



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

Winter 2022, Volume 8 Issue

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Section 502 Direct Certified Loan Application Packaging Update

On December 8, 2022, [Procedure Notice 572](#) was issued, which updates and improves the direct single family housing programs through changes to Handbook-1-3550, Chapter 5. Changes include:

- Removal of the 2,000 maximum square feet general guidelines and associated waiver criteria. The limit on size is removed, however other factors that prevent “above” modest housing remain (e.g., loan limits, income limits, income producing structures/land etc.).
- Added clarification related to ineligibility of “tiny homes” when not “real property” built to Agency standards (i.e., no trailer chassis-built units).
- Added guidance regarding Accessory Dwelling Units (ADU). Clarifying that ADUs which are independent structures with separate kitchen, bath, HVAC, utilities are not eligible, whereas similar design features are not restricted when they are part of the main dwelling, and they serve

- the members of the household (such as multigenerational households).

Certified Packaging Course Update: As part of the certified packaging process, Rural Development (RD) partners with the Housing Assistance Council (HAC), NeighborWorks America (NWA), and the Rural Community Assistance Corporation (RCAC) to provide Section 502 direct loan application packaging training. Training is open to individuals working for nonprofits and public agencies who have at least one year of affordable housing loan origination and/or affordable housing counseling experience and are interested in packaging Rural Housing Service direct loan applications.

The following online certified loan application packaging courses are now open for registration:

- RCAC: Monday, January 9, 2023 - Friday, January 13, 2023
- RCAC: Monday, March 27, 2023 - Friday March 31, 2023

For more details (e.g., registration cost, etc.) visit <https://www.usda502directtraining.org>

Completion of an approved course is required for a loan application packaging certification and provides:

- A review of the Section 502 direct loan program and the regulations/laws that govern the program.
- A detailed discussion of the program's application process and borrower/property eligibility requirements.
- An examination of the Agency's loan underwriting process. Course participants should take the corresponding test within 30 days of completing the course.

Additional information regarding the certified packaging process and course requirements, can be found by visiting the [Direct Loan Application Packagers Page](#).

Current Interest Rate for SFH Direct Programs

See chart below for the new interest rates for USDA's Single Family Housing Direct Program loans:

| Programs | Current Interest Rate | Interest Rate Effective December 1, 2022 |
|--|-----------------------|--|
| Rural Housing (RH) 502 Very-Low or Low | 3.25% | 3.75% |
| Single Family Housing (SFH) Non-Program | 3.75% | 4.25% |
| Rural Housing Site (RH-524), Non-Self-Help | 3.25% | 3.75% |

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.

Manufactured Housing Pilot Program Renewal

The Single-Family Housing Direct Loan Division is pleased to announce the Manufactured Housing Pilot Program has been renewed. The Pilot Program was extended via a [Federal Register Notice dated November 2, 2022](#) and remained largely unchanged from previous issuances on this topic. As a Pilot Program, the number of participating states remains restricted, with the following states included: Colorado, Iowa, Louisiana, Michigan, Mississippi, Montana, Nevada, New Hampshire, New York, North Dakota, Ohio, Oregon, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming.

USDA Seeks Applications to Support Regional Economic and Community Development

U.S. Department of Agriculture (USDA) Rural Development Under Secretary Xochitl Torres Small today announced that USDA is seeking applications to implement regional economic and community development projects to create thriving communities for people in rural America.

The 2018 Farm Bill authorized USDA to make this funding available under the [Strategic Economic and Community Development \(SECD\)](#) initiative to support projects that will help rural people and economies prepare for the future. It can be used to implement projects that are included in multi-jurisdictional and multi-sectoral strategic community investment plans. To learn more, watch USDA's SECD Initiative video. For more information, read the full [Stakeholder Announcement](#).

RuralSTAT

The number of jobs approved for the H-2A visa program, which allows U.S. agricultural employers to hire foreign workers temporarily, increased from around 75,000 in FY 2010 to around 275,000 in FY 2020, when they accounted for about 10% of the average employment on U.S. crop farms. *Source: [USDA Economic Research Service](#).*

YouthBuild Grants Available

Nonprofits, state, local, and Tribal governments, and others can [apply](#) by February 7 for [YouthBuild](#) grants to provide pre-apprenticeship services that support education, occupational skills training, and employment services to youth, ages 16 to 24, who left high school prior to graduation and also have other risk factors. For more information, contact Department of Labor staff, YB_FOA-ETA-23-17@dol.gov.

FY 2023 MEDIAN FAMILY INCOMES AND INCOME LIMITS TO BE DELAYED

Following its usual process, HUD would have calculated median family incomes and income limits for fiscal 2023 using American Community Survey data from 2020, but the data collection was affected by the pandemic and the Census Bureau is not releasing the results. HUD [intends](#) to base its FY 2023 calculations on ACS 2021 data instead, and expects to [release](#) the figures around May 15 rather than in March or April as usual.

