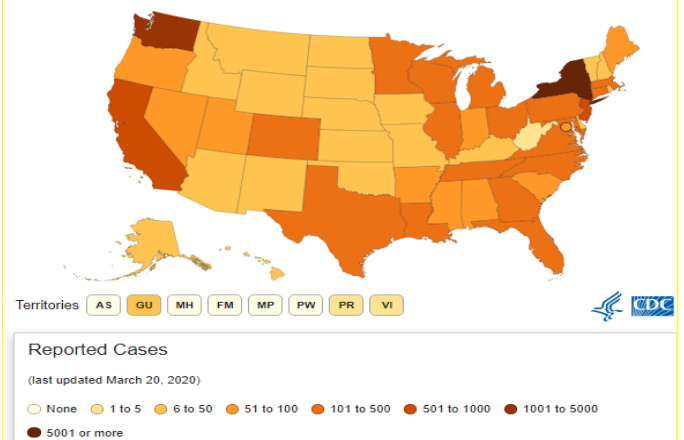


Florida Non-Profit Housing, Inc.'s Quarterly Review Newsletter

Spring 2020 Volume 2, Issue 4

Table of Contents	
2020 National Self-Help Housing Conference: Sharing the Vision	Page 1
New W-4 Tax Withholding Form	Page 2
Secretary Perdue Announces New RD Leadership	Page 3
News and Notes Corona Virus aka COVID – 19 And how it's affecting us... Single Family Housing Direct Programs Continuity of Operations	Page 4
Families First Corona Virus Response Act RD E-Forms	Page 5

COVID-19 Cases in the U.S.



National Self-Help Housing Conference

SHARING THE VISION

The 2020 National Self-Help Housing Conference took place in one of the oldest cities in the United States. Located to the Southwest, the “Land of Enchantment” Albuquerque, New Mexico, the conference was held on Feb. 4-6, 2020. It was a wonderful opportunity for self-help housing grantees to learn and network with other grantees and personnel from USDA Rural Development.

And what a success it turned out to be, with approximately 400 people in attendance from all over the nation. Thanks to the help of USDA Rural Development, FNPH, Little Dixie, NCALL, RCAC and other sponsors we were able to offer a great networking and educational experience. And best part about it, no registration fee and fun giveaways!

Thanks to the wealth of knowledge and experience of the speakers we were able to offer over 40 educational sessions ranging from program management, financial management, board, to construction supervisors, you name it we had something for nearly everyone!

Continued on Page 2

Continued from Page 1

Here are some photos from the conference



For more photos take a look at www.fnph.org

More photos on page 4...

New W-4 Tax Withholding Form

The W-4 is a federal tax form that employees fill out to tell you how much federal income tax to withhold from their paycheck. The amount of federal withholding has always been based on personal exemptions, such as the number of adults and dependents in a household. The more allowances a person claimed, the less money the employer would deduct for taxes from the employee's paycheck. This is changing for 2020.

A new federal law called the Tax Cuts & Jobs Act has eliminated personal exemptions as of 2018, so that taxpayers are supposed to "break even" at tax time instead of owing the IRS money or waiting on a refund from the IRS. The IRS has updated the W-4 to reflect these changes.

The new form takes employees through five steps that try to identify all sources of income, including second jobs, a spouse's job, as well as sources like dividends and interest. The form also asks for information about dependents and tax deductions to determine the correct amount of tax that the employer should withhold from the employee's paycheck. Some employees may not want to disclose information about income from second jobs or share details about their investment income. To address these concerns, the IRS allows employees to use an online tax withholding estimator tool at irs.gov/individuals/tax-withholding-estimator. Employees can use this estimator or complete a printed worksheet to determine how much to withhold. The amount is entered on a separate "extra withholding" line on the form, without details about how it was calculated.

Continued on page 4...

