



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

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USDA Celebrates National Homeownership Month

U.S. Department of Agriculture (USDA) Secretary Tom Vilsack kicked off National Homeownership Month. As part of this nationwide celebration, USDA is highlighting programs that help people in rural, Tribal and underserved areas buy, build and repair affordable homes and to pay their rent in America's smallest towns and communities.

"Rural America is a place everyone can call home," Vilsack said. "Whether you own or rent a home, you're invested in and connected to the place you live. While homeownership is a good fit for many, renting also helps people invest in their communities and build wealth for their families and generations to come. This kind of support is critical now more than ever, as people in rural communities face rising housing costs. Through single family, multi-family,

rental assistance, home repair and other programs, USDA Rural Development is here to improve rural livability across the United States."

Expanding opportunities for homeownership and rental assistance strengthens rural communities and helps families and individuals build wealth and achieve financial stability. This month, the Department is highlighting the ways the Biden-Harris Administration has invested \$26 billion to help nearly 150,000 families and individuals in rural and Tribal communities buy, repair and build homes through USDA Rural Development's single family housing programs. More than 35,000 families and individuals living in socially vulnerable communities have achieved homeownership.

The Single Family Housing Direct Home Loan Program provides loans directly to families and individuals so they can buy or build homes in rural America. The Single Family Housing Guaranteed Loan Program enables USDA to partner with private lending institutions, backing their loans to help families and individuals buy homes in rural areas.

The Mutual Self-Help Housing Grant Program provides grants to qualified organizations to help them carry out local self-help housing construction projects.

Visit the Single Family Housing program webpage or contact a Rural Development State Office to learn more about USDA homeownership programs near you. Read the full article at <https://www.usda.gov/media/press-releases/2022/06/01/usda-celebrates-national-homeownership-month>.

FNPH Welcomes New Staff!

Florida Non-Profit Housing (FNPH) would like you to join us in welcoming two new members to our growing team.

Gladys Aguilar has joined the staff as a Farm Worker Specialist with FNPH. She joined the staff after serving in the banking and insurance industry for the last 25 years.

She was born in Puerto Rico. After graduating high school, she moved to Florida, and it has been her home ever since.

Living in the small rural town of Lake Placid most of her adult life is where she found her passion for the migrant population. She has made many friendships throughout the years within the migrant community and understands the struggles and obstacles the immigrants face daily. Gladys is looking forward to assisting the farm working community and serving as their advocate and their voice.



Tanya Owens comes to FNPH as the Financial Specialist/Administrative Assistant. Tanya brings with her 20 years of experience in Accounting, Bookkeeping and Office Management, for both private sector and industrial companies.



She was born and raised in Fort Meade, Florida, Tanya was raised around the Citrus industry since it was her father's way of life, and her mother was a nurse.

Tanya learned early about hard work from her parents. She gained skills that have made her the person she is today and skills that will also make her an integral part of the FNPH's team.

She is engaged to be married in the spring of next year, 2023. She has a son and 2 beautiful granddaughters. Her favorite hobby is horses and anything to do with them.

Welcome aboard ladies!

USDA Seeks Applications for Grants to Help Repair Affordable Rental Housing in Rural Communities

USDA/Rural Development Under Secretary Xochitl Torres Small has announced that USDA is seeking applications for grants to help low and very-low income owners of rental housing repair and rehabilitate their units in rural areas. This funding is through the Housing Preservation Grant program. Eligible applicants include town or county governments, public agencies, federally recognized Indian tribes, and nonprofit and faith-based organizations. USDA does not provide funding directly to individual homeowners under this program. See [USDA Seeks Applications for Grants to Help Repair Affordable Rental Housing in Rural Communities](#) for more information.

(Courtesy of rurdev.gov, Newsroom)

HUD requests comments on "Buy America Preference."

The 2021 infrastructure act requires that before HUD provides funds for infrastructure projects it must take steps to ensure that all the iron, steel, manufactured products, and construction materials used are produced in the United States. HUD seeks input on topics such as what HUD-financed projects might fall under exemptions from the preference, how materials are currently sourced, and more. It also asks what HUD programs might be considered to fund infrastructure in addition to those on a [previously published list](#) that includes HOME, CDBG, and SHOP. [Comments](#) are due July 1. For more information, contact [Joseph Carlile](#), HUD, 202-402-7082.

Courtesy of HAC News, June 9, 2022, Vol.51, No. 12

WEBSITE OFFERS TRAINING INFORMATION FOR SECTION 502 DIRECT LOAN PACKAGERS

Completion of a USDA-approved training is one prerequisite for those seeking certification as [packagers](#) to help rural Americans apply for Section 502 direct mortgage loans. The new [USDA 502 Direct Training website](#) provides one-stop access to information on packaging, the certification course, and more, from all three intermediaries that offer training – HAC, NeighborWorks America, and Rural Community Assistance Corporation. For more information, email 502Training@ruralhome.org.

