



### Industry Overview:

Housing is a critical and often challenging component of the recovery process. The Housing Support Function coordinates and facilitates the delivery of Federal resources to implement housing solutions that effectively support the needs of the whole community and contribute to its sustainability and resilience.

#### Objectives:

- Identify Strategies to Strengthen the Housing Market
- Meet the Need for Quality Affordable Rental Homes
- Utilize Housing as a Platform for Improving Quality of Life
- Build Inclusive and Sustainable Communities
- Integrate Disaster Mitigation Measures into Community Design and Development to Improve Disaster Resilience



### Housing Media Coverage

#### [CT Homeowners' Delinquency Rates Soar to One of Nation's Highest During COVID Pandemic](#)

According to Black Knight, a firm that provides lenders and mortgage servicers with data and analytics, 9.39% of Connecticut's 571,513 mortgages were delinquent at the end of June, compared to 7.6% nationally.

At the end of February, just as the first effects of the pandemic were felt in Connecticut, the mortgage delinquency rate in the state was 3.78%. That means the number of delinquencies more than doubled as coronavirus cases surged and an additional 32,040 homeowner missed payments during the pandemic.

Black Knight, which uses projections and data from about two-thirds' of the nation's active mortgages to determine rates, ranked Connecticut 10th among the states in as far as delinquencies. Mississippi, which had 12% percent of its mortgages in delinquency at the end of June, was in the No. 1 spot, and Idaho, with a 4.3 % delinquency rate came in last.

#### [America Is Headed for an Unprecedented Wave of Evictions](#)

When Congress passed the CARES Act, it included a moratorium on evictions in any federally subsidized housing. Any landlord with a federally subsidized loan through, say, Fannie Mae or Freddie Mac, or who accepts Section 8 rent vouchers, could not legally evict tenants, but those expired on July 27 as Congress failed to pass an extension.

### Media Coverage for Older Adult Housing

#### [After COVID-19: What Housing for America's Oldest Could Be Like](#)

According to the Centers for Disease Control, people over 65 account for an 80% of all COVID-19 deaths and close to half of those were residents in nursing homes or other long-term care institutions. But if fewer of America's oldest people will live in nursing homes or assisted living facilities post-pandemic, where and how will they live?

## Older Americans are aging in place. Are their homes ready?

There are three design fears that keep Jeremy Myerson, a professor and chair of design at the Royal College of Art, up at night: poorly designed mobility scooters, stairlifts, and walkers. As Myerson observed, aging has traditionally been perceived as a medical problem characterized by illness, decline, and dependency. But as the cultural understanding of aging changes (retirement, for example, is increasingly less of an option), so does our perception of how older people might want to live in their homes.

## The Pandemic's Hidden Victims

Nursing homes and other assisted living communities have become COVID-19 hot spots, garnering headlines across the country. But many do not know that people with Alzheimer's and other dementias in those communities are especially vulnerable—and they need more support.

## **FEMA's Role**

FEMA Region I established the COVID-19 Long-Term Recovery Task Force under the [National Disaster Recovery Framework](#) (NDRF), which promotes effective recovery from large-scale incidents and enables orchestrated support to impacted states, tribes and local jurisdictions. The NDRF focuses on how best to restore, redevelop, and revitalize the health, social, economic, natural, and environmental fabric of the community as well as build a more resilient nation.

This COVID-19 Long-Term Recovery Task Force works in tandem, but separately from other FEMA Short-Term Recovery Support programs such as Public Assistance and Individual Assistance. The Long-Term Recovery Task Force coordinates access to funding from federal agencies but does not provide direct funding.

## **About this Resource Guide:**

This Resource Guide has been developed to provide state, local governments, and businesses that provide housing to individuals in New England with a summary of federal agency partners, how they might be able to assist, and the resources available (funding and technical assistance) to support a resilient recovery.

