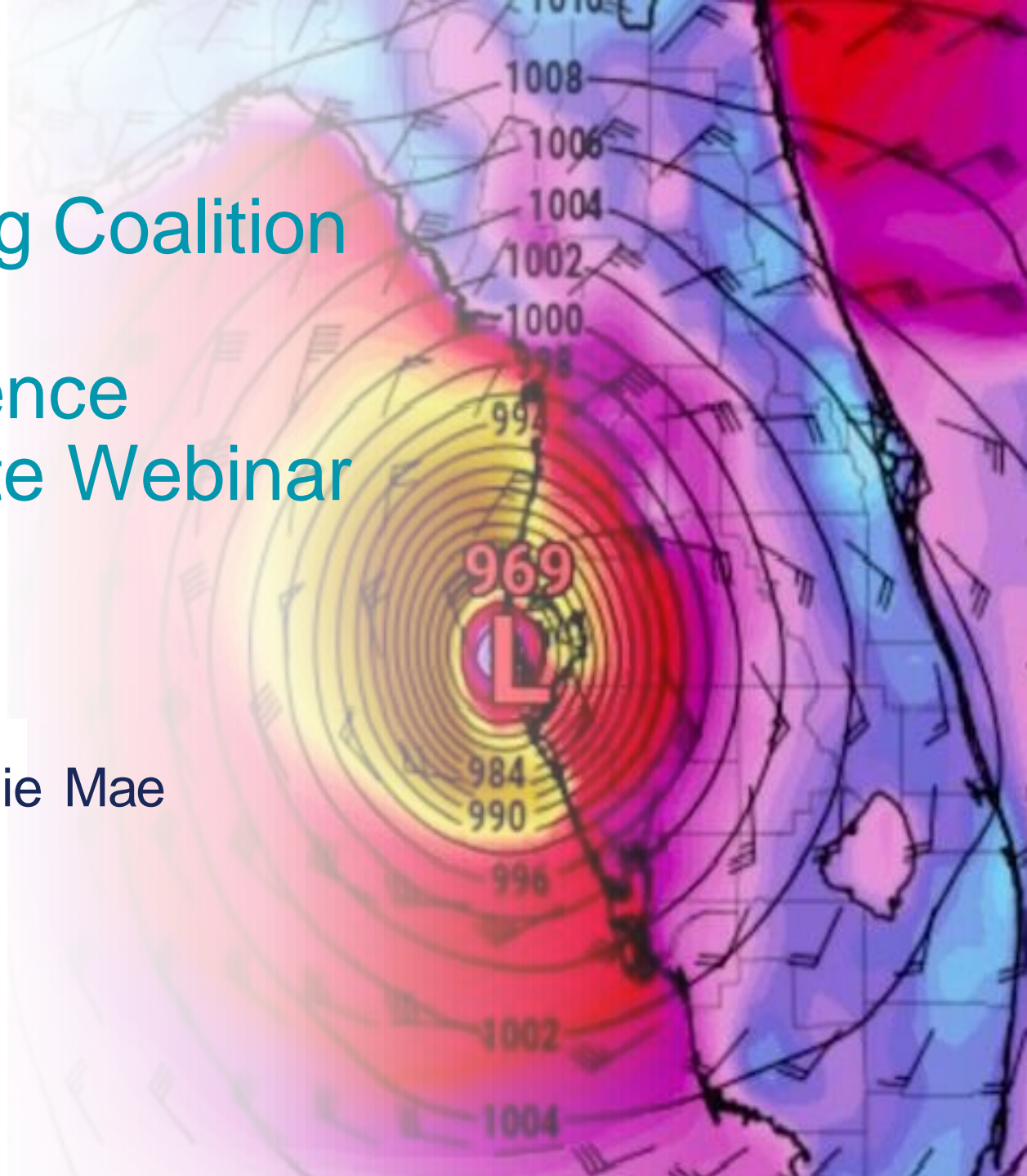


Florida Housing Coalition Hurricane and Climate Resilience Member Update Webinar

April 21, 2023
Sponsored by Fannie Mae



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TODAY'S AGENDA

- Welcome – Please put name and org in chat
- Daryl Cooper, Director, Single Family Housing, Florida / US Virgin Islands State Office, Rural Development USDA
- Upcoming Webinars



