

Quarterly Review Newsletter

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Secretary Perdue Swears In USDA's Rural Development Deputy Under Secretary Donald "DJ" LaVoy

U.S. Secretary of Agriculture Sonny Perdue administered the oath of office to swear in Donald "DJ" LaVoy to serve as the U.S. Department of Agriculture's (USDA) Rural Development Deputy Under Secretary. "DJ" LaVoy brings decades of leadership in economic development and affordable housing to this role and we are excited to welcome him to our USDA team," Secretary Perdue said. "DJ has effectively led large-scale IT innovation, interagency relationships, and public-private partnerships to improve government customer service and the quality of life for Americans across the country. DJ is well equipped to fight for rural

America's economic prosperity and development, working hard to fulfill one of President Trump's top priorities."

An experienced leader who focuses on people and effective management outcomes, DJ LaVoy has more than 22 years of experience working as a leader in affordable housing and economic development at the U.S. Department of Housing and Urban Development. Most recently, LaVoy served as the Deputy Assistant Secretary for the Real Estate Assessment Center (REAC) where he was highly effective in driving agency innovation.



LaVoy led the replacement of numerous, outdated IT data collection systems with data streaming, and web portals architecture in a cloud environment. LaVoy also partnered with members of the federal family...(continued on page 4)



Rosemary at the Crossroads

She had just turned 19 but Rosemary Zamora knew she was at a crossroads in her life.

It was July 2017 and just weeks before she had given birth to her son, Andrew. As the result of being a high-risk pregnancy, Rosemary was forced to drop out of high school a few months short of graduation. Now she found herself an unemployed single mom of a son with health problems, living with her own mother.

She was tired and discouraged and a big part of her wanted to sit quietly, feel sorry for herself and wait to see what happened. But there was an even stronger need, to make a better life for her son.

On August 16, 2017 Rosemary started a part-time job with Florida Home Partnership, for whom she had periodically volunteered for the previous two years. In January 2018, Rosemary's outstanding work won her a full-time position, benefits and a raise. As she accomplished more, her determination to succeed grew. She put herself on a tight budget, started school to get her GED and for the first time she began to think her biggest dream, owning her own home, could come true.

Despite being familiar with the Mutual Self-Help program, she wanted to test the conventional route first. She began to speak with lenders who told her that although her credit was acceptable, she simply did not have adequate income or down payment for a loan. She then knew that the USDA Mutual Self-Help Program was her only viable alternative and in February 2018 began to talk to FHP loan counselors about what she needed to do to qualify for the Program. Rosemary worked diligently for months to meet all the qualifications to be approved for a loan.

When everything was in order, she picked out a lot, signed a contract for the 3-bedroom Magnolia model and her file was submitted to USDA for approval. In early June she closed on her construction perm loan and on June 29, she worked with her group for the first time. "It was 99 degrees, but I didn't care. I was building my own home!

Rosemary knows she has a lot of work ahead of her before she moves into her new home early next year, but she is looking beyond that. "My dream is coming true. My son will have a place he can always call home. I thought it was impossible because I did not have a down payment and do not make a lot of money. But with the USDA Self-Help program, what mattered was how much I was willing to work for my future. I could not have done it without USDA. I am so happy now, I can only imagine how I am going to feel the day we move in!

Contributed by Mike Morina, Florida Home Partnership - Executive Director

NRHC Turns 50

The Annual Meeting of the National Rural Housing Coalition (NRHC) is scheduled for December 4, at 10 AM at Inter-American Dialogue, 1155 15TH St NW, Suite 800, Washington DC. The NRHC board will meet immediately afterwards. NRHC will also hold a reception on Capitol Hill on evening of December 3. More information on that is forthcoming.

The meeting marks the 50-year Anniversary of the NRHC. The original by-laws for the Coalition were adopted on October 31, 1969. NRHC was incorporated in the District of Columbia on December 17, 1969. Among the signers on the articles of incorporation: Clay Cochran and Jim Hightower who was the first NRHC employee and who did the work in pulling the original board together as well as the paperwork involved in establishing NRHC.

Courtesy of
<http://ruralhousingcoalition.org/2019/09/23/the-nrhc-turns-50/>

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 Tara Rogers at trogers@fnph.org.

Senate committee approves FY20 funding for USDA and HUD

The continuing resolution moves forward.

