



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

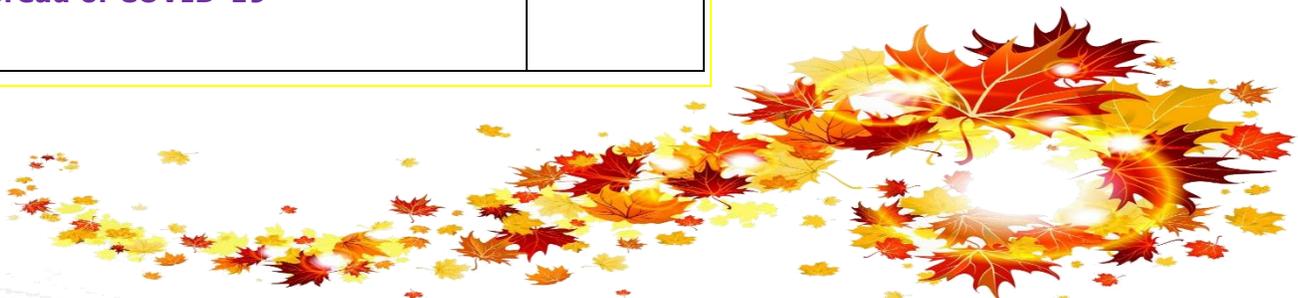
**Fall 2020 Volume 3, Issue 2**

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### **Rural Development is Open for Business!**

They are to help those affected by COVID-19. USDA Rural Development will use all available program flexibilities and contingencies to serve our customers across all of our programs.



## House Passes Bipartisan Continuing Resolution

September 22, 2020

### **Legislation extends government funding through December 11**

WASHINGTON — The House today passed, on a 359 to 57 vote, a bipartisan continuing resolution to extend federal government funding through December 11 and avoid a government shutdown at the end of the month.

The legislation, H.R. 8337, the Continuing Appropriations Act, 2021 and Other Extensions Act, is a modified version of H.R. 8319, which Chairwoman Lowey filed yesterday.

**“The House did its work, but Senate Republicans failed to begin the appropriations process, sadly making a continuing resolution necessary to avoid a devastating government shutdown,”** said House Appropriations Committee Chairwoman Nita M. Lowey. **“This CR reflects bipartisan agreement and includes nearly \$8 billion in desperately needed nutrition assistance for struggling Americans. This victory for our Democratic priorities is a prelude to the work we will do in negotiating full year appropriations bills that**

**invest for the children and for the people.”**

In addition to an extension of government funding, critical health programs, and surface transportation authorities, H.R. 8337 adds nearly \$8 billion in vital nutrition assistance for the American people. It extends and expands the Pandemic EBT program – which provides resources to families with children who otherwise would have received free or reduced-price meals at school – and extends several other key flexibilities for nutrition programs.

The text of H.R. 8337 is [here](#). A section-by-section summary of the legislation is [here](#).

**Online session to cover rural housing challenges in pandemic.** Shelter in Rural Places: Facing Rural Housing Challenges in the Unfolding Pandemic, to be held on September 22, will be the third Rural Opportunity and Development (ROAD) session. Rural and tribal organizations will share their analysis and useful strategies for helping rural residents, workers and families address housing distress and homelessness, including strategies that could help fend off further crisis if federal and state unemployment and housing assistance run dry. The ROAD sessions virtual exchanges are co-designed and hosted by the Aspen Institute Community Strategies Group, the Housing Assistance Council, the Rural

Community Assistance Partnership and Rural LISC.

**HUD posts final disparate impact rule.** HUD has posted online the final version of its revised disparate impact rule, though the department has not issued an announcement or statement about it and it has not yet been published in the Federal Register. The final rule is not identical to the proposed regulation released in August 2019 but retains the proposal’s heavy burden of proof for an injured party.