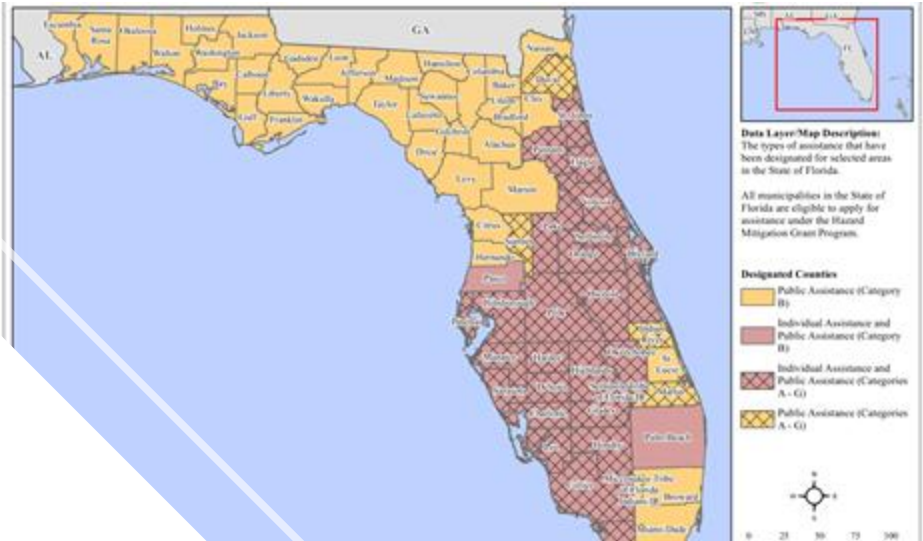
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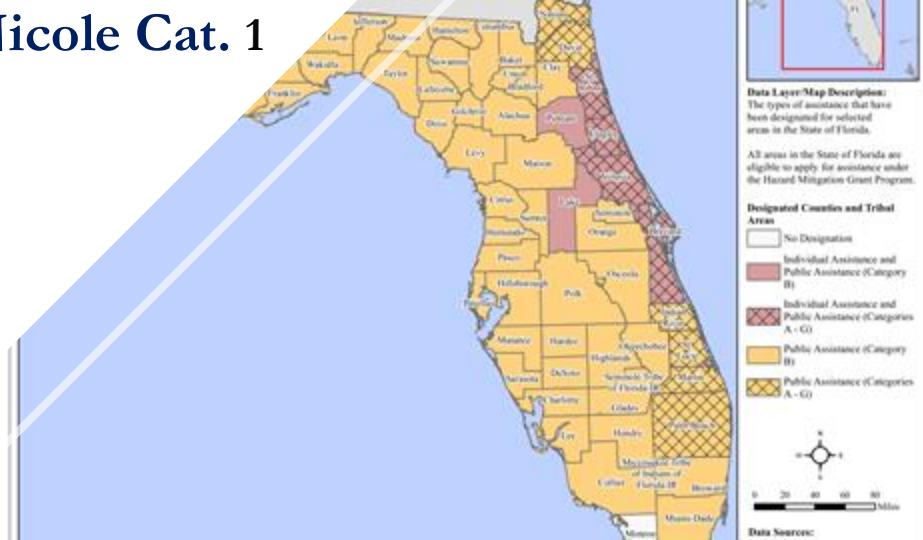
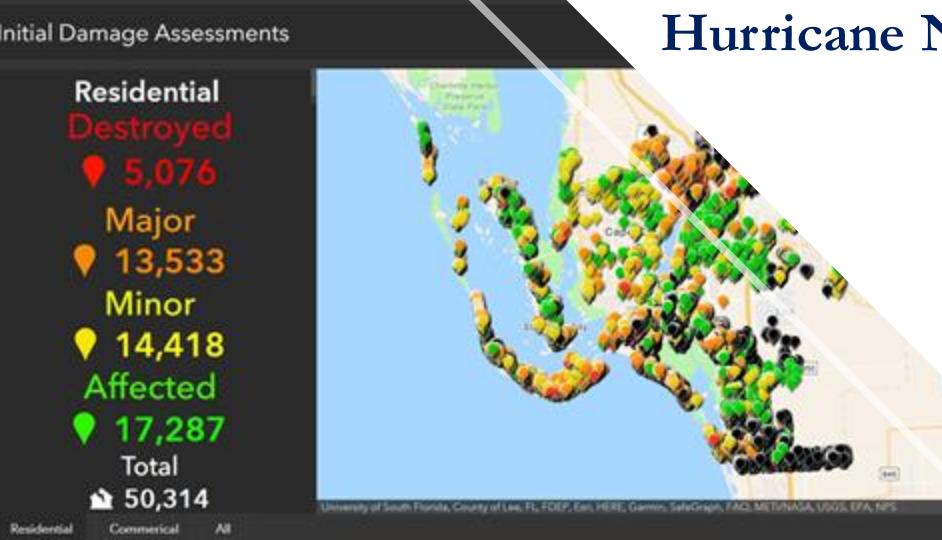


After Ian, river flooding menaces Florida inland towns

By ADRIANA GOMEZ LICON and CURT ANDERSON October 1, 2022



2022 Hurricane Ian Cat. 4 Hurricane Nicole Cat. 1





Presenting Notes
2023-04-05 20:23:02

USDA Rural Development Rural Disaster Home Repair Grant

 Rural Development
U.S. DEPARTMENT OF AGRICULTURE

Presented by Daryl L. Cooper, Single Family Housing Program Director
April 21, 2023



THE FLORIDA HOUSING COALITION



Part 1: Rural Disaster Home Repair Grants

Background

- Authorized by the 2023 Consolidated Appropriations Act.
- To make essential repairs and improvements to **rural homes** located in **Presidentially declared disaster areas** that occurred in **calendar year 2022**.
 - Includes “Major Disaster Declaration” and “Fire Management Declaration”
 - Eligible disasters are based on incident date, not declaration date.
- \$55.7 million available nationwide until expended.
- New program - does not impact eligibility for other home repair programs.

Program Overview

Helps low-income rural homeowners impacted by disasters make important repairs to their homes.