- On September 19 the Senate Appropriations Committee passed FY20 funding bills for several departments, including USDA and HUD. After the full Senate approves the bills, differences between the Senate measures and those previously passed by the House will need to be resolved by conference committees. Because there is not enough time to complete the appropriations for all federal agencies before the new fiscal year begins on October 1, a continuing resolution is expected to fund the government through November 21 and avoid a shutdown. The House approved a CR, H.R. 4378, on September 19 and the Senate approved it on September 26. It includes a provision allowing maintenance of HUD Section 202 rental assistance, even if the necessary funds exceed the FY19 amount.

- The Senate's FY20 USDA bill would keep most rural housing programs at FY19 levels with increases to Section 521 Rental Assistance and Section 542 rural housing vouchers. The version approved by the House in June, on the other hand, increased several programs above FY19 levels, including Sections 514 and 515 as well as self-help housing and the MPR rental preservation program. Details are on HAC's website. The Senate bill also includes \$25 million for relocating ERS and NIFA to Kansas City, while the House bill would block the move.

- The Senate's HUD bill increases the department's overall funding above its FY19 level, but rejects a number of increases included in the House's bill. The Appropriations Committee voted 15-16 against inclusion of an amendment that would have reauthorized NAHASDA; the bill does fund the Native American housing programs for FY20.

Courtesy of ruralhome.org

SAVE THE DATE!!

FNPH, along with the other T & MA Contractors are currently working together to hold a National Self-Help Housing Conference in Albuquerque, New Mexico. The conference is scheduled for February 4-6, 2020. Sessions will be held for two and a half days, with great opportunities for networking.

Please save the date and plan to join us. More information will be made available very soon.

Need Capital for your Affordable Housing Project?

HAC's loan funds provide 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, farmworker, senior and veteran housing. HAC loan funds can be used for pre-development, site acquisition, site development and construction/rehabilitation. Contact HAC's loan fund staff at hacloanfund@ruralhome.org, 202-842-8600. Please note: HAC is not able to offer loans to individuals or families. Borrowers must be nonprofit or for-profit organizations or government entities (including tribes).

Courtesy of ruralhome.org



Florida Home Partnership, Inc. located in Hillsborough County,

Ruskin, Florida has submitted their Section 523 Mutual Self-Help Housing Application. They propose to use \$2,249,577 in TA grant funds to assist ninety (90) families construct homes using the self-help method in Hillsborough, Pasco and Manatee Counties. Way to go FHP!



SELF-HELP SPOTLIGHT

Take advantage of the Self-Help Spotlight. Efforts continue to provide current information in a user-friendly format. Visit the Spotlight at:

<https://www.selfhelphousingspotlight.org>

Update your agency's information, visit other grantee's profile and take the opportunity to network and share ideas. The Spotlight now has a SSL certificate to ensure that the site remains secure. Please note that the URL now begins with "https:" instead of "http:" The "s" symbolizes that the site is secure. This is primarily to encrypt information sent over the website, such as a contact form. However, the biggest benefit for all grantees is that the site should now rank higher in search results. The website now has a Google Translate button. This bright orange translate button is at the bottom corner of the site. The button translates all text between English and Spanish.

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Preparing Your Home for the Winter Weather

Home maintenance is a very important part of home ownership. It comes in various forms, like weatherizing for the seasons. You and your family can prepare for chilling winter weather by completing some small weatherproofing jobs around your home. It requires little to no professional skill and taking these simple tasks at hand can make a real difference once cold weather arrives. By doing these things before the snow flies, you'll be saving yourself some hassle and likely money, too!

The following is a list of items to get you started with your weatherizing efforts:

- Clean gutters and downspouts in mid-fall and double-check them before winter.
- Replace the filter in your furnace.
- Close any vents in your home that may have been opened for the warm weather.
- Disconnect hoses from outside faucets and turn off the water.
- Buy a snow shovel and other winter supplies before the messy weather hits.
- Keep extra water and canned food in storage just in case.
- Test your heating system, so that you know it will work properly when you need it.
- Give your deck a fresh coat of sealer to protect it from the winter elements.

The information was gathered in part from <https://www.homeadvisor.com>

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and all 58 State Housing Finance Agencies to lead the way in establishing a universal inspection standard for federally subsidized properties. The standard will increase customer service and improve the lives of millions of Americans across the country. LaVoy started his career with the United States Marine Corps and is a marine aviator and combat veteran. He earned his Bachelor of Applied Science Degree from Old Dominion University and his Master of Industrial Engineering from U.S. Army War College.

Courtesy of <https://www.usda.gov/media/press-releases/2019/09/17/secretary-perdue-swears-usdas-rural-development-deputy-under>