

Florida Non-Profit Housing, Inc.'s

Quarterly Review Newsletter

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June is National **Homeownership Month**, a time of year when people across the United States celebrate the importance of owning a home. The impact it has on the lives of American families, local communities and the nation's economic health is also embraced.



FNPH NEW STAFF



Flori Gutierrez joined the Florida Non-Profit Housing, Inc. team in the role of Deputy Director/ Farm Worker Program Director, reporting to Steven Brown, Executive Director. In this role, Flori will support the Executive Director in the organization's strategic plan, budget and fundraising strategy, and will oversee all aspects of Department of Labor Grants and the operation of the Self-Help Program.

Flori earned a Bachelor Degree in Philosophy in Lima, Peru and a Master's Degree in International Business Administration at Baldwin Wallace College, OH. She has extensive experience leading global teams and initiatives; working with multicultural teams and clients; Business Development and Process Improvements. She worked

at Habitat for Humanity as the Director of Family Services leading the department strategy and advocating for home ownership for low income families. She worked with families from all walks of life, helping them achieve the dream of homeownership. She has seen first-hand the struggles of low income, hardworking people including those in the farm working industry. Flori wants to continue to contribute to improve their living conditions. She worked at Avery Dennison Corporation as Global Customer Service Manager and New Business Development Manager. While at Avery Dennison she was awarded the Global Leadership Excellence Award for Collaboration Across Boundaries and the Global Innovation Award for new product development.

Flori believes that housing and education are key for families to have stability and social-economic opportunities, especially for the children. Housing and education are key for low income families to break the cycle of poverty. She believes that having a decent and safe place to live should be accessible to all people regardless of

their background. She is excited to join Florida Non-Profit Housing and support the important mission to assist very low to moderate income individuals and families in obtaining decent, safe and affordable housing.

Flori loves spending time with her family. She enjoys outdoor activities as hiking, biking and going to the beach. She likes to read, practice yoga and meditation.

We look forward to having Flori on the team the positive changes she can make moving forward with FNPH.

Forbearance for multifamily property owners extended.

Owners of multifamily rental properties with mortgages backed by [Fannie Mae](#) or [Freddie Mac](#) can now request mortgage forbearance through [September 30](#). Owners must inform tenants about their rights and cannot evict tenants for nonpayment of rent during the forbearance period.



NEWS & NOTES

- Self Help Housing Spotlight is being updated. If you have any changes that need to be made for your organization visit <https://www.selfhelphousingspotlight.org/>
- [Changes to HB-1-3550 and HB-1-3555 \(Income Limits\)](#)
- Facilities Direct and Guaranteed Loan Borrowers, and Grant Recipients Annual Audit and Financial Reporting Requirements
- [NEW ULs RELEASED:](#)
- [Requirements of submitting a “Five/Five” Review for Community Facility Direct Loan Applications](#)
- <https://www.rd.usda.gov/files/RD-DirectLimitMap.pdf>
- Single Family Housing Direct Eligibility Assessment tool: <https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=assessmentType>
- [Best Practices for Evaluating the Feasibility and Eligibility of Community Facilities Projects](#)
- Conference Coordinator and Community Facilities Housing Specialist positions open at HAC
For details, visit [HAC's website](#).

FNPH continues to be interested in our grantees contributing stories regarding the success of the families in 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 your stories of the journey to homeownership of one, two, or a few of your families, a photo and authorization to FNPH. For more information or a submission, please email Stephen Lozada at slozada@fnph.org.

Good Luck!

Florida Non-Profit Housing, Inc. would like to offer congratulations to Housing Assistance Corporation (HAC) on the closing of their Section 523 Mutual Self-Help Housing Technical Assistance Grant. They have been awarded \$421,625 to build 12 homes.