## **Resource Guide Audience:**

This Resource Guide is meant to provide useful information and resources for the following targeted audiences:

### State Agencies:

- Departments of Housing
- Departments of Public Health
- Emergency Managers
- Homeless Housing and Service Providers
- Housing Authorities (Federal and State)
- Housing Finance Agencies
- Nursing Homes and Assisted Living Facilities
- Regional Planning Councils

### Industry Associations

- Continuing Care Retirement Community (CCRC)
- National Center for Assisted Living (NCAL)
- New England Affordable Housing Management Association (NEAHMA)

- North Country Health Consortium
- Northeast Association of Realtors
- The National Association of Housing and Redevelopment Officials (NAHRO)

## Affordable Housing

- Federal Reserve Bank of Boston – [Services](#)
- Habitat for Humanity – [Home & Community](#)
- National Voluntary Organizations Active in Disaster (VOAD) – [Active Recovery](#)
- NeighborWorks America – [Affordable Housing](#)
- New Lease for Homeless Families – [Reduce Homelessness](#)
- The Corporation for Supportive Housing - [Homelessness](#)
- United Way – [Communities](#)

## Federal Agency Partner Overview

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

<https://www.hud.gov/>

HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination and transform the way HUD does business.

#### Types of support:

- **Coronavirus:** Many of HUD's program areas issued special funding, waivers, and instructions to aid grantees and partners to prepare, prevent or respond to the Coronavirus. These can all be found at <https://www.hud.gov/coronavirus>.
- **Distressed Cities Technical Assistance Recipients and Smaller Distressed Communities:** HUD has developed a library of resources relevant to Distressed Cities Technical Assistance (DCTA) recipients and smaller distressed communities impacted by a natural disaster. Explore this collection of resources, which features COVID-19 pandemic response resources as well as general resources. <https://www.hudexchange.info/programs/dcta/>
- **Office of Community Planning and Development:** HUD's Office of Community Planning & Development (CPD) The Office of Community Planning and Development (CPD) seeks to develop viable communities by promoting integrated approaches that provide decent housing, a suitable living environment, and expand economic opportunities for low and moderate income persons; local offices oversee HUD Community Development Block Grants (CDBG) to cities, counties, and the state; the HOME affordable housing program; Housing Trust Fund; Section 108 Loan Guarantee Program to spur physical and economic revitalization and growth as well as programs to help prevent and end homelessness. [https://www.hud.gov/program\\_offices/comm\\_planning](https://www.hud.gov/program_offices/comm_planning)
- **Office of Housing:** The Office of Housing is the largest office within HUD, and operates the Federal Housing Administration providing mortgage insurance for Single Family homes, Multifamily properties, and Healthcare facilities, It operates HUD's manufactured housing program, which administers the federal standards for the design and construction of manufactured homes across the country; manages

HUD's Project-Based Rental Assistance and other rental assistance programs, supports the Section 202 Housing for adults aged 62 and older and the Section 811 Housing for Persons with Disabilities programs, and facilitates housing counseling assistance. [https://www.hud.gov/program\\_offices/housing](https://www.hud.gov/program_offices/housing).

- **Office of Public and Indian Housing:** Public housing was established to provide decent and safe rental housing for eligible low-income families, older adults and persons with disabilities and creates opportunities for residents' self-sufficiency and economic independence. Public housing comes in many sizes and types. This Office operates the low-income public housing programs, the Section 8 Housing Choice Voucher Programs, Mainstream Voucher programs, VASH as well as Family Self Sufficiency, Family Unification (FSS), Foster Youth to Independence Initiative, and related programs. Through their Office of Native American Programs, housing and community development programs that benefit American Indian and Alaska Native tribal governments, tribal members, the Department of Hawaiian Home Lands, Native Hawaiians, and other Native American organizations are administered. [https://www.hud.gov/program\\_offices/public\\_indian\\_housing](https://www.hud.gov/program_offices/public_indian_housing)
- **Office of Fair Housing & Equal Opportunity:** FH&EO's mission is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities by leading the nation in the enforcement, administration, development, and public understanding of federal fair housing policies and laws. [https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/aboutfheo](https://www.hud.gov/program_offices/fair_housing_equal_opp/aboutfheo)

## U.S. Department of Agriculture – Rural Development (USDA-RD)

<https://www.rd.usda.gov/>

USDA Rural Development is committed to helping improve the economy and quality of life in rural America. The term 'rural' is much broader and encompasses a much larger portion of New England than many might imagine. There are multiple rural definitions to reflect the reality that rural and urban are multidimensional concepts. Sometimes population density is the defining concern, in other cases it is geographic isolation. Population thresholds used to differentiate rural and urban communities range from 2,500 up to 50,000, depending on the definition. Please contact your local USDA-RD representative for clarification.