**Public charge rule now active nationwide.** In July a federal court issued an injunction halting implementation of the new public charge rule, which establishes limits on immigrants’ use of public assistance. In August an appeals court narrowed the injunction, so it applied in only three states. On September 11 the appeals court stayed the injunction nationwide so that, while proceedings on the lawsuit continue, the Department of Homeland Security can enforce the rule throughout the United States. More information about the rule is available from the Protecting Immigrant Families Campaign.

**HAC posts disaster guide for West Coast wildfires.** The guide provides resources for people affected by the recent fires in California, Oregon and Washington.

*Articles Courtesy of HAC News.*

## SFH Direct Loan and Grant Programs

Section 502 Direct Certified Loan Application Packaging Process Updates

### Program Update:

With [Procedure Notice 538](#) dated July 16, 2020, [Handbook-1-3550](#), Chapter 7 was revised to update guidance on flood determinations and the payment of the first year's insurance premium. For a complete list of Procedure Notices, Administrative Notices, Unnumbered Letters, and other guidance - visit our website's [Resources](#) page and select [Directives](#).

### Loan Packaging Express Newsletter:

The [seventh edition](#) of the Loan Packaging Express has been posted to the [Direct Loan Application Packagers](#) page. Please take a moment to read recent success stories and learn about the successful packaging partnerships across the nation. If you have any questions, comments, or have a packaging success story you would like to share, please email [Tammy.Repine@usda.gov](mailto:Tammy.Repine@usda.gov).

Be sure to bookmark the Direct Loan Application Packagers page to quickly access various resources

and trainings on packaging Section 502 SFH direct loans.

### Intermediary Update:

Windham and Windsor Housing Trust has decided to discontinue serving as an intermediary in Vermont. An updated intermediary coverage map has been posted on the [Direct Loan Application Packagers](#) page.

### Training Update:

At this time, there are no in-person Section 502 direct loan application packaging trainings scheduled. However, an online course is in development thanks to the collaborative efforts of the Housing Assistance Council, Rural Community Assistance Corporation, NeighborWorks America, and Rural Development.

According to [Handbook-1-3550, Attachment 3-A](#), an individual interested in becoming a certified packager must take several steps - one of which is noted below.

*Once you have identified with an intermediary as being part of the certified packaging process, you have 12 months to take the loan application packaging course and pass the corresponding test. It is your responsibility to provide evidence to the intermediary that you have completed this requirement. During the 12-month period, you may package loans and funnel*

*them via the intermediary who will conduct the quality assurance review and provide technical assistance.*

If a packager is unable to meet this requirement this fiscal year, they may ask their intermediary to seek an extension through Rural Development. The intermediary will make the request within one-month of the requirement deadline and provide the packager's plans for taking the course within a reasonable extended period. Requests should be emailed to [Tammy.Repine@usda.gov](mailto:Tammy.Repine@usda.gov).

Courtesy of NRHC



*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](mailto:slozada@fnph.org).*



## NEWS & NOTES

- September 15- October 15 is Hispanic Heritage Month.
- H.R. 8337 Continuing Appropriations Act, 2021 and Other Extensions Act of 2020 Passed.
- For updated income limits visit: <https://www.rd.usda.gov/files/RD-DirectLimitMap.pdf>
- Single Family Housing Direct Eligibility Assessment tool: <https://eligibility.sc.egov.usda.gov>



## GOOD LUCK!!!

Housing Assistance Corporation – They are located in Hendersonville, Henderson County, North Carolina. They propose to use \$421,626 in grant funds to assist 12 families using the self-help method build homes over a two-year period.

Mountain Housing Opportunities, Inc. - They are located in Asheville, Buncombe County, North Carolina. They propose to use \$402,150 in grant funds to assist 12 families using the self-help method build homes over a two-year period.

North Carolina Indian Housing Authority - They are located in Fayetteville, Cumberland County, North Carolina. They propose to use \$425,000 to assist 8 families building homes in Cumberland, Hoke, Robeson and Scotland Counties, North Carolina using the self-help method over a two-year period.

Tunica County Community Development Coalition - They are located in Tunica, Tunica County, Mississippi. They propose to use \$300,000 in grant funds to assist 12 families using the self-help method build homes over a two-year period.