Secretary Perdue Announces New RD Leadership

Perdue Commends “DJ” LaVoy on Retirement and Successful Career

(Washington, D.C., February 28, 2020) – Today, U.S. Secretary of Agriculture Sonny Perdue announced Bette Brand will serve as the U.S. Department of Agriculture’s (USDA) Rural Development (RD) Deputy Under Secretary following the retirement of Donald “DJ” LaVoy.

“DJ LaVoy is a true public servant and brought decades of leadership in economic development and affordable housing. We are appreciative of his service here at USDA and wish him nothing but the best as he heads into retirement,” **said Secretary Perdue.** “The mission of Rural Development to improve the economy and quality of life in rural America will continue to advance with Bette at the helm. Like President Trump, Bette’s drive and tenacity to fight for those living in rural areas and to increase rural prosperity is admirable. She is perfectly suited for this role.”

Background:

DJ 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.

LaVoy created and served as the Deputy Assistant Secretary for the Real Estate Assessment Center (REAC) where he was responsible for 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 and all 58 State Housing Finance Agencies to lead the way in establishing a universal inspection standard for federally subsidized properties. 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.

Bette Brand most recently served as the Administrator of Rural Development’s Rural Business Service agency. She came to USDA after 35 years with Farm Credit of the Virginias, where she served as chief advocate for the agriculture industry and rural businesses, supporting producers at the state and national level and educating policymakers and consumers on agriculture. Prior to this, Brand served as Chief Sales Officer, overseeing the business development of a \$1.6 billion credit portfolio, managing a team of commercial agriculture and agribusiness lenders, and

supervising FCV’s marketing and branding. She has wide-ranging experience promoting rural communities, having served on the Virginia Agribusiness Council, the Virginia Horse Council, the Virginia Cooperative Council, and the Virginia Foundation for Agriculture in the Classroom. Since her arrival to USDA in January 2018, Brand has prioritized increasing rural America’s access to capital, investing in innovative technology, and helping businesses create jobs. She especially enjoys travelling across the country in her official capacity as Administrator to better understand the specific needs of America’s diverse rural communities and to discuss with local leaders the best way to serve them. By focusing on Infrastructure, Partnerships, and Innovation, Administrator Brand looks forward to continuing her work to help revitalize America’s rural economy. Administrator Brand has a degree in Animal Science and an MBA from Virginia Tech. She and her husband David live in Roanoke, Virginia and have three grown sons.

Courtesy of USDA Office of Communications

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.

NEWS & NOTES

- June is Home Ownership Month and it is right around the corner. Plan your events and let us know what you're doing.
- August 17, 2020 – pooling of unused 502/504 funds.
- July 31, 2020 – 523 Grant Applications are due to your RD Area office and FNPH for review.
- July 31, 2020 – Barry Ramsey is retiring. Thanks for all the years of service. Enjoy your new path.

New W-4 Tax Withholding Form Continued from page 2

Employers do not have to get new W-4 forms from existing employees. Employers only have to use the new W-4 form for employees hired after 2019. Employees hired before 2020 can simply leave their 2019 or prior W-4 form in effect indefinitely, and they will need to fill out a new W-4 form only if they wish to change their tax withholding.

You can download the new W-4 form <https://fuba.org/wp-content/uploads/Form-W-4.pdf>. More information about the new W-4 form is available from IRS website <https://www.irs.gov/newsroom/faqs-on-the-2020-form-w-4>

Article courtesy of FUBA ISSUES Volume XXX, No.1

Corona Virus aka COVID - 19

And how it's affecting us...

Due to the pandemic effective immediately FNPH is suspending all travel to and from any of our grantees. We are also implementing practices of social distancing and eliminating all face to face meetings and walk-ins to help reduce the risk of spreading the virus. We will transition to video/teleconferencing to assist our grantees. Here are five basic protective measures from Google:

1. **HANDS** - Wash them often.
2. **ELBOW** - Cough into it.
3. **FACE** - Don't touch it.
4. **FEET** - Stay more than 6 feet apart.
5. **FEEL** - Sick? Stay home!