Types of support:

- **[Single-Family Housing Loan Guarantees](#)** - to assist low- to moderate-income applicants/household buy their homes by guaranteeing loans made by private lenders. For families and individuals, purchasing new or existing homes and refinance existing Rural Development guaranteed or direct loans. Rural areas with populations of up to 35,000.
- **[Self-Help Housing Technical Assistance Grants](#)** - Helps lower-income families build their own homes. For use by Nonprofits and public bodies. Provides technical assistance to help small groups of families build each other's homes. Rural areas with populations of up to 35,000.
- **[Rural Rental Housing Direct Loans](#)** - for safe, well-built, affordable rental housing for very-low-income individuals and families. For use by Individuals, trusts, associations, limited partnerships, for-profit and nonprofit entities, tribes, public bodies. Rental housing new construction or substantial rehabilitation. For rural areas with populations of up to 35,000.
- **[Community Facilities Loans and Grants](#)** - Improve, develop, or finance essential community facilities for rural communities. For Public bodies, nonprofits, and Federally recognized Indian Tribes. Construct, enlarge, or otherwise improve essential community facilities, such as public safety, fire and rescue,

telecommunications, schools, libraries, hospitals, other healthcare facilities, etc. This may include furnishings, fixtures, and other required equipment. For City, town, or unincorporated area of not more than 20,000 in population. Facilities must primarily serve rural residents

- **Rural Community Development Initiative** - to facilitate housing, community facility, and community and economic development projects. For private nonprofit or public organizations, philanthropic foundations, low-income communities.

## Veterans Administration (VA)

<https://www.va.gov/>

The Veterans Health Administration is America's largest integrated health care system, providing care at 1,255 health care facilities, including 170 medical centers and 1,074 outpatient sites of care of varying complexity (VHA outpatient clinics), serving 9 million enrolled Veterans each year.

Types of support:

- **HUD-VASH** - The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). VA provides these services for participating Veterans at VA medical centers (VAMCs) and community-based outreach clinics.

Every year since 2008, HUD and VA have awarded HUD-VASH vouchers based on geographic need and public housing agency (PHA) administrative performance. The allocation process for HUD-VASH vouchers is a collaborative approach that relies on three sets of data: HUD's point-in-time data submitted by Continuums of Care (CoCs), VAMC data on the number of contacts with homeless Veterans, and performance data from PHAs and VAMCs. After determining which areas of the country have the highest number of homeless Veterans, the VA Central Office identifies VA facilities in the corresponding communities. HUD then selects PHAs near to the identified VA facilities, taking into consideration the PHAs' administrative performance, and sends the PHAs invitations to apply for the vouchers. There is at least one site in each of the 50 states, in the District of Columbia, Puerto Rico and Guam

## Small Business Administration (SBA)

<https://www.sba.gov/>

The U.S. Small Business Administration (SBA) helps small business owners and entrepreneurs pursue the American dream. As the nation's only go-to resource and voice for small businesses, the SBA provides counseling, capital, and contracting expertise so businesses can confidently start, grow, expand, or recover. The SBA is the only cabinet level federal agency fully dedicated to small business. With a powerful seat at the table in Washington, D.C., the SBA promotes job growth and a stronger economy by advocating for and supporting small businesses.

