



Florida Non-Profit Housing, Inc.'s Quarterly Review Newsletter

Fall 2022, Volume 7 Issue 1

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Interest Rate Decrease for SFH Direct Programs

Effective September 12, 2022, interest rates for USDA's Single Family Housing Direct Programs decreased. See the chart below for the new rates/

Programs	Current Interest Rate	Interest Rate Effective October 1, 2022
Rural Housing (RH) 502 Very-Low or Low	3.50%	3.25%
Single Family Housing (SFH) Non-Program	4.00%	3.75%
Rural Housing Site (RH-524), Non-Self-Help	3.50%	3.25%

Temporary Authorization to Accept Authorized Third-Party Appraisals Extended

Single Family Housing Direct Programs have received temporary authorization to accept appraisals obtained by self-help grantees, certified loan application packagers, Agency-approved intermediaries, and leveraged or other participating lenders. The temporary authorization was deemed necessary given the record-high market demand for purchase appraisals and the timeliness issue this demand can cause.

The temporary authorization is effective September 26, 2022 and expires on September 30, 2023.

For additional information please follow the link provided: [Temporary Authorization for Fiscal Year 2021 Single Family Housing Direct Programs \(usda.gov\)](https://www.usda.gov/press-releases/2022/09/26/2022-09-26-usda-sfh-direct-programs-temporary-authorization-extended)

FNPH WELCOMES NEW STAFF MEMBER!

Florida Non-Profit Housing, Inc. continues to be on the move and continues to grow. We would like you to join us in welcoming the newest member to our team.

Meet JASON STILLWELL. Jason has joined the staff as a Self-Help Specialist. He began working for FNPH in July of 2022. Before coming to FNPH, Jason was a Self-Help Specialist with LIFT Community Action Agency (formerly known as Little Dixie CAA) for 12 years in Hugo,

Oklahoma. While employed at Little Dixie, Jason was involved in the providing technical assistance and management training to Grantees in Region 2. He also assisted in the organizing of the National Self-Help Housing Conferences held in 2015 and 2020.



He had previously worked as an insurance adjuster and home-servicing insurance agent. Jason received a bachelor's degree in technology from Southeastern Oklahoma State University in 1999.

Jason enjoys playing pedal steel guitar and plays in a classic country band with his dad. He also plays a solo set each year at steel guitar shows in Oklahoma and Kansas (and is also asked to fill in on other instruments as needed). Jason has been married to Lee Ann for 24 years. They have one daughter, Ashley, and two grandsons, Jaxon and Nikolas. Jason and Lee Ann currently reside in Caddo, Oklahoma, and are very involved in the Churches of Christ in both Caddo and nearby Durant.

USDA Seeks Applications to Create New Opportunities for Rural People

USDA Under Secretary for Rural Development Xochitl Torres Small recently announced that USDA is seeking applications for funding to establish revolving loan programs to support rural businesses and community development projects.

USDA is offering priority points to projects that advance key priorities under the Biden-Harris Administration to help communities recover from the COVID-19 pandemic, advance equity, and combat climate change. *These extra points will increase the likelihood of funding for projects that will advance these key priorities in rural places.*

The funding is being made available under the [Intermediary Relending Program](#). The program provides low-interest loans to local lenders or "intermediaries" that re-lend the funds to businesses to improve economic conditions and create new opportunities in rural communities. Eligible intermediary lenders include nonprofit corporations, cooperatives, federally recognized Tribes and public agencies.

Read the full [Stakeholder Announcement](#) to learn more.

SELF HELP HOUSING SPOTLIGHT

The spotlight is consistently being updated. If you have any changes that need to be made for your organization visit:

<https://www.selfhelphousingspotlight.org/>

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Temporary Buy America waiver approved for USDA Rural Development

USDA RD has not yet determined whether it will consider housing and community facilities to be infrastructure and therefore subject to the [Build America, Buy America](#) (BABA) Act requirements adopted in the 2021 Infrastructure Investment and Jobs Act. It has, however, activated a [six-month waiver](#) so that from August 4, 2022 through February 3, 2023, recipients of Rural Development funds will not have to consider the origin of iron, steel, manufactured products, and construction materials used in infrastructure projects unless specifically instructed to do so. The currently open funding round of the [ReConnect Program](#) is not covered by the waiver, so BABA does apply to those awards. RD states that the waiver will allow it time “to implement the new requirements and shepherd its customers through a transition to BABA.” A [request](#) for a [longer-term waiver](#) for de minimis, small grants, and minor components of infrastructure projects financed by all USDA agencies is still [pending](#).

