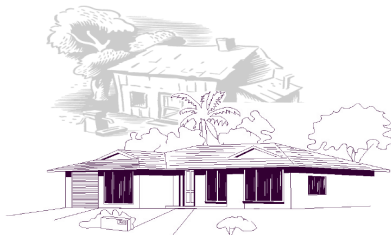


**FLORIDA  
NON-PROFIT  
HOUSING,  
INC.**



**Florida Non-Profit  
Housing, Inc.'s  
Newsletter**

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**WINTER 2011**

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**FY12 FUNDING LEVELS SET FOR USDA**

On Friday, November 18, President Obama signed the FY 2012 agriculture appropriations bill into law. The bill was passed as part of a "minibus" (H.R. 2112) which also includes the Commerce-Justice-Science and the Transportation-Housing and Urban Development funding bills as well as a new continuing resolution, which extends FY 2011 funding levels through December 16, 2011 for programs that have not received an FY 2012 appropriation. The funding levels for USDA are shown below.

<b>USDA Rural Dev. Program (dollars in millions)</b>	<b>FY11 Approp.a</b>	<b>FY12 Ad- min. Budget</b>	<b>FY12 Hse. (H.R. 2112)c</b>	<b>FY 12 Sen. App. Cmte. (H.R. 2112)</b>	<b>FY 12 Final Approp. (H.R. 2112)</b>
502 Single Fam. Direct	\$1,121	\$211.4	\$845.6	\$900	\$900
502 Single Family Guar.	24,000	24,000	24,000	24,000	24,000
504 VLI Repair Loans	23.4	0	0	10	10
504 VLI Repair Grants	34	11.5	32	27	29.5
515 Rental Hsg. Direct	69.5	95.2	58.6	64.5	64.5
514 Farm Labor Hsg.	25.7b	27	18.3	23.4	20.8
516 Farm Labor Hsg.	9.8b	9.8	6.2	8	7.1
521 Rental Assistance	955.6	906.7	890	904.7	904.7
Preservation RA	0	0	0	0	0
New Constr. 515 RA	(2.03)	(3)	(1.5)	(2)	(1.5)
New Constr. 514/516 RA	(3)	(3)	(2.5)	(2)	(2.5)
523 Self-Help TA	37	0	22	30	30
533 Hsg. Prsrv. Grants	10	0	0	7.3	3.6
538 Rental Hsg. Guar.	30.9	0	0	130	130
Rental Prsrv. Demo. (MPR)	15	0	0	2	2
Rental Prsrv. Revlg. Lns.	1	0	0	0	0
542 Rural Hsg. Vouchers	14	16	11	11	11
Rural Cmnty. Dev't Init.	5	8.4	3	4.2	3.6



**Pee Dee Community Action Partnership (PDCAP) in Marion, South Carolina** closed their second Section 523 Grant. PDCAP has been awarded \$275,000 to assist 11 families build their new homes in Marion County.

## ANOTHER YEAR COMES TO AN END.....

We have all made it through yet another year. We would like to thank all of the agencies we work with and Rural Development staff for the patience and cooperation you have shown while we have worked through the changes and made the adjustments necessary to deliver services to you.

We would like to get your input on the job we are doing! Let us know what we can do to help make your program better. Have you experienced staff changes? Can we provide any assistance or training? If you would simply notify FNPH of any services, training needs, issues you may have, we can work to better serve you.

We can be reached by telephone @ 863-385-2519, email at [fnph@earthlink.net](mailto:fnph@earthlink.net) or at [fnph.org](http://fnph.org). We look forward to hearing from you.

## MODEST HOUSING DETERMINATIONS

RD regulations define modest houses as “property that is considered modest for the area, with a market value that does not exceed the applicable area loan limit as established by RHS in accordance with §3550.63. In addition, the property must not be designed for income producing activities nor have an in-ground swimming pool”.

Since the market value of the nation’s housing stock has decreased, as well as the housing prices over the past few years, some borrowers are entering into purchase agreements that seem to be above modest. However, the market values are still within the approved area loan limit.

Due to this, RD believes the modest housing determination

<i>Northeast</i>	<i>Midwest</i>	<i>South</i>	<i>West</i>
2,000 sq. ft.	1,800 sq.ft.	1,800 sq. ft.	1,800 sq. ft.

should include a standardized square

footage consideration. The following are the square footage guidelines are based on information obtained from the American Housing Survey (AHS).