Types of Support:

- **SBA Debt Relief** - As part of the coronavirus debt relief efforts, the SBA will pay 6 months of principal, interest, and any associated fees that borrowers owe for all current 7(a), 504, and Microloans in regular servicing status as well as new 7(a), 504, and Microloans disbursed prior to September 27, 2020. This relief is not available for Paycheck Protection Program loans or Economic Injury Disaster loans. Borrowers do not need to apply for this assistance. It will be automatically provided as follows:

- For loans not on deferment, SBA will begin making payments with the next payment due on the loan and will make six monthly payments.
- For loans currently on deferment, SBA will begin making payments with the next payment due after the deferment period has ended and will make six monthly payments.
- For loans made after March 27, 2020 and fully disbursed prior to September 27, 2020, SBA will begin making payments with the first payment due on the loan and will make six monthly payments.

While SBA has many specialty loans lines, the loan programs can be divided into three main categories:

- **The 7(a) Loan:** Can be used for almost any purpose, including buying real estate, equipment, inventory, or for working capital, refinancing business debt, or purchasing a small business.
- **SBA Microloan Program:** Great for helping start-ups launch and grow, or repair credit. Loans from \$500 to \$50K plus free business counseling.
- **504 Certified Development Company Loan Program:** Competitive fixed-rate mortgage financing to purchase land, heavy equipment, or real estate for businesses that do not qualify for traditional financing.

## Additional Resources:

**Aging in Place** - These are common issues for older people. You may share the often-heard wish—"I want to stay in my own home!" The good news is that with the right help you might be able to do just that. Staying in your own home as you get older is called "aging in place." This article contains suggestions to help you find the help you need to continue to live independently. [Low Income Home Emergency Assistance Program](#) - Getting help with Energy Bills.

Planning for the future is difficult because one never knows what is needed to manage any changes in their lives. The first step is to think about the kinds of help one might want in the near future. Maybe one does not need help right now but lives with a spouse or family member who does. Everyone has a different situation.

<https://www.nia.nih.gov/health/aging-place-growing-older-home>

## ACL Administration for Community Living (ACL)

<https://acl.gov/>

ACL advocates across the federal government for older adults, people with disabilities, and families and caregivers; funds services and supports provided primarily by states and networks of community-based programs; and invests in training, education, research, and innovation. A variety of programs (authorized by several statutes), providing assistance on health and wellness, protecting rights and preventing abuse, supporting consumer control, strengthening the networks of community-based organizations, funding research, and much more.

Types of support:

- **[Aging and Disability Networks](#)** - The aging and disability networks include national, state, and local organizations that support community living options for older adults and people with disabilities. In some cases, ACL grants fund specific programs or initiatives operated by independent organizations. In others, like those found in this section, ACL funds organizations, or networks of organizations, to provide a range of programs to meet the specific needs in their local communities.
- **[Connecting People to Services](#)** - Several programs help older adults and people with disabilities find supports and services to help them with community living and integration.
- **[Data Collection Projects](#)** - Several programs collect and analyze data to help everyone working on aging and disability issues understand the populations we serve and measure impact and effectiveness of programs.
- **[Strengthening the Aging and Disability Networks](#)**- ACL provides grants and technical assistance to improve business practices of community-based organizations. This includes promoting evidence-based programs and practices, enhancing diversity and cultural competency, improving quality of services, and helping organizations develop the business models necessary to establish contracts to provide services paid for by Medicare, Medicaid, and private health care systems.

## **The National Center for Assisted Living (NCAL)**

<https://www.ahcancal.org/ncal/Pages/index.aspx>

The National Center for Assisted Living is the assisted living voice of the American Health Care Association (AHCA). NCAL is dedicated to serving the needs of the assisted living community through national advocacy, education, networking, professional development, and quality initiatives.

In addition to national advocacy, NCAL's state affiliates work to create local education, advocate on behalf of assisted living providers, and provide the direct, ongoing support their assisted living members need to improve quality and grow their businesses.

## **AARP Network of Age-Friendly States and Communities**

<https://www.aarp.org/livable-communities/network-age-friendly-communities/>

AARP Livable Communities supports the efforts of neighborhoods, towns, cities and rural areas to be great places for people of all ages. They believe that communities should provide safe, walkable streets; age-friendly housing and transportation options; access to needed services; and opportunities for residents of all ages to participate in community life.