Advisory committee to focus on affordable, equitable, and sustainable housing

The Federal Housing Finance Agency is establishing a [Federal Advisory Committee on Affordable, Equitable, and Sustainable Housing](#) to advise the agency as it oversees Fannie Mae, Freddie Mac, and the Federal Home Loan Bank System. FHFA will publish a notice in the future soliciting applications for committee membership from people representing diverse communities, points of view, institution asset sizes, and geographical locations. For more information, contact [Erin Barry](#), FHFA, 202-649-3287.

Rules Revised for Section 502 guaranteed loans

[Changes](#) to program regulations for the Section 502 Single-Family Housing Guaranteed Loan Program, effective on November 29, will update the requirements for lenders, provide guidance for processing applicants with delinquent child support payments, and align builder requirements with the credit program requirements of other federal agencies. For more information, contact [Laurie Mohr](#), USDA, 314-679-6917.

Assistance Available For Transferring Section 515 Properties

USDA recently awarded funding to technical assistance providers, including HAC, to help nonprofits acquire and preserve Section 515 rental properties. HAC will assist properties located in Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee. Current owners of 515 properties who are interested in transferring ownership to a nonprofit organization, or nonprofits who are interested in acquiring one, can reach out to [Kristin Blum](#), HAC. To find a TA provider in another state, click the Contact tab at [this link](#). TA is also available for transfers of Section 514/516 farmworker properties in some states; click the Contact tab at [this link](#).

USDA Single Family Housing Guaranteed Loan Program 1-800 CALL System is Now Available

Enhancing the customer-first mindset, while creating efficiencies for the Agency and their partners, is a priority of the SFHGLP. They've heard the feedback from lenders requesting a phone line to speak directly with SFHGLP staff and are excited to announce the formal launch of the new Customer Access Lender Line (CALL).

The CALL USDA system is available to provide turn time updates, as well as access to specialists and analysts who are available to answer questions on:

- Specific Files
- Lender Recertification and Approval
- Policies and Scenarios
- GUS Technical Questions

The CALL USDA system is easy to use, provides quick responses, and improves communication between lenders and the SFHGLP teams. Following completion of a successful pilot program, they will move forward with a full implementation of the CALL system.

The phone system is available from 9:00 a.m. to 3:30 pm ET. **The toll-free number for CALL USDA is (833) 314-0168.** It is an interactive voice response system that interacts with callers and gathers information by giving choices via a menu. It performs actions based on the telephone keypad or voice responses. You simply follow the general prompts and then select from the following options:

Turn Time Updates	1
Specific File Questions	2
Lender Recertifications and Approvals	3
Policy & Scenario Questions	4
GUS Technical Questions	5

As a reminder, you can also e-mail your questions directly to the Policy, Analysis, and Communications Branch at sfhgld.program@usda.gov. A full list of SFHGLP Contacts and Resources is available at <https://www.rd.usda.gov/sites/default/files/SFHGLPContactList.pdf>

Thank you for supporting the Single-Family Housing Guaranteed Loan Program!

FLORIDA HOUSING COALITION HOLDS 2022 ANNUAL STATEWIDE AFFORDABLE HOUSING CONFERENCE

The Florida Housing Coalition's 2022 Annual Statewide Affordable Housing Conference was held in Orlando, Florida and attended by several FNPH staff members. The event attracted 900 affordable housing advocates, lenders, developers, administrators, and policy makers.

The conference had over 28 workshops including Low Barrier Housing, Repurposing Buildings for Affordable Housing, Disaster Mitigation Funding Sources, Public Policy Forum, HUD Homelessness Funding, Wealth Building Through Community Land Trusts, How to Fully Offset the Costs of Inclusionary Zoning.

Steven Brown, FNPH's Executive Director presented information as part of the "Funding For Rural Housing" session.

Success Stories Wanted

FNPH continues to be interested in the accomplishments of our grantees and their participating families. It is for this reason that we are asking for success stories from your programs. We are certain all grantees are proud of the families they work with, and we would like to spotlight them for all to see. Please submit us your stories of the journey to homeownership of some of your families. We also ask that you send along several photos and an authorization to FNPH. For more information or a submission, please email Tanya Owens at towens@fnph.org.

Continuing Resolution Passed To Keep Government Running

Both the House and Senate passed a continuing resolution funding government through Dec. 16th, 2022. Fiscal Year 2022 ended on September 30, 2022. By passing the resolution, most federal funding will remain at current levels.

Among other provisions, the continuing resolution reauthorizes the Food and Drug Administration's user fee programs and provide emergency funding for Ukraine and disaster assistance.