Final RD State Director Named

[Maximiliano Trujillo](#) has been named USDA Rural Development State Director in Puerto Rico. His background includes work on economic development and other topics in Puerto Rico and Washington, DC. All [state director positions](#) have now been filled.

NATIONAL RURAL HOUSING CONFERENCE SET FOR OCTOBER 2023

Mark your calendars and save the date! HAC's [National Rural Housing Conference](#) will be held October 24-27, 2023 in Washington, DC and online.

USDA Will Make Grants To Aid Small Rural Businesses

[Rural Business Development Grants](#) are available to nonprofits, coops, and state, local, and Tribal governments. Recipients provide targeted technical assistance, training, and other activities leading to the development or expansion of small and emerging private businesses in rural areas.

Applications are submitted to USDA RD [state or local offices](#), which have varying deadlines. For state-specific information, visit the [RBDG website](#) and select a state from the drop down menu.

HAC OFFERS CAPACITY BUILDING FOR HOUSING PROVISION TO PEOPLE IN RECOVERY FROM SUBSTANCE USE

Safe, healthy, and affordable housing is foundational to successful recovery from substance use disorders and opioid use disorders. HAC's [Affordable Housing and Recovery in Rural Communities Cohort](#) is accepting applications through December 20. Rural nonprofit organizations and local municipalities aiming to create safe, healthy, and stable housing for residents in recovery from substance use disorders and opioid use disorders are encouraged to apply. The scheduled cohort activities include access to HAC's *Rural Resource Guide: Affordable Housing and Recovery in Rural Communities*, the Housing and Recovery Symposium, and an in-person peer exchange and learning experience. For more information and to apply, [visit HAC's website](#).

HAC IS HIRING

The [Portfolio Manager, Self-Help Housing](#) is responsible for the overall asset management, monitoring and reporting for an assigned portfolio of primarily self-help housing loans made to entities engaged in affordable housing activities in rural communities throughout the United States. This position is eligible for telecommuting.

The [Housing Specialist – Native American Communities](#) is responsible for providing direct technical assistance, coaching, and training to tribal communities, tribal housing departments, tribal housing authorities, and nonprofit organizations serving tribal communities. Travel is required. This position is eligible for telecommuting.

Contact HAC at 202-843-8600 for more information or visit [ruralhome.org](#).

“YOU CAN’T RETIRE FROM BEING GREAT”

Mr. Johnnie Hill, Jr., is retiring...again. He has served Florida Non-Profit Housing, Inc. for an astounding twenty (20) years. By far, the longest serving, most dedicated board member the organization has ever had. His dedication to the organization has been seen in many areas, including serving as board Chair; traveling more than three hundred (300) miles one-way to attend meetings, rarely missing one (a more than six-hour drive in good traffic conditions); partially responsible for the sustained successful operation of the organization for more than forty years.

His advice and guidance have been invaluable to the overall success of the organization. Being previously retired from USDA, his relationship with USDA, one of the primary funders of our organization, has been an added benefit. The experience and dedication that he brought with him after more than thirty plus years with USDA is evident in his service to FNPH. Johnnie has spent some of his time recruiting new board members, including the current board chairperson.



He received his education in the Gadsden County School System. After graduation from high school, he attended Florida A and M University majoring in Agricultural Science. Johnnie left college in June 1962 to serve his country in the Air Force. After being honorably discharged, he returned to Florida A and M University and graduated in 1968 with a Bachelor of Science degree in Agribusiness.

He was married to his late wife Yvonne Smith Hill. They had five children and two grandchildren.

As previously mentioned, Johnnie worked 31 years for the USDA starting on November 19, 1969. Throughout the years he served in the following positions: Asst. County Supervisor, County Supervisor, District Supervisor (which at the time he was only the second African American to serve in that capacity in the State of Florida.) He retired in 1996 as a Rural Housing Loan Specialist in charge of the Farm Labor Housing and Self-Help Housing Programs. During his time working for the USDA, he was given special recognition for his swift response in immediate relief to those who lost housing during hurricane Andrew in 1992. In 1994, Johnnie was given an award for properly processing and handling more than \$50,000,000 in Farm Labor Housing loans and Grants in the State of Florida.

Johnnie is a member of Mayflower AME Church in Havana, Florida. He has also served in many roles there. He enjoys memberships in Omega Psi Phi Fraternity Incorporated and Prince Hall Affiliated Masons. He also worked as a Tax Professional and Advisor for H and R Block. He enjoys watching FAMU Athletics, watching the Tampa Bay Buccaneers, Los Angeles Dodgers and the Boston Celtics, reading books, studying the Bible and most of all spending time with his family and his friends.



We are unlikely to ever replace the experience and dedication that he has demonstrated in his service to the organization. Our sincere gratitude goes out to Mr. Hill. Our gratitude is extended as well to his family that allowed us to have access to such a giving individual. We appreciate you allowing us the privilege of taking advantage of his wisdom and knowledge for so many years.

Thank you, Johnnie for your years of service, dedication and friendship. We wish you all the very best in your retirement.