## **[New England ADA Center – The Americans with Disabilities Act \(ADA\)](#)**

<https://www.newenglandada.org>

The Americans with Disabilities Act (ADA) is a comprehensive federal civil rights law that prohibits discrimination in all aspects of life on the basis of disability. The ADA was signed in 1990 by President George H. W. Bush. There are five Titles within the ADA that outline rights and responsibilities of employers, state and local government, businesses and non-profits, architects and designers and individuals and advocates. Employers follow Title I; state and local government follows Title II, businesses and non-profits follow Title III, architects and designers follow the ADA Standards for Accessible Design and individuals and advocates follow all Titles of the ADA.

- Employers (Title I Employment)
- State & Local Governments (Title II State and Local Government)
- Businesses & Non-Profits (Title III Public Accommodations)
- Architecture & Design (2010 ADA Standards for Accessible Design)
- Individuals & Advocates (All Titles of the ADA)

## **United States Access Board**

<https://www.access-board.gov>

The U.S. Access Board is a federal agency that promotes equality for people with disabilities through leadership in accessible design and the development of accessibility guidelines and standards for the built environment, transportation, communication, medical diagnostic equipment, and information technology.

## **National Low-Income Housing Coalition (NLIHC)**

<https://nlihc.org>

NLIHC leads the Disaster Housing Recovery Coalition of more than 850 national, state, and local organizations, including many working directly with disaster-impacted communities and with first-hand experience recovering after disasters. Working to ensure that federal disaster recovery efforts reach all impacted households, including the lowest income seniors, people with disabilities, families with children, veterans, people experiencing homelessness, and other at-risk populations who are often the hardest-hit by disasters and have the fewest resources to recover afterwards. Resources include: [Fixing American's Broken Disaster Housing Recovery System](#).

## **American Red Cross**

The humanitarian mission of the American Red Cross connects them to people and communities across the nation and around the world. The common bonds of humanity and compassion unite us together, not just in the face of emergencies and disasters, but in helping the neighbors every day. The American Red Cross meets the immediate disaster -caused needs of individuals, families, and communities. After the emergency phase is over, they continue to assist people recover and address lingering community needs.

<https://www.redcross.org/local/connecticut.html>

<https://www.redcross.org/local/massachusetts.html>

<https://www.redcross.org/local/me-nh-vt.html>

<https://www.redcross.org/local/rhode-island.html>

## **Local Initiatives Support Corporation (LISC)**

<https://lisc.org>

The LISC forges resilient and inclusive communities of opportunity across America – great places to live, work, visit, do business and raise families.

## **New England Affordable Housing Management Association**

<https://www.neahma.org>

NEAHMA facilitates communication between owners and management agents and local HUD and state housing finance agencies, provides quality training and education on regulatory, legal, legislative and management related topics and promotes quality affordable housing.

## **New England Regional Counsel/National Association of Housing and Redevelopment Officials**

<https://www.nercnauro.org>

The National Association of Housing and Redevelopment Officials (NAHRO) is the leading housing and community development advocate for the provision of adequate and affordable housing and strong, viable communities for all Americans—particularly those with low- and moderate-incomes.

NERC/NAHRO's VISION is to be the premier, leading provider of services throughout New England that will inspire and empower housing and community development professionals to provide quality affordable housing and to build viable, sustainable, inclusive communities.

## **New England Center and Home for Veterans (NECHV)**

<https://www.nechv.org>

New England Center and Home for Veterans (NECHV) is a national leader in housing and serving Veterans who are at-risk of homelessness. Located in Downtown Boston and offering services throughout the region, NECHV supports Veterans with innovative services that enable success, meaningful employment, and dignified independent living.

## **New England Housing Investment Fund (NNEHIF.ORG)**

<https://www.nnehif.org>

Northern New England Housing Investment Fund (NNEHIF) is a private, nonprofit 501(c)(3) corporation that promotes housing and community development by providing equity capital, technical assistance, and consulting to affordable housing developers throughout Maine and New Hampshire.

