



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

Spring 2022 Volume 5, Issue

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CELEBRATE HOME OWNERSHIP!

June is National Home Ownership Month (NHOM). National Homeownership Week began in 1995 as a strategy to increase homeownership across America. It expanded to celebrating NHOM in 2002. It is viewed as the opportunity to reinforce the belief that owning a home is one of the steps towards achieving the American dream.

Holding an event for NHOM provides the chance to showcase your agency's accomplishments and successes. When you plan your event, invite everyone, funding partners, local officials, USDA personnel, etc.

Final Rule Published

On February 7, 2022, a final rule that updates and improves the direct single family housing loans and grants programs was published in the Federal Register. The changes are geared toward the following:

- increasing program flexibility,
- allowing more borrowers to access affordable loans,
- better aligning the program with best practices, and

enabling the programs to be more responsive to economic conditions and trends, which includes revisions to the refinancing provisions that will help provide relief to homeowners who have difficulty keeping their accounts current.

Several of the highlights are included in the rule are:

- 33% debt ratio for very-low income
- 502 loans eligible to finance existing properties with in-ground pool
- 504 loans increased to \$40,000 maximum
- 504 grants increased to \$10,000 maximum

These changes became effective on March 9, 2022. The Special Procedure Notice can be found here: <https://www.rd.usda.gov/sites/default/files/sp030922.pdf>.

Southeast Region Welcomes New State Directors

Florida Non-Profit Housing, Inc. would like to take the opportunity to welcome the recently appointed State Directors. Each of them brings a ton of experience and knowledge to their role. We wish you all the best and look forward to working with each of you in the future.

NIVORY GORDON, JR – Alabama - Mr. Gordon has over 34 years of service with the USDA Rural Development. He started his career as a Co-op Student in 1987 while college. He has held the following positions over the years with USDA: Assistant County Supervisor 1989-1991; Construction Analyst 1991-1995; Rural Development Specialist 1995-2002; Area Specialist 2002-2013; Area Director 2013-2021.



LAKEISHA HOOD – Florida – Ms. Hood served as the Director of the Division of Food, Nutrition and Wellness in the Florida Department of Agriculture and Consumer Services (FDACS). Prior to joining FDACS, she served as a legislative assistant in the Florida State Senate. She is also a licensed member of the State Bar of Georgia.



REGGIE TAYLOR – Georgia – Mr. Taylor joined the agency in 2015 as the Georgia Community Economic Development Specialist. Prior to joining USDA, he served as City Manager for the City of East Point, GA and then held the position as Executive Director of the Marietta Redevelopment Corporation in Marietta, GA.



DR. TRINA GEORGE – Mississippi – Dr. George was previously employed as the Special Projects/Community Outreach and Development Coordinator in the Office of Congressman Bennie G. Thompson (MS-02). This experience allowed her to directly engage and support the surrounding communities of western Mississippi preparing her for her past appointment as the USDA



Rural Development State Director for Mississippi in 2009.

REGINALD SPEIGHT – North Carolina – Mr. Speight has served in numerous senior level management roles in North Carolina to include 20+ years of nonprofit management experience, 15 of those years as Chief Executive Officer. He most recently served approximately 9 years in various leadership roles in the Office of Congressman G. K. Butterfield, in North Carolina's 1st Congressional District.



DR. SAUNDRA GLOVER – South Carolina - Dr. Glover is currently a Distinguished Professor Emerita and adjunct professor in the department of Health Services Policy and Management in the Arnold School of Public Health at the University of South Carolina. She served for several years as the first Associate Dean for Health Disparities and Social Justice in the Arnold School of Public Health and directed the School's Institute for Partnerships to Eliminate Health Disparities research portfolio.



ARLISA ARMSTRONG – Tennessee – Ms. Armstrong has served in a variety of USDA Rural Development roles in Tennessee and served as Area Director for West TN from 2010 to 2021. She led rural development initiatives throughout a 12- county servicing area. From January 2020 through August 2021, Ms. Armstrong served as the USDA Area Director of the TN Pilot Program.



(Information provided using [State Directors](#) | [Rural Development \(usda.gov\)](#))

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 Tara L. Rogers at trogers@fnph.org.



FNP Farmworker Specialist Retires

Santos De La Rosa has retired. Santos was born to migrant parents. He spent his youth traveling and working along side them, as did his siblings. He later worked for Coca-Cola for several years before he was approached by past FNP Executive Director, Carol Soliz.