(Courtesy of HAC News, June 9, 2022, Vol.51, No. 12)

Single Family Housing Guaranteed Loan Program Updated Income Limits for 2022

The 2022 income limits for the Single-Family Housing Guaranteed Loan Program were published on June 8, 2022 through a [Special Procedure Notice \(SPN\)](#).

The Guaranteed Underwriting System (GUS) and the Income Eligibility calculator on the [Eligibility Website](#) have been updated with the new income limits.

Questions regarding this announcement may be directed to the National Office Division at sfhgld.program@usda.gov or (202) 720-1452, or you can visit [Single Family Housing Guaranteed Loan Program Updated Income Limits for 2022 \(govdelivery.com\)](#) for more information.

Courtesy of govdelivery.com

SFH Direct Loan and Grant Programs – Interest Rate Increase for SFH Direct Programs

Programs	Current Interest Rate	Interest Rate Effective June 1, 2022
Rural Housing (RH) 502 Very-Low or Low	2.50%	3.00%
Single Family Housing (SFH) Non-Program	3.00%	3.50%
Rural Housing Site (RH-524), Non-Self-Help	2.50%	3.00%

Information courtesy of USDA



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

Mountain Projects, Inc. located in Waynesville, North Carolina has been awarded their 5th Section 523 Mutual Self-Help Grant. In the amount of \$400,000. They are planning to build 11 houses over a two-year period using the self-help method.

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.

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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Multifamily Housing & Community Facilities Sites Hosting Summer Food Service Programs

In states across the nation many children receive free or reduced-price breakfast and lunch while school is in session through USDA's School Breakfast and National School Lunch Programs. However, when schools let out for the summer, many of these children are likely to have limited to no access to breakfast and lunch. Together we can work to ensure that kids who receive meals during the school year have access to nutritious foods during the summer months, too.

The USDA Food and Nutrition Services Summer Food Service Program serves free, healthy meals to eligible low-income children and teens during the summer months when they're not in school. Multi-Family Housing and Community Facilities sites funded by USDA Rural Development provide an excellent setting to host the Summer Food Service Program. With your participation in the program, your community can receive meals from local sponsoring organizations such as Boys and Girls Clubs, local school districts, etc. These organizations prepare the meals and deliver them directly to your facility.

Rural Development is committed to providing efficient and effective customer service while improving the quality of life and creating prosperity in rural communities. The Summer Meals collaboration provides a great opportunity to build innovative partnerships and leverage our collective resources to feed rural children during the summer.

[Rural Development and the Food and Nutrition Service invite you to join the Summer Food Service Program and provide free, healthy meals to children living in your community.](#) Your responsibility in this effort is manageable: you are expected to provide a location for meals to be distributed (indoors or outdoors), and in some cases provide oversight and keep records. Details would be worked out with the sponsoring organization in your town.

You can learn more about Summer Meals at [Summer Meals Toolkit](#) where you will find many resources, including information specifically for property managers. For more information about the Summer Meals Program in your area please contact the Summer Food Service Program in your state. The contacts can be found here: [State Level Contacts](#) - just select your state and choose the Summer Food Service Program link. You can also find contacts for other FNS programs on this site.

If you have any questions for USDA Rural Development, please contact the servicing specialist for your property. A complete list can be found here: [Rural Development Servicing Specialists](#).

Courtesy of govdelivery.com

NEWS BITS

HOUSE COMMITTEE TO BEGIN FY23 FUNDING PROCESS - The House Appropriations Committee has [announced](#) its schedule for considering funding bills covering the fiscal year that begins October 1. USDA appropriations will be marked up in subcommittee on June 15 and by the full committee on June 23. HUD's mark-ups will be June 23 for the subcommittee and June 30 for the full committee.

SENATORS REQUEST INPUT ON USDA RURAL HOUSING PROGRAMS - Senators Tina Smith (D-MN) and Mike Rounds (R-SD), Chair and Ranking Member of the Senate subcommittee with jurisdiction over housing programs, are [asking](#) for stakeholders' input on USDA Rural Housing Service programs. Comments can be emailed to ruralhousing@smith.senate.gov by July 8th.

NEED CAPITAL FOR YOUR AFFORDABLE HOUSING PROJECT? - HAC's [loan fund](#) provides low interest rate loans to support single- and multifamily affordable housing projects for low-income rural residents throughout the U.S. and territories. Capital is available for all types of affordable and mixed-income housing projects, including preservation, new development, farmworker, senior and veteran housing. HAC loan funds can be used for pre-development, site acquisition, site development, construction/rehabilitation and permanent financing. Contact HAC's loan fund staff at 202-842-8600.

Borrowers must be nonprofit or for-profit organizations or government entities (including tribes).

(Courtesy of HAC News, June 9, 2022, Vol.51, No. 12)