HOW LONG IS CORONAVIRUS DETECTABLE ON SURFACES?

	AIR	3 HOURS	<div></div>
	COPPER	4 HOURS	<div></div>
	CARDBOARD	24 HOURS	<div></div>
	STAINLESS STEEL	2-3 DAYS	<div></div>
	PLASTIC	3 DAYS	<div></div>

Single Family Housing Direct Programs Continuity of Operations

At USDA Rural Development, we are taking steps to continue to serve our customers and stakeholders. Rural Development staff who administer Single Family Housing Direct Loan & Grant Programs are providing this guidance to reassure the public as well as our self-help grantees, approved intermediaries, packagers, funding partners, real estate professionals, and other interested stakeholders of our continued business operations in this evolving environment.

For More Information visit:

https://www.rd.usda.gov/sites/default/files/USDA_SA_COVID19_SFHContinuity03202020.pdf

Article Courtesy of USDA Rural Development



Families First Coronavirus Response Act – New Federal Paid Leave and Other Requirements Impacting Employers

On March 18, the President signed into law the Families First Coronavirus Response Act (the “Act”). Among other things, the Act establishes paid sick leave (under a new law, known as the Emergency Paid Sick Leave Act) and temporarily expands the existing federal Family and Medical Leave Act of 1993 (the “FMLA”). Notably, the Emergency Paid Sick Leave Act and FMLA expansions only apply to employers with ***fewer than 500 employees*** and government employers. In addition, the leave provisions in the Act focus on the current coronavirus emergency, and do not address leave requirements for any future pandemics.

The Act provides tax credits for employers offering qualified paid sick leave and paid family leave wages (subject to certain caps and limitations) to offset the cost of providing the paid leave. The Treasury Department likely will issue additional regulations on the subject.

In addition to the paid leave requirements, the Act also requires employer-sponsored group health plans to provide coverage for COVID-19 testing at no cost to participants, a measure that many employers have already taken voluntarily.

Emergency Paid Sick Leave.

The Emergency Paid Sick Leave Act takes effect no later than April 2, 2020 and expires on December 31, 2020. Employers have no continuing legal obligation under the new law following its sunset on December 31.

The paid sick leave law requires covered employers to provide up to 80 hours of paid sick leave to full-time employees. Part-time employees are entitled to leave based on the average number of hours the part-time employee works.

Usage. Employers must provide paid sick time to the extent that an employee is unable to work (or telework) due to a need for leave because:

1. The employee is subject to a federal, state or local quarantine or isolation order related to COVID-19.
2. The employee has been advised by a health care provider to self-quarantine due to COVID-19 concerns.
3. The employee is experiencing symptoms of COVID-19 and seeking medical diagnosis.
4. The employee is caring for an individual subject to a quarantine or isolation order, or who

has been advised to self-quarantine.

5. The employee is caring for a child whose school or place of care has been closed, or the childcare provider is unavailable due to COVID-19 precautions.
6. The employee is experiencing any other substantially similar condition specified by Health and Human Services (“HHS”) in consultation with the Department of Treasury and Department of Labor.

Business closures or shutdowns are not covered reasons for paid sick leave.

For Full Story Visit:

<https://www.sgrlaw.com/client-alerts/families-first-coronavirus-response-act-new-federal-paid-leave-and-other-requirements-impacting-employers/>

Article Courtesy of SGR Law

RD E-Forms

1. Navigate to rd.usda.gov
2. Click “**RESOURCES**” in the banner.
3. In the drop down menu click “**FORMS.**”
4. Click “**E-Forms.**”
5. Under eForms on left, click “**Browse Forms.**”
6. Use drop downs and search for appropriate form and click “**Search.**”

FLORIDA NON-PROFIT HOUSING, INC.

3909 Kenilworth Boulevard

P.O. Box 1987

Sebring, FL 33871-1987

863-385-1643

www.fnph.org