- Maximum grant of **\$40,675**.
- Remove health or safety issues.
- Cover disaster-related repair expenses incurred prior to applying.
- Site preparation and costs to move a manufactured home.
- Packager fees may be included (up to
 - \$1,000)
 - [Website](#)



Applicant Eligibility

- Income must not exceed applicable low-income limits. Varies by county and family size.
- Home must be located in an eligible rural area.
- Must be the homeowner and occupy the home (occupancy after can be authorized).
- Property must have sustained damage as a result of an eligible disaster.
- Legal status required for applicants



Approvals and Closing Conditions

- Attachment 2, 'Notification of Approval (Rural Disaster Home Repair Grants)
- Form RD 3550-24, 'Grant Agreement' not needed
- Lifetime grant assistance

Attachment 2

SUBJECT: Notification of Approval and Closing Conditions (Rural Disaster Home Repair Grants)

[insert applicant(s) first/mi/last name(s) (Mr., Mrs., Ms.)]
[insert applicant(s) street/post office address]
[insert city, state, and zip code]

Dear [insert applicant last name(s) (Mr., Mrs., Ms.)]:

Rural Development has approved your request for a Rural Disaster Home Repair Grant in the amount of [\$ insert grant amount].

As a condition of closing the Rural Disaster Home Repair Grant, you must sign and return this notice to certify there is no duplication of benefits with this award. Grant funds cannot be awarded when any other source, such as insurance, has provided assistance for the same disaster-caused need or when such assistance is available from another source. For example, Rural Disaster Home Repair Grants cannot pay for home repairs if the homeowner can obtain or has received sufficient funds from the Federal Emergency Management Agency (FEMA) for the same repairs.

ADDITIONAL ITEMS OR CONDITIONS REQUIRED BY CLOSING: All items checked below apply.

☐ Attached list of repairs is to be completed, an escrow in the amount of \$_____ will be held until the work is satisfactorily completed. Rural Development will fully disburse the loan/grant proceeds upon completion of the rehabilitation, subject to the homeowner's written statement of satisfaction.

☐ Documents: Any document used to verify employment, income, and assets that is over 120 days old as of the date of closing will need to be updated prior to settlement.

☐ Other:

Approval Official: _____ Date: _____

Note: Date of approval will be the same as date of obligation.

This loan (grant) is approved subject to the availability of funds and other conditions required by Rural Development. If you have any questions, contact the approval official whose name appears above at: _____