## **National Association of Housing Cooperatives (NAHC)**

<http://www.coophousingnewengland.org>

The National Association of Housing Cooperatives is a 501(c)(3) nonprofit national federation of housing cooperatives, mutual housing associations, other resident-owned or controlled housing, professionals, organizations, and individuals interested in promoting the interests of cooperative housing communities. Incorporated in 1960, NAHC is the only national cooperative housing organization.

## **Community Development Financial Institutions Fund**

<https://www.cdfifund.gov/Pages/default.aspx>

The Community Development Financial Institutions Fund (CDFI Fund) plays an important role in generating economic growth and opportunity in some of the nation's most distressed communities. By offering tailored resources and innovative programs that invest federal dollars alongside private sector capital, the CDFI Fund serves mission-driven financial institutions that take a market-based approach to supporting economically disadvantaged communities

**State Housing Finance Agencies (HFAs)** are state-chartered authorities established to help meet the affordable housing needs of the residents of their states. They administer a wide range of affordable housing and community development programs across their respective states.

- **Connecticut Housing Finance Authority**

<https://www.chfa.org>

CHFA leverages its financial strength in partnership with public and private investors to assist Connecticut residents in purchasing their first homes with a below-market interest rate mortgage, allowing them to begin building their financial futures. Additionally, CHFA's investments are used to build or renovate affordable multifamily apartments.

- **Maine State Housing Authority**

<https://www.mainehousing.org>

The Maine State Housing Authority (MaineHousing) couples the efficiencies of the private financial markets with public purpose goals to provide affordable home ownership and rental housing opportunities for Maine people. MaineHousing administers a number of federal housing-related programs, including the Low Income Housing Tax Credit Program, the Section 8 Rental Assistance programs, the Emergency Solutions Grant Program, the Weatherization Program, the Low Income Home Energy Assistance Program, and others.

- **MassHousing**

<https://www.masshousing.com>

MassHousing is an independent, quasi-public agency charged with providing financing for affordable housing in Massachusetts. The Agency raises capital by selling bonds and lends the proceeds to low- and moderate-income homebuyers and homeowners, and to developers who build or preserve affordable and/or mixed-income rental housing.

- **New Hampshire Housing Finance Authority**

<https://www.nhhfa.org>

New Hampshire Housing Finance Authority is a self-supporting public corporation that promotes, finances and supports affordable housing. NHHFA has multi-family rental housing and homeownership programs that assist low- and moderate-income persons with obtaining affordable housing.

- **RIHousing**

<https://www.rihousing.com>

RIHousing works to ensure that all people who live in Rhode Island can afford a healthy, attractive home that meets their needs.

- **Vermont Housing Finance Agency**

<https://www.vhfa.org>

Vermont Housing Finance Agency (VHFA) was established to finance and promote affordable housing opportunities for low- and moderate-income Vermonters. Since its inception, VHFA has helped Vermonters and their families purchase primary residences. It also provides financing, development and management support, subsidy administration and tax credits for multifamily rental housing.

## Enterprise

<https://www.enterprisecommunity.org>

Enterprise brings together nationwide know-how, partners, policy leadership and investment to multiply the impact of local affordable housing development. Its mission is to create opportunity for low- and moderate-income people through affordable housing in diverse, thriving communities.

## Contacts:

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### Dept. of Housing and Urban Development (HUD) - Regional and State Offices

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#### **Burlington VT Field Office**

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## USDA Rural Development State Offices:

### Maine

Tim Hobbs, State Director  
(207) 990-9160

[www.rd.usda.gov/me](http://www.rd.usda.gov/me)

### Massachusetts | Rhode Island | Connecticut

George Krivda, State Director  
(800) 352-8015 or (413) 253-4300

[www.rd.usda.gov/ma](http://www.rd.usda.gov/ma)

[www.rd.usda.gov/ri](http://www.rd.usda.gov/ri)

[www.rd.usda.gov/ct](http://www.rd.usda.gov/ct)

### Vermont | New Hampshire

Anthony Linardos, State Director  
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[www.rd.usda.gov/vt](http://www.rd.usda.gov/vt)

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