



# Self-Help Newsletter

SUMMER 2010

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## MARK YOUR CALENDARS

**2010 National Rural Housing Conference**  
**Washington Wardman Park Marriott**  
**Washington, DC**  
**December 1-3, 2010**

Housing Assistance Council Celebrating 40 Years (1971-2011)  
**A Place to Live: Rural Housing in a Changing landscape**

The 2010 National Rural Housing Conference will include more than 40 workshops, multiple plenary sessions and informative keynote speakers. The workshop tracks are listed below:

- Track A: Affordable Housing Development
- Track B: Organizational and Capacity Development
- Track C: Resource Development
- Track D: Innovative Approaches and Current Policy Issues
- Track E: Infrastructure Development

Preconference activities November 30, 2010

Reserve the Hotel Now!  
Washington Wardman Park Marriott  
Washington, DC

Registration information and details about the 2010 National Rural Housing Conference will be posted this Summer on HAC's website at [www.ruralhome.org](http://www.ruralhome.org)

**Join HAC and Celebrate 40 years of building rural communities.**

## HAC News Release

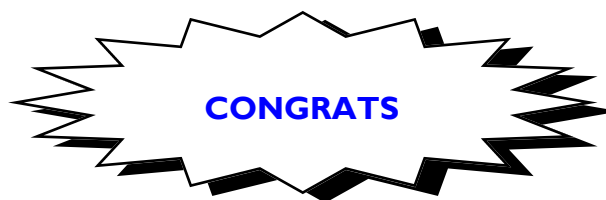
The Housing Assistance Council (HAC) Awards \$10.1 Million for Local Self-Help Homeownership Program.

The Housing Assistance Council will partner with 33 organizations in 17 states to build more than 650 self-help homes for low-income families around the country.

SHOP funds cover costs associated with land acquisition and infrastructure improvements. Community based sponsor organizations will supervise homebuying families who work together in groups to construct their own homes and their neighbors'.

The following are organizations in our region that was awarded SHOP funds for 2010

State	Organization	Units
AL	Sowing Seeds of Hope	8
FL	Florida Home Partnership	67
FL	Homes In Partnership	63
MS	Central Mississippi, Inc.	12
MS	Esther Stewart Buford Foundation	5
NC	Housing Assistance Corporation	18
NC	Mountain Housing Opportunities, Inc.	12
TN	Community Action Network	5
TN	Crossville Housing Authority	20



**Christian Housing Development Organization**, in Columbus, Mississippi has closed their Section 523 Grant for \$290,708.00. They plan to assist 15 families build their homes during this grant period in Lowndes County.

**Crossville Housing Authority**, in Crossville, Tennessee has closed their Section 523 Grant for \$503,200.00. They plan to assist 20 families build their homes during this grant period in Cumberland County.

## NATIONAL HOMEOWNERSHIP MONTH

On June 7, 2010, Homes In Partnership Celebrated Homeownership Month, with a ceremony at lake wood Manor, in Ocoee, FL.

Congratulations on your development.



## NATIONAL HOMEOWNERSHIP MONTH

USDA Rural Development and Yazoo City officials and community leaders took a day to help rebuild a home that was severely damaged by the recent tornado in Yazoo City, MS. The event was held June 14, 2010. The activity featured two teams, one lead by USDA Rural Development State Director Trina George and the other lead by Yazoo City mayor McAuthor Straughter and the Yazoo chamber of commerce, with each team starting at one end of the house and working to the center. USDA Rural Development State Director Trina George's Team won the event., "but both teams will win the knowledge that they helped a family that was devastated by this tornado", stated State Director George.



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Clerk

**USDA RD UPDATES WEBSITE.** The site's navigation has been changed and some pages have been redesigned. Visit <http://www.rurdev.usda.gov>.

•**WEBSITES WARN HOMEOWNERS ABOUT LOAN SCAMS.** <http://www.loanscamalert.org> is provided by NeighborWorks America® and partners including the Lawyers Committee for Civil Rights Under Law. Loan Modification scams are proliferating at a rapid pace. The Loan Modification Scam Alert campaign empowers homeowners to protect themselves against scam. Another site for additional information is <http://www.preventloanscams.org>.

•**DELINQUENCY AND FORECLOSURE LOWER IN COMMUNITY LAND TRUSTS.** Homeowners in community land trusts have far lower delinquency and foreclosure rates than owners of market-rate homes, according to research by a Vanderbilt University student working with the National Community Land Trust Network and the Lincoln Institute of Land Policy. Visit <http://www.lincolnst.edu/news/pressroom.asp>.

Article taken from HAC news May 12, 2010

**IRS Cleans Files—** The IRS is cleaning out its files. As of midnight, May 17th, the New York Times reports that some 400,000 charities and nonprofit organizations were slated to lose their tax exempt status. The action is not the result of auditing, but rather the elimination of organizations that have not filed in the past three years. The list expanded to virtually cover all organizations, whereas before, organizations with gross receipts under \$25,000 did not need to apply. For more information, visit [www.nytimes.com/2010/04/23/us/23exempt.html](http://www.nytimes.com/2010/04/23/us/23exempt.html) or [www.ire.gov/charites/article/o,,id=221600,00.html](http://www.ire.gov/charites/article/o,,id=221600,00.html).

Article taken from RCAC Self-Help Builder News

**S.A.F.E. ACT—**The Secure and Fair Enforcement (S.A.F.E.) for Mortgage Licensing Act was passed last year to protect the public from unscrupulous lenders. While it is a federal law, states have to enact and enforce their own guidelines. HUD issued a proposed rule and affordable housing practitioners are awaiting the final determination of the governing language for the state's implementation. However, a state could enact more stringent legislation. The federal legislative authors commented on the issue saying their intent was not to include non-profit housing organizations dealing with below market and public sources of funding. However, it is unclear whether self-help packaging or housing counseling activities will trigger the new licensing and testing requirements. It is likely that if grantees have a lending program and initiate a loan, they may be required to comply with the new requirement by June 30th. In the meantime, contact the state agency that regulates your financial institutions' real estate lending for more direction.

Article taken from RCAC Self-Help Builder News