He joined FNP in 1994 and served as a Farmworker Specialist for over 27 years. During his time with FNP, Santos spent many hours volunteering for various organizations and as an advocate for the migrant farmworker community.

We at FNP will miss Santos for many reasons, but mostly for his friendship and passion to help people. Santos plans to spend his retirement with his wife, Lucy and their family. Happy retirement Santos!

2022 Area Loan Limits and Related Changes

Effective March 9, 2022, the Fiscal Year (FY) 2022 area loan limits are available at <https://www.rd.usda.gov/files/RD-SFHAreaLoanLimitMap.pdf>. The FY 2022 area loan limits and the final rule changes are also reflected in the following resources:

- Section 502 Worksheet for Computing Income and Maximum Loan Calculator (as found on the Single-Family Direct Home Loan and Direct Loan Application Packagers pages)
- Section 504 Automated Worksheet (as found on the Single-Family Housing Repair Loans & Grants page)
- Single Family Housing Direct Self-Assessment Tool

CONGRATS!

Congratulations to the following agencies for being refunded and executing Grant Agreements. Keep up the good work and all the best in your continued self-help housing efforts.

Homes In Partnership, Inc. located in Eustis, Florida had a new grant executed in the amount of \$2,610,000. They plan to assist 83 families in Lake, Marion, Orange and Sumter Counties build homes via the self-help method.

Florida Home Partnership, Inc. located in Ruskin, Florida received a new grant for \$2,474,535. They will be working in Hillsborough and Pasco Counties to assist 60 families build self-help homes.

Mountain Housing Opportunities, Inc. based in Asheville, North Carolina was awarded a new grant in the amount of \$402,150. Twelve families in the Buncombe County area will build homes using the self-help method.

Self Help Housing Spotlight

The spotlight is being updated. If you have any changes that need to be made for your organization visit: <https://www.selfhelphousingspotlight.org/>

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NEWS & NOTES

Budget Approved

On Friday, March 11, President Biden signed the omnibus bill to fund the government for the remainder of fiscal year (FY) 2022, providing over \$1.5 trillion in funding.

USDA sets rule on rental housing management and Rental Assistance use.

USDA has adopted a final rule with some changes from the proposed rule published in September 2020 regarding management of rental housing assets and agency flexibility in the use of Section 521 Rental Assistance. For more information, contact Jennifer Larson, USDA, 202-720-1615.

Fees reduced for USDA rental housing guaranteed loans.

USDA is dropping its fees for Section 538 guaranteed loans. The greatest fee reductions will be provided for energy-efficient substantial rehabilitation, preservation of existing USDA-financed rental housing, and workforce housing. For more information, contact Tammy Daniels, USDA, 202-720-0021.

Rural rental housing loss projections updated.

New HAC projections show that Section 515 rural rental properties will leave USDA's Section 515 portfolio because of maturing mortgages slightly more slowly than previously predicted, though mortgage maturation is only one of the reasons these properties can be lost as affordable housing.

Housing programs to receive record amount from Fannie Mae and Freddie Mac.

This year the Housing Trust Fund and Capital Magnet Fund will receive a record high total of \$1.138 billion for affordable housing initiatives from Fannie Mae and Freddie Mac, the Federal Housing Finance Agency announced recently.

Information courtesy of HAC news

FNPH EMPLOYMENT OPPORTUNITIES

FNPH is currently seeking qualified applicants for the positions listed below. Please contact our office for more information.

Farmworker Specialist - Under the direction of the Farmworker Program Director, the Farmworker Specialist's responsibilities include ensuring compliance with the terms and conditions of the U.S. National Farm Worker Jobs (NFJP) Program and the USDA Rural Development Farm Labor Housing Program; and providing technical housing assistance and training to housing agencies in the deliverance of the program.

Self-Help Specialist - Under the direction of the Self-Help Program Director, the Self-Help Specialist's responsibilities include assisting with compliance with the terms and conditions of the USDA/Rural Housing Services Regional Contract to provide technical and management assistance to Section 523 Self Help Housing Program.

Financial Assistant/Administrative Assistant - Under the supervision of the Financial Coordinator, assist Financial Coordinator in FNPH accounting practices; prepare budgets, financial reports, and tax and audit functions.