The data will serve as a guideline only. If a home’s square footage exceeds the AHS average square footage, the Area Office must determine if the size is typical for the area or if there are special conditions, i.e., an exceptionally large household, a household member with a disability.

Any exception must take into consideration the costs of utilities and maintenance. Actual utility and maintenance costs will be requested and will be considered in whether or not the square footage guideline can be exceeded.

RD has also stated they will not dictate what amenities are or are not allowed aside from those specifically stated in the 7 CFR Part 3550. For more information, please contact your RD Area Office.

(Information gathered from Unnumbered Letter dated 11/30/11)

# Other Funding Opportunities

## MARY REYNOLDS

### BABCOCK FOUNDATION

*The Mary Reynolds Babcock Foundation supports grassroots groups and networks in low-wealth communities who are poised to expand their scale of impact. They also support statewide or regional organizations and networks that are achieving large-scale impact. Their interests are new approaches and proven strategies.*

*The Babcock Foundation invites proposals from local, statewide and regional nonprofits in the Southeastern United States that have track records of helping low-wealth people build assets and transform economic conditions in their communities.*

*They look for the most promising work that aligns with the Foundation's mission and beliefs.*

*For more information visit their website at [www.mrbf.org](http://www.mrbf.org) or email them at [info@mrbf.org](mailto:info@mrbf.org).*

## WELLS FARGO OFFERS HOME OWNERSHIP GRANTS

Wells Fargo provides financial resources to local non-profit and government housing organizations. The grants are to help create sustainable home ownership opportunities for low-to moderate income people. Areas of interest are education, counseling and prevention.

For complete details, visit Wells Fargo's website at [https://www.wellsfargo.com/about/wfhf/homeownership\\_guideline](https://www.wellsfargo.com/about/wfhf/homeownership_guideline).

## HOME DEPOT—FRAMING HOPE PRODUCT DONATION PROGRAM

Home Depot and Good360, who is growing the world's largest online donation marketplace, where product donations from top brands and retailers become goods for the greater good, have partnered to launch the Framing Hope Product Donation Program.

This program will match Home Depot with local charities that will pick up a wide variety of donated products and building supplies from the partnering stores.

Donated items may include building supplies and materials, plumbing products and assorted household and cleaning items.

There are program qualifications that non-profit organizations must meet in order to qualify for this program.

For more information go to <http://thd.giftsinkind.org/homedepot/>.

## RD ACCEPTING 3rd PARTY INSPECTIONS

RD will accept third-party initial inspections for single-family homes. For Section 502 direct loans and Section 504 loans and grants, through September 30, 2012 RD will accept qualified third-party inspectors' inspections instead of requiring its own staff to visit properties, and will waive some site inspections. Environmental requirements must be met, and RD will conduct final inspections. Details are in an Unnumbered Letter dated October 27; visit <http://www.rurdev.usda.gov/SupportDocuments/uloctober11.pdf> or contact an RD office.

## CHANGES IN APPRAISALS

Uniform Appraisal Dataset adopted for Section 502 direct and guaranteed loans. For appraisals completed on or after January 1, appraisers must use the new Fannie Mae and Freddie Mac UAD for both Section 502 programs.

For UAD information visit <https://www.efanniemae.com/sf/lqi/umdp/uad/index.jsp>. RD's AN 4601 (October 28, 2011) is at [http://www.rurdev.usda.gov/rd-an\\_list.html](http://www.rurdev.usda.gov/rd-an_list.html). Contact an RD office.

## HAC AWARDS \$9.2 MILLION FOR LOCAL SELF-HELP HOME OWNERSHIP PROGRAMS

The Housing Assistance Council (HAC) has partnered with 32 organizations in 14 states and Puerto Rico to build 626 self-help homes for low-income families around the country. HAC is providing financing for these projects using more than \$7.38 million in Self-Help Homeownership Opportunity Program (SHOP) funds and \$1.83 million from other sources.

## FNDH AWARDED NEW CONTRACT

We are proud to announce that FNDH has been awarded a new USDA/Rural Development Self-Help Housing Technical and Management Assistance Contract. Our new contract became effective November 1, 2011.



FNDH will continue providing services to agencies throughout the Southeast Region. We look forward to continuing our work with your agencies.