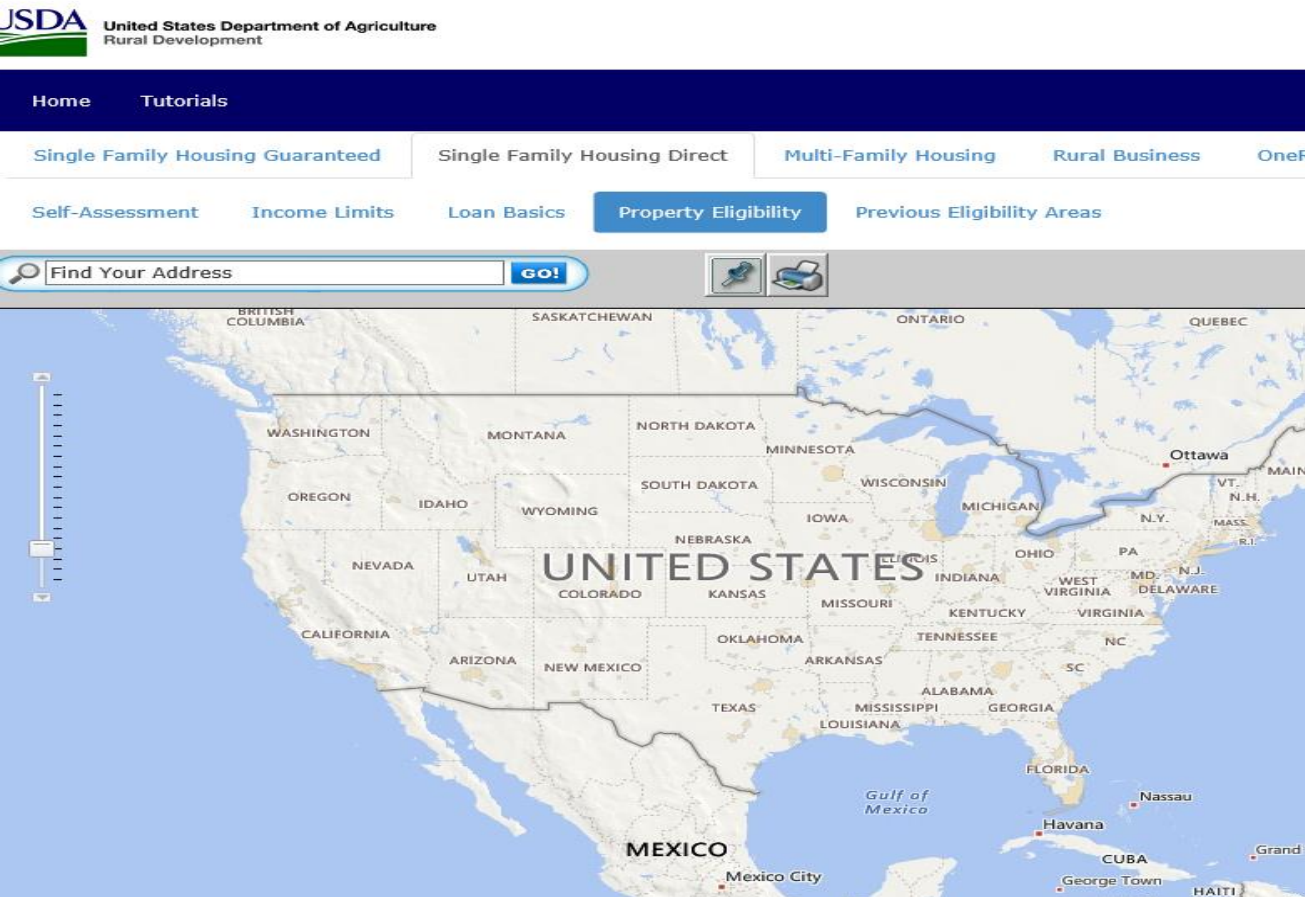
Signature of Grantee

Date

Signature of Grantee

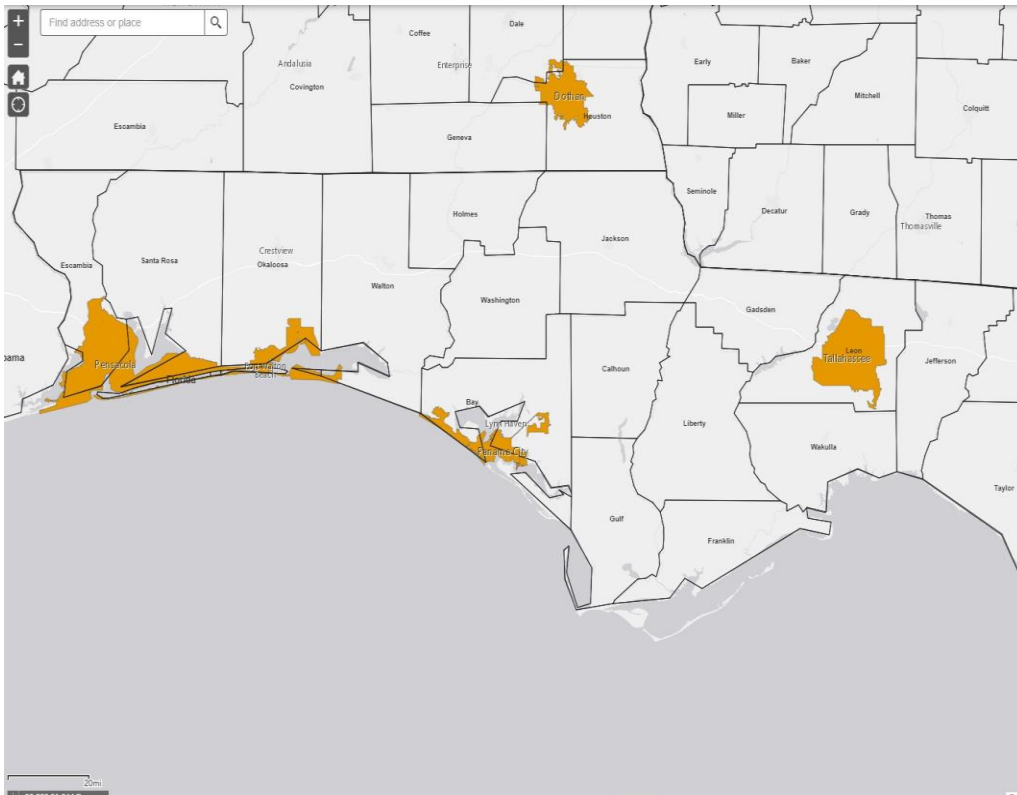
Date

Rural Development Eligibility Maps



- <https://eligibility.sc.gov.usda.gov/eligibility/welcomeAction.do>

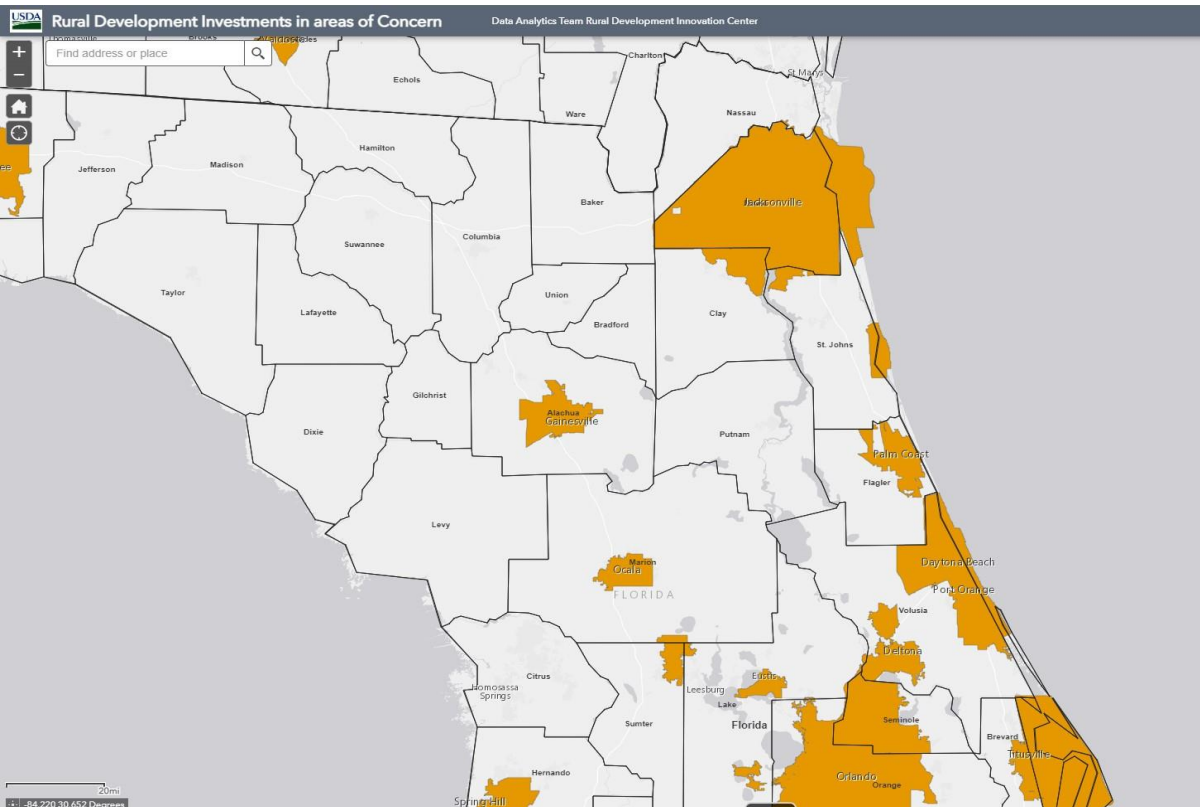
Rural Areas – Map Pan Handle of Florida Map



