
California (Southern) (800)	Los Angeles LOMOD Corporation 2600 Wilshire Blvd, Suite 3136 Los Angeles, CA 90057	877-240-4904
California (Northern) (801)	California Affordable Housing Initiatives, Inc. 505 14 th St., Suite 650 Oakland, CA 94612	800-982-5221
Colorado	Colorado Housing and Finance Authority 1981 Blake Street Denver, CO 80202 – 1272	303-297-7442
Connecticut	Navigate Affordable Housing Partners, Inc 500 Office Park Drive, Ste 300 Birmingham, AL 35223	888-466-5572
Delaware	Delaware State Housing Authority 26 The Green Dover, DE 19901	888-363-8808
District of Columbia	Assisted Housing Services Corporation 880 East 11 th Avenue Columbus, OH 43211-2771	800-982-5219
Florida	North Tampa Housing Development Corporation 4300 W. Cypress Street, Suite 970 Tampa, FL 33607	800-982-5232

Georgia	National Housing Compliance 1975 Lakeside Parkway Suite 310 Tucker, GA 30084	888-530-8266
Hawaii	Hawaii Public Housing Authority 1002 N. School Street Honolulu, HI 96817	866-591-6218
Idaho	Idaho Housing and Finance Association P.O. Box 7899 Boise, ID 83707-1899 Fed Ex Address only 565 West Myrtle Street Boise, ID 83703-1899	855-505-4700
Illinois	National Housing Compliance 1975 Lakeside Parkway Suite 310 Tucker, GA 30084	888-530-8266
Iowa	Iowa Finance Authority 2015 Grand Avenue Des Moines, IA 5032	800-432-7230
Indiana	Indiana Housing Finance Authority 30 South Meridian Street, 10 th Floor Indianapolis, IN 46204	317-656-8808
Kansas	Kansas Housing Resources Corporation (Formerly: State Department of Commerce and Housing) 611 South Kansas Avenue, Suite 300 Topeka KS 66603-3803	800-752-4422
Kentucky	Kentucky State Housing Corporation 1231 Louisville Road Frankfort, KY 40601-6191	844-797-5078
Louisiana	Louisiana Housing Corporation 2415 Quail Drive Baton Rouge, LA 70808	888-454-2001

Maine	MaineHousing 353 Water Street Augusta, ME 04330-4633	800-452-4668
Maryland	Maryland Dept of Housing & Community Development 7800 Harkins Road Lanham, MD 20706	877-863-9583
Massachusetts	Massachusetts Housing Finance Agency One Beacon Street Boston, MA 02108	617-854-1000
Michigan	Michigan State Housing Development Authority 735 E. Michigan Avenue P.O. Box 30044 Lansing, MI 48909	844-674-3224
Minnesota	Minnesota Housing 400 Wabasha Street North, Suite 400 Saint Paul, MN 55102	800-657-3769
Mississippi	Navigate Affordable Housing Partners, Inc 500 Office Park Drive, Ste 300 Birmingham, AL 35223	888-466-5572
Missouri	Missouri Housing Development Commission 3435 Broadway Kansas City, MO 64111-2403	866-605-7467
Montana	Montana Department of Commerce 301 South Park Avenue PO Box 200548 Helena, MT 59620-0548	800-761-6264
Nebraska	(Executive Office Address) Housing Authority City of Bremerton 600 Park Ave. Bremerton, WA 98337 (Contract Management Services) Norm Dicks Government Center 345 6 th Street. Suite 200 Bremerton, WA 98337	877-792-9175

Nevada	Washoe Affordable Housing Corporation 1525 East Ninth Street Reno, NV 89512-3012	888-202-9036
New Hampshire	New Hampshire Housing Finance Authority 32 Constitution Drive Bedford, NH 03110	800-640-7239
New Jersey	New Jersey Housing and Mortgage Finance Agency 637 South Clinton Avenue Trenton, NJ 08650-2085	800-654-6873
New Mexico	New Mexico Mortgage Finance Authority 344 4 th Street SW Albuquerque, MN 87102	800-657-9647
New York	New York State Housing Trust Fund Corporation 38-40 State Street, Hampton Plaza Albany, NY 12207	866-641-7901
North Carolina	North Carolina Housing Finance Agency 3508 Bush Street Raleigh, NC 27609-7509	866-318-0808
North Dakota	North Dakota Housing Finance Agency P.O. Box 1535 2624 Vermont Avenue Bismarck, ND 58502-1535	800-292-8621
Ohio	Columbus Metropolitan Housing Authority Assisted Housing Services Corporation 880 East 11 th Avenue Columbus, OH 43211	877-506-3552
Oklahoma	Oklahoma Housing Finance Agency 100 N.W. 63 rd Street, Suite 200 Oklahoma City, OK 73126	800-436-1347
Oregon	Oregon Housing and Community Services Department 725 Summer Street, NE, Suite B Salem, OR 97301-1266	800-453-5511
Pennsylvania	Pennsylvania Housing Finance Agency 211 North Front Street	877-253-7709

	P.O. Box 8029 Harrisburg, PA 17105-8029	
Puerto Rico	Puerto Rico Housing Finance Authority PO Box 71361 San Juan, PR 00936-8461	787-765-7577
Rhode Island	Rhode Island Housing 44 Washington Street Providence, RI 02903-1721	800-427-5560
South Carolina	South Carolina State Housing Finance and Development Authority 300-C Outlet Pointe Boulevard Columbia, SC 29210	803-896-9007
South Dakota	South Dakota Housing Development Authority P.O. Box 1237 3060 East Elizabeth Pierre, SD 57501-1237	800-540-4241
Tennessee	Tennessee Housing Development Agency 502 Deaderick Street, Third Floor Nashville, TN 37243	800-314-9320
Texas	Southwest Housing Compliance Corporation 1124 South IH 35 Austin, TX 78704	888-842-4484
Utah	(Executive Office Address) Housing Authority City of Bremerton 4040 Wheaton Way, Suite 204 Bremerton, WA 98310 (Contract Management Services) Norm Dicks Government Center 345 6 th Street, Suite 200 Bremerton, WA 98337	877-792-9175
Vermont	Vermont State Housing Authority One Prospect Street Montpelier, VT 05602-3556	800-820-5119
Virgin Islands	North Tampa Housing Development Corporation 4300 W. Cypress Street, Suite 970 Tampa, FL 33607	855-243-4100

Virginia	Navigate Affordable Housing Partners, Inc. 1827 1 st Avenue North, Suite 100 Birmingham, AL 35203	888-466-5572
Washington	(Executive Office Address) Housing Authority City of Bremerton 4040 Wheaton Way, Suite 204 Bremerton, WA 98310 (Contract Management Services) Norm Dicks Government Center 345 6 th Street, Suite 200 Bremerton, WA 98337	877-792-9175
West Virginia	West Virginia Housing Development Fund 5710 Mac Corkle Avenue SE Charleston, WV 25304	888-334-6065
Wisconsin	Wisconsin Housing & Economic Development Authority 201 W. Washington Ave. Suite 700 Madison, WI 53701-1728	800-943-9430
Wyoming	Housing Authority City of Cheyenne 3304 Sheridan Street Cheyenne, WY 82009	866-628-7222