

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

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CRA REFORM PROPOSAL EXPECTED

The Federal Deposit Insurance Corporation and the Office of the Comptroller of the Currency planned to release possible changes to their Community Reinvestment Act rules on December 12 and 13.

Being the third federal bank regulator, the Federal Reserve Board, will make a separate proposal in the future. The regulators are expected to recommend ways to make banks' CRA tests more measurable. They also want to provide CRA credit for activities beyond the physical locations of their branches. Public comments on the FDIC/OCC proposed rule are scheduled to be due sometime in mid-February.

Single Family Direct Loan Proposed Rule Published

On November 25, 2019, USDA published a proposed rule for the Single-Family Housing Direct Loan and Grant Programs. With this rule, the Rural Housing Service (RHS) is intending to amend its regulations to update and improve the direct Single-Family Housing (SFH) loans and grants programs. Several of the proposed changes would do the following:

- increase program flexibility,
- allow more borrowers to access affordable loans,
- better align the programs with best practices, and
- enable the programs to be more responsive to economic conditions and trends.

For more detail and to read the full proposed rule

<https://www.govinfo.gov/content/pkg/FR-2019-11-25/pdf/2019-25128.pdf>

All comments on the proposed rule must be submitted on or before January 24, 2020.

REGULATIONS UPDATE

On December 12th, 2019, USDA published regulation updates for the 440.1, 1944-I, Handbook -1-3550, 1924-A, as well as other regulations. A complete list of the changes can be located at (<http://www.rd.usda.gov/publications/regulations-guidelines>).

National Self-Help Housing Conference

SHARING THE VISION

Registration is OPEN!! Register now for the 2020 National Self-Help Housing Conference in Albuquerque, New Mexico Feb. 4-6, 2020.

This will be a great opportunity for self-help housing grantees to learn and network with other grantees and USDA Rural Development personnel.

Don't forget to make a hotel reservation also. The link for that can be found on the registration site. The deadline to get the conference rate is January 20, 2020, but rooms are limited, so reserve them soon.

While there is no registration fee for this conference, we do need to know how many attendees we will have! So, if you haven't already done so, visit shh2020.littledixie.org to register. You can also download the printable [conference packet](#).

FNPH STAFF ACKNOWLEDGEMENTS

FNPH would like to take the time to thank the following employees for their devotion. Each of these employees reached an anniversary of their service this year.

Crystal Hare, Financial Coordinator 5 years

Stephen Lozada, Program Analyst 5 years

Jeff Gaddy, Self-Help Specialist 15 years

Tara L. Rogers, Self-Help Specialist 25 years

Santos De La Rosa, Farmworker Specialist 25 years

Thank each of you for hard work and commitment to the mission of FNPH!

New Rural Development Website Reveal This Month . . .

Rural Development is very excited to announce that we are rolling out a new look and feel for our public website (USDA Rural Development) this month!

In addition to an updated look and feel, this new website will introduce features such as easier navigation, responsive design for mobile phones and tablets, and improved accessibility- all for the benefit of our customers across rural America.

The RD website modernization is a significant upgrade for us and is also necessary to meet new requirements for federal websites.

In the first phase of the website rollout, much of the content will be accessible using similar links as before. However, some resources you have accessed previously may have moved. For example, "Regulations and Guidelines" are now under a new area titled **Resources**:

Under the **Resources** menu, the content found under the old website's "Regulations and Guidelines" section has been reorganized. Most document types have been broken out by Program Area where it made sense.

- **Directives** now includes:
 - Administrative Notices
 - Unnumbered Letters
 - Handbooks
 - Procedures Notices
 - Bulletins for the Rural Utilities Service
 - Significant Guidance Documents
 - Electric Sample Documents
 - Informational Publications
 - Instructions
 - Form Letters
 - Guide Letters

Continued on page 4...

NEWS & NOTES

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Federal funding extended to December 20.

The second short-term continuing resolution for fiscal year 2020 keeps the federal government open with FY19 funding levels through December 20. Congress may pass the 12 appropriations measures for FY20 by then. If members cannot agree, however, another CR is likely.

Community Development Block Grants offered for Indian Tribes and Alaska Native Villages.

Tribes, Alaska Native villages and tribal organizations are eligible to apply by February 3 for the Indian CDBG program. Funds from fiscal years 2019 and 2020 will be awarded in this grant cycle. For more information, contact ONAP-ICDBG@hud.gov.

Disaster recovery bill passes House.

H.R. 3702, the Reforming Disaster Recovery Act, was approved by the House on November 18. The bill's provisions would help target Community Development Block Grant-Disaster Recovery grants to survivors with the greatest needs, ensure greater data transparency and oversight, protect civil rights and fair housing, and encourage mitigation and resiliency. A

companion measure, S. 2301, has been introduced in the Senate.

House committee approves farmworker and rental preservation bill.

On November 21 the House Judiciary Committee passed the Farm Workforce Modernization Act (H.R. 5038), which includes provisions relating to farmworkers and rural rental housing preservation. The bill is scheduled for consideration by the full House of Representatives on December 11 or 12.

Food Security Starts with Affordable Housing for Farmworkers

describes housing as "a critical tool for recruitment and retention of both domestic and immigrant [farm]workers." This Urban Land Institute article describes several examples of successful farmworker housing developments.

Perspectives from Main Street: Bank Branch Access in Rural Communities

reports that when bank branches close, rural consumers and small businesses are left with generally more costly and less convenient alternatives. Published by the Federal Reserve Board, the study includes information gathered at listening sessions across the country.

Rural Development Hubs: Strengthening Rural America's Innovation Infrastructure,

a new report released November 18 by the Aspen Institute

Community Strategies Group, examines intermediaries' role in building wealth, increasing capacity and creating opportunity in regions. The research describes what sets rural development hubs apart, obstacles that regional developers may face and strategies of effective prosperity-building.

SAVE THE DATE FOR HAC'S 2020 RURAL HOUSING CONFERENCE!

The conference will be held in Washington, DC on December 2-4, 2020 with pre-conference meetings on December 1. The HAC News will announce more details, including registration, as they become available.

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.

Articles/Information are courtesy of HAC, Washington, D.C.



Florida Home Partnership, Inc. located in Hillsborough County,

Ruskin, Florida executed a new Section 523 Mutual Self-Help Housing Grant. They will 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!



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.

New USDA Website continued from page 2...

Regulations now includes:

- Federal Register Publications
- Program Regulations

We hope you find this new website helpful and efficient when it launches in the coming days. The customer experience will continue to improve in the days and weeks after launch. If you have any questions, please contact OEA at rdwebmaster@usda.gov. Thank you!

Article courtesy of USDA/Rural Development

Continuing Resolution Set to Expire

As we are all aware, the 2020 Fiscal Year Budget failed to pass going into the new year. A Continuing Resolution (CR) was approved and expired November 21st. A second CR was approved through December 21th. Congress is now tasked with preventing a government shutdown by either approving the 2020 Budget or signing another CR.

SECTION 502 PACKAGING TRAINING

HAC offers Section 502 packaging training for nonprofits, March 10-12. This three-day advanced course trains experienced participants to assist potential borrowers and work with RD staff, other nonprofits and regional intermediaries to deliver successful Section 502 loan packages. The training will be held in Glen Allen, VA on March 10-12, 2020. For more information, contact HAC staff, 404-892-4824.

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