- Florida – Pan Handle Area Map
- Darker shaded areas **ineligible**
- Public site to help applicants determine eligibility:

<https://eligibility.sc.egov.usda.gov/>

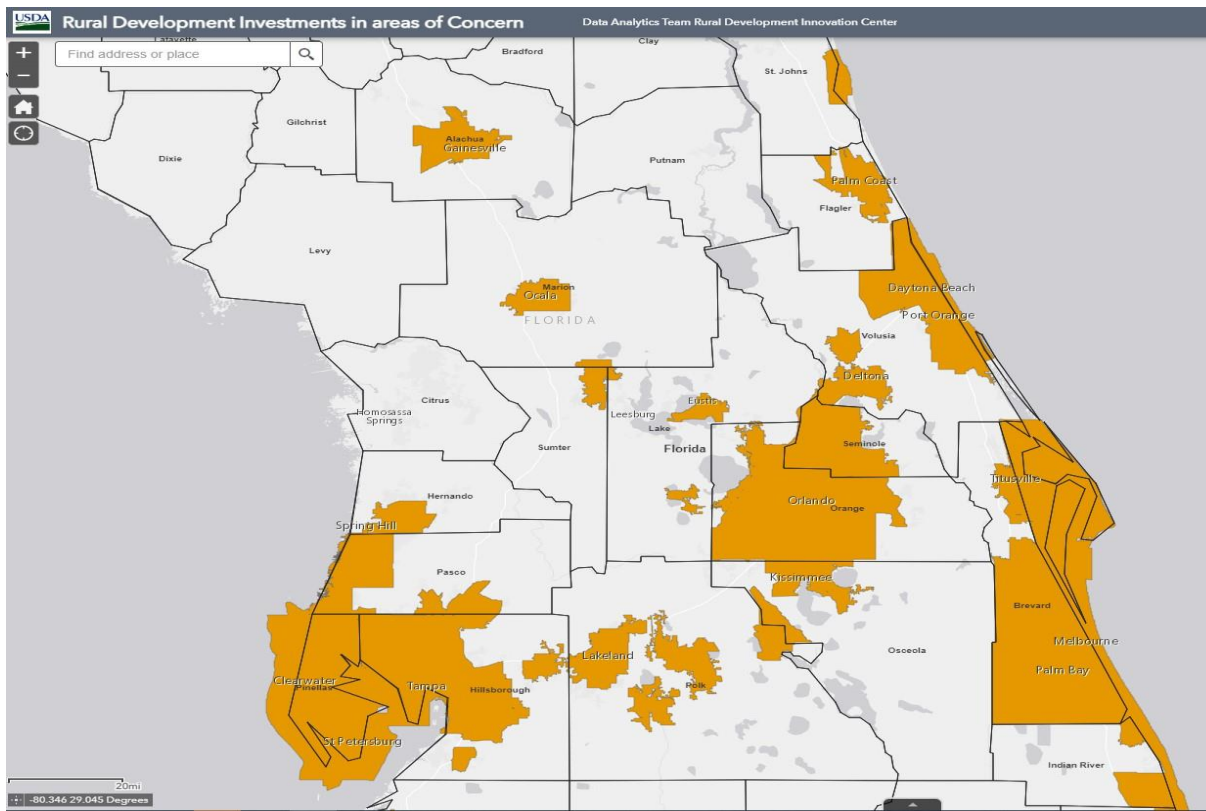
Rural Areas – Map of North Florida Map



Public site to help applicants determine eligibility:

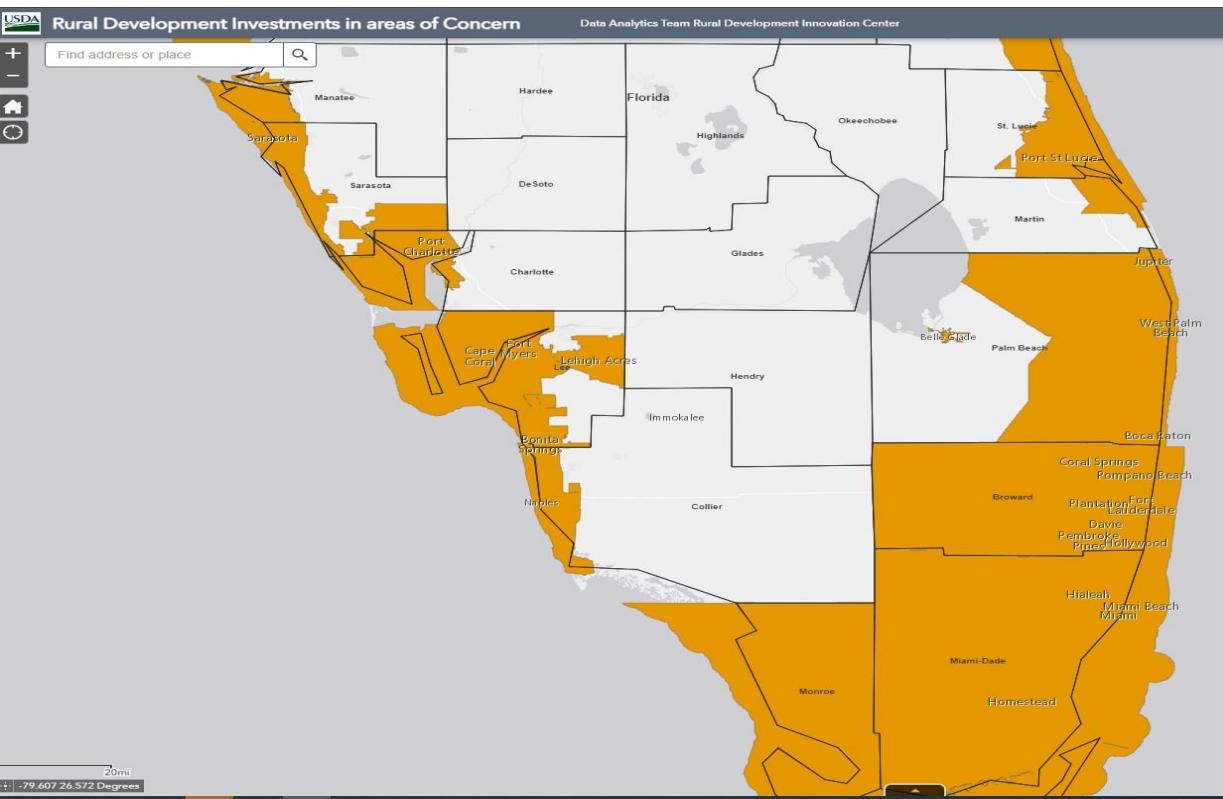
<https://eligibility.sc.egov.usda.gov/>

Rural Areas – Housing Central Florida Map



Public site to help
applicants determine
eligibility:
<https://eligibility.sc.egov.usda.gov/>

Rural Areas – Housing South Florida Map



Public site to help
applicants determine
eligibility:
<https://eligibility.sc.egov.usda.gov/>

Low Income Limits – Declared Counties in 2022

County	1-4 persons	5-8 persons
Alachua	\$65,500	\$86,450
Baker	\$64,490	\$85,750
Bay	\$61,100	\$79,350
Bradford	\$48,550	\$64,100
Brevard	\$64,950	\$85,750
Calhoun	\$49,500	\$65,350
Charlotte	\$58,000	\$76,550
Citrus	\$49,500	\$65,350
Clay	\$66,900	\$88,300
Collier	\$75,450	\$99,600
Columbia	\$52,400	\$69,150
DeSoto	\$48,550	\$64,100
Dixie	\$48,550	\$64,100
Duval	\$66,900	\$88,300

County	1-4 persons	5-8 persons
Escambia	\$61,850	\$81,650
Flager	\$59,700	\$78,800
Franklin	\$49,450	\$65,250
Gadsden	\$64,950	\$85,750
Gilchrist	\$65,500	\$86,450
Glades	\$48,550	\$64,100
Gulf	\$49,300	\$65,100
Hamilton	\$48,550	\$64,100
Hardee	\$48,550	\$64,100
Hendry	\$48,550	\$64,100
Hernando	\$65,700	\$86,700
Highlands	\$49,500	\$65,350
Hillsborough	\$65,700	\$86,700
Holmes	\$48,550	\$64,100

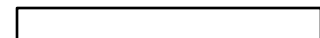


Low Income Limits – Declared Counties in 2022

County	1-4 persons	5-8 persons	County	1-4 persons	5-8 persons
Indian River	\$63,900	\$84,350	Okeechobee	\$ 48,550	\$64,100
Jackson	\$48,550	\$65,100	Orange	\$66,300	\$87,500
Jefferson	\$64,950	\$85,750	Osceola	\$66,300	\$87,500
Lafayette	\$51,050	\$67,400	Palm Beach	\$73,600	\$97,150
Lake	\$66,300	\$87,500	Pasco	\$65,700	\$86,700
Lee	\$64,300	\$84,900	Pinellas	\$0	\$0
Leon	\$64,950	\$85,750	Polk	\$54,000	\$71,300
Levy	\$48,550	\$64,100	Putnam	\$48,550	\$64,100
Liberty	\$48,550	\$64,100	Santa Rosa	\$61,850	\$81,650
Madison	\$48,550	\$64,100	Sarasota	\$69,050	\$91,150
Manatee	\$ 69,050	\$91,150	Seminole	\$66,300	\$87,500
Marion	\$49,750	\$65,500	St. Johns	\$66,900	\$88,300
Martin	\$ 64,000	\$ 84,500	St. Lucie	\$64,000	\$84,500
Nassau	\$66,900	\$88,300	Sumter	\$60,250	\$79,550
Okaloosa	\$70,300	\$92,800			



Low Income Limits, Deductions and In-eligible Counties



County	1-4 persons	5-8 persons
Suwannee	\$48,550	\$64,100
Taylor	\$48,550	\$64,100
Union	\$48,550	\$64,100
Volusia	\$77,200	\$77,200
Wakulla	\$63,050	\$83,250
Walton	\$62,250	\$82,150
Washington	\$48,550	\$64,100
Remember Deductions:		
Children up to 17 years old- & full-time college students	\$480	Per Child
Elderly (Age 62 or Older) / Disability	\$400	Household
Child Care Expense (ages 12 and under)		

In-eligible Counties		
Broward		
Miami/Dade		
Monroe		
Pinellas		



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Program Packagers - Optional

Qualified Government, Public, Tribe, Nonprofit Organizations or Individuals

- Assists with promoting the program and assisting applicants with the application.
- Can charge applicants up to \$1,000 in fees that can be covered by the program.
- Must sign a Memorandum of Understanding with USDA Rural Development Florida/U. S. Virgin Islands State Office.
- Interested organizations should contact USDA Rural Development Housing Program Director Daryl Cooper.

Note: Packagers are not required. Applicants may come directly to USDA Rural Development to apply and no fee will be charged.

Memorandum of Understanding (MOU)

- Interested organizations must submit a completed MOU document signed and a letter of providing packagers experience with counties to be served.
- This document is available in the chat for your consideration.
- Email the completed document to: daryl.cooper@usda.gov

MEMORANDUM OF UNDERSTANDING

BETWEEN

UNITED STATES DEPARTMENT OF AGRICULTURE
RURAL HOUSING SERVICE

AND

This Memorandum of Understanding (MOU) is entered into between the Rural Housing Service (RHS) of the United States Department of Agriculture (USDA), hereinafter referred to as the "Agency," and the (_____), hereinafter referred to as the "packaging body."

The purpose of this MOU is to establish the packaging body as a packager of loan, grant, and loan/grant combination applications for the Agency's Section 504 Single Family Housing (SFH) Direct Loan and Grant Program. The MOU also provides general terms and conditions for the packaging process, quality standards, and responsibilities for the packaging body.

The state served under this MOU is (_____).

PART I - GENERAL REQUIREMENTS

This part sets forth the requirements for participation as a packaging body. Notwithstanding any other provisions of this MOU, should there be a conflict between this MOU and any federal statute or regulation, the latter shall prevail.

IT IS MUTUALLY UNDERSTOOD AND AGREED BETWEEN THE PARTIES THAT:

- 1) The Agency is solely responsible for offering and negotiating any loan/grant terms to and with the applicant; and making any underwriting or final decisions on the loan/grant and communicating those decisions to the applicant; and denying applications. The packaging body will not engage in these activities and will not make representations that it can engage in these activities.
- 2) Applications may be submitted directly to the Agency by an applicant. An applicant's use of a packaging body is optional, not required.
- 3) The packaging body may charge the applicant a loan application packaging fee not to exceed an amount outlined in Rural Development's Handbook (HB)-1-3550, Attachment 3-A, for any loan, grant, and loan/grant combination applications to be paid at closing.
- 4) As described in this MOU and the HB-1-3550 the applicant shall be notified using the Required Disclosure Letter in Attachment 3-A of the fee during the applicant's initial meeting with the packager.

Revision Date 11/18/22

Page 1 of 6



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Applications & Resources

Please note that you may see ~~grant~~ to "loans" in some of the income limit material. This disaster program is utilizing the same income limits as the Direct Home Loan program.

Applications

- Applications accepted now.
- Contact USDA Rural Development Housing Program Director, Daryl L. Cooper.
 - Daryl.Cooper@usda.gov
 - 352-338-3436
- Funding is available until funds are exhausted.

Resources

- Visit the **Rural Disaster Home Repair Grant** [website](#).
- USDA Property Eligibility [website](#).
- USDA Low Income Limits [website](#).



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Area Director	Address	Phone number	Email Address	Counties Served
CRESTVIEW AREA OFFICE Jeffrey Archer	3070 Adora Teal Way, Suite C, Crestview, FL 32539	Work phone: 850-682-2416 Business cell: 850-333-2031	jeffrey.archer@usda.gov	Escambia, Holmes, Okaloosa, Santa Rosa and Walton.
MARIANNA AREA OFFICE Loria Phillips	2741 Pennsylvania Avenue, Suite 5, Marianna, FL 32448	Work phone: 850-526-2610 Business cell: 850-317-0372	loria.phillips@usda.gov	Bay, Calhoun, Franklin, Gadsden, Gulf, Jackson, Jefferson, Leon, Liberty, Wakulla and Washington
LAKE CITY AREA OFFICE Bruni Robles	971 W Duval St, Suite 190, Lake City, FL 32055	Work phone: 386-719-5590 Business cell: 386-365-9576	brunilda.robles@usda.gov	Baker, Bradford, Clay, Columbia, Duval, Hamilton, Lafayette, Madison, Nassau, Suwannee, St. Johns, Taylor and Union
OCALA AREA OFFICE Stephanie Hodges	2441 NE 3rd Street, Suite 204-1, Ocala, FL 34470	Work phone: 352-732-7534 Business cell: 352-843-0042	stephanie.hodges@usda.gov	Alachua, Citrus, Dixie, Flagler, Gilchrist, Lake, Levy, Marion, Putnam, Seminole, Sumter and Volusia.
CHAMPIONS GATE AREA OFFICE Angela Smith	8390 Champions Gate Blvd, Suite 210, Champions Gate, FL 33896	Work phone: 863-420-4833	Angela.Smith2@usda.gov	Brevard, Hernando, Hillsborough, Indian River, Orange, Osceola, Pasco, Pinellas and Polk.
**N. Ft. Myers (Sub Office of Royal Palm Beach) Ada Rivera	3434 Hancock Bridge Pkwy., Suite 209-A, N. Ft. Myers, FL 33903	Work phone: 239-997-7331	ada.rivera@usda.gov	Broward, Dade, Glades, Hendry, Highlands, Martin, Monroe, Okeechobee, Palm Beach, St. Lucie, Charlotte, Collier, DeSoto, Hardee, Lee, Manatee and Sarasota.
ST. CROIX U.S. VIRGIN ISLANDS AREA OFFICE Kimme Bryce	4401 Sion Farm, Ste. #2, Christiansted, St. Croix, VI 00820	Work phone: 340-773-9146 Business cell: 340-201-4211	kimme.bryce@usda.gov	St. Croix, St. John and St. Thomas



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Additional USDA RD Housing Programs



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Part 2: Section 504 Home Repair Loan and Grant (non-disaster)

Very-low-income homeowners in eligible rural areas can make necessary repairs to homes.

- If eligible, can receive these funds in addition to those from the Disaster Repair Grant.

Grants

- Must be age 62+
- Maximum of \$10,000

Loans

- Maximum of \$40,000
- 20 years – 1%

[Website](#)



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Repair Photos

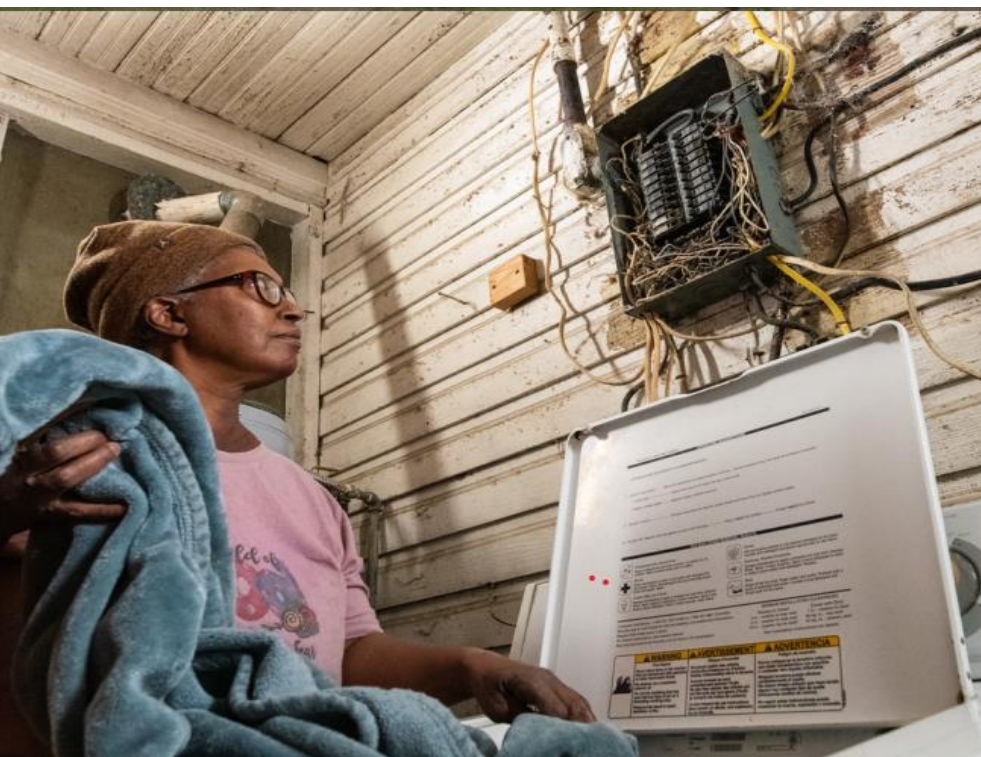


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