HAC's History:

In 1988, members of Trinity Presbyterian church recognized that people in their community were living in deteriorating, unsafe homes that they did not have the financial means to repair. A few church volunteers began working together to help complete minor home repairs. Al Kissling, the pastor of Trinity Presbyterian, and other socially-conscience community members took an interest in the volunteer group. Through his work with volunteers, he became aware of the home repair needs of the county, the plight of migrant workers in the country's agriculture industry, and the lack of any organizational structure that would effectively respond to those needs. Mike Oliphant, their first Executive Director, was hired in 1993, and Housing Assistance began to develop both single and multi-family housing.

Sugarloaf Apartments, a 43-unit development for seasonal farm workers, was completed in 1994. This first development project specifically addressed the unmet need of decent rental housing for agricultural workers. In conjunction with beginning single-family housing developments, they began offering education services that included one-on-one housing counseling and a Home Buyer Education Course in 1995.

In the early 2000's, they also began exploring the concept of housing as more than simply a means of shelter. Housing provides a foundation for economic advancement for individuals, and in 2004, we became a grantee of the North Carolina Community Development Initiative. Since joining the initiative, they were able to diversify and in doing so, increased multifamily housing production, increased single-family housing production by 50%, added an alternative program for single-family housing, expanded the Home Repair Programs volunteer base and initiated a Fall Prevention Program.

****NOTICE**** USDA, Rural Development (RD) recently received reports of homeowners receiving letters offering special assistance through the Home Affordable Modification Program (HAMP) and Making Home Affordable trial programs for loans that are delinquent. The letter provides a payment plan and asks the customer to complete a form to be faxed or mailed which contains private information (social security number, signature). Do not respond to this inquiry, this is not a legitimate request. If you receive a suspicious call or letter regarding your RD home loan do not follow the instructions and call us at 1-800-414-1226 to speak to a representative. If you suspect you have been a victim of identity fraud you should contact your local authorities.

2015 Affirmatively Furthering Fair Housing Rule Partially Reinstated, Disparate Impact Changes Expected Soon.

HUD has issued an [interim regulation](#), effective on July 31, 2021, that repeals its [August 2020 AFFH regulation](#) and reinstates definitions and certifications from [the AFFH rule it adopted in 2015](#). This interim final rule does not require jurisdictions receiving HUD funding to undertake any specific type of fair housing planning to support their certifications, but HUD offers assistance to jurisdictions that choose to do so. HUD will issue a separate proposal on implementation of AFFH obligations, stating that it “will seek to build on and improve the processes set forth in the 2015 AFFH rule to further help funding recipients comply with their statutory obligation while reducing the regulatory burden on them.” [Comments](#) on this interim rule are due July 12. For more information, contact Sasha Samberg-Champion, HUD, 202-402-3413. HUD is also expected to announce revisions soon to its [September 2020 rule](#) on fair housing disparate impact.

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USDA Housing Budget Proposes Increases in Section 502 Mortgages and Rental Preservation, HUD Budget Would Raise Many Programs' Funding.

The Biden administration's first full [budget request](#) would increase the Section 502 direct loan program from \$1 billion to \$1.5 billion and Section 502 guarantees from \$24 billion to \$30 billion. Fiscal year 2022 funding for most other rural housing programs would remain at the same levels as in FY21. The [budget](#) proposes to eliminate some protections for Section 521 Rental Assistance. It also indicates that the [American Jobs Plan](#) – the administration's infrastructure proposal – would provide an additional 2 billion in rural housing spending, without providing details. Under the administration's [FY22 HUD request](#), HOME and CDBG would see large [funding increases](#), as would Native American and Native Hawaiian housing programs, tenant vouchers, and programs that serve people experiencing homelessness,

elders, people with disabilities, people with AIDS, and more. The SHOP program would remain at its FY21 level of \$10 million. In addition to the budget proposal, the [infrastructure plan](#) would provide significant funding for many HUD programs. Each house of Congress will now craft its own proposal and differences will be worked out in the months to come.

Articles Courtesy of HAC NEWS

A Brief History of Self-Help Housing in the United States

Learn about the roots of the modern Mutual Self-Help Housing, a USDA program that allows low-income individuals and families to become homeowners, build skills, and strengthen their communities. Click on the link here:

<https://www.youtube.com/watch?v=oSm1h2J638o&t=4s>