## Farmworker Housing Update

**SEHC AWARDED \$833,048 GRANT** for Farmworker Housing

Florida Non-Profit Housing, Inc. is the Grantee/Lead Agency for the “The Southeast Housing Consortium” (SEHC). The SEHC members include: Centro Campesino Farmworker Center in Florida City, Florida; Delta Housing Development Corporation in Indianola, Mississippi; Florida Non-Profit Housing, Inc. in Sebring, Florida; Homes In Partnership In Eustis, Florida; and NCALL Research, Inc. in Dover, Delaware.

The SEHC was awarded a \$833,048 Grant for the Program Year July 1, 2020 through June 30, 2021. With three additional option years from “The National Farmworker Jobs Program” (NFJP) which provides Housing Grants to support better economic outcomes for migrant and seasonal farmworkers (MSFWs).

NFJP grant organizations work to meet a critical need for quality housing and help farmworkers retain employment or complete training that will lead to better opportunities. NFJP Housing Grants are provided to community-based organizations and public agencies for both permanent and temporary housing. There are nine organization nationwide that received a grant from this Program. The grants range from \$295,334 to \$859,872.

***Information Contributed from Santos De La Rosa, Farmworker Specialist FNPH***

## Temporary Halt In Residential Evictions to Prevent the Further Spread of COVID-19

There is currently a pandemic of a respiratory disease (“COVID-19”) caused by a novel coronavirus (SARS-COV-2) that has now spread globally, including cases reported in all fifty states within the United States plus the District of Columbia and U.S. territories (excepting American Samoa). As of August 24, 2020, there were over 23,000,000 cases of COVID-19 globally resulting in over 800,000 deaths; over 5,500,000 cases have been identified in the United States, with new cases being reported daily and over 174,000 deaths due to the disease. The virus that causes COVID-19 spreads very easily and sustainably between people who are in close contact with one another (within about 6 feet), mainly through respiratory droplets produced when an infected person coughs, sneezes, or talks. Some people without symptoms may be able to spread the virus. Among adults, the risk for severe illness from COVID-19 increases with age, with older adults at highest risk. Severe illness means that persons with COVID-19 may require hospitalization, intensive care, or a ventilator to help them breathe, and may be fatal. People of any age with certain underlying medical conditions, such as cancer, an immunocompromised state, obesity, serious heart conditions, and diabetes, are at increased risk for severe illness from COVID-19.<sup>1</sup> COVID-19 presents a historic threat to public health. According to one recent study, the mortality associated with COVID-19 during the early phase of the outbreak in New York

City was comparable to the peak mortality observed during the 1918 H1N1 influenza pandemic.<sup>2</sup> During the 1918 H1N1 influenza pandemic, there were approximately 50 million influenza-related deaths worldwide, including 675,000 in the United States. To respond to this public health threat, the Federal, State, and local governments have taken unprecedented or exceedingly rare actions, including border closures, restrictions on travel, stay-at home orders, mask requirements, and eviction moratoria. Despite these best efforts, COVID-19 continues to spread and further action is needed.

In the context of a pandemic, eviction moratoria—like quarantine, isolation, and social distancing—can be an effective public health measure utilized to prevent the spread of communicable disease. Eviction moratoria facilitate self-isolation by people who become ill or who are at risk for severe illness from COVID-19 due to an underlying medical condition. They also allow State and local authorities to more easily implement stay-at-home and social distancing directives to mitigate the community spread of COVID-19. Furthermore, housing stability helps protect public health because homelessness increases the likelihood of individuals moving into congregate settings, such as homeless shelters, which then puts individuals at higher risk to COVID-19. The ability of these settings to adhere to best practices, such as social distancing and other infection control measures, decreases as populations increase. Unsheltered homelessness also increases the

risk that individuals will experience severe illness from COVID19.

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*For more information go to:*

<https://s3.amazonaws.com/public-inspection.federalregister.gov/2020-19654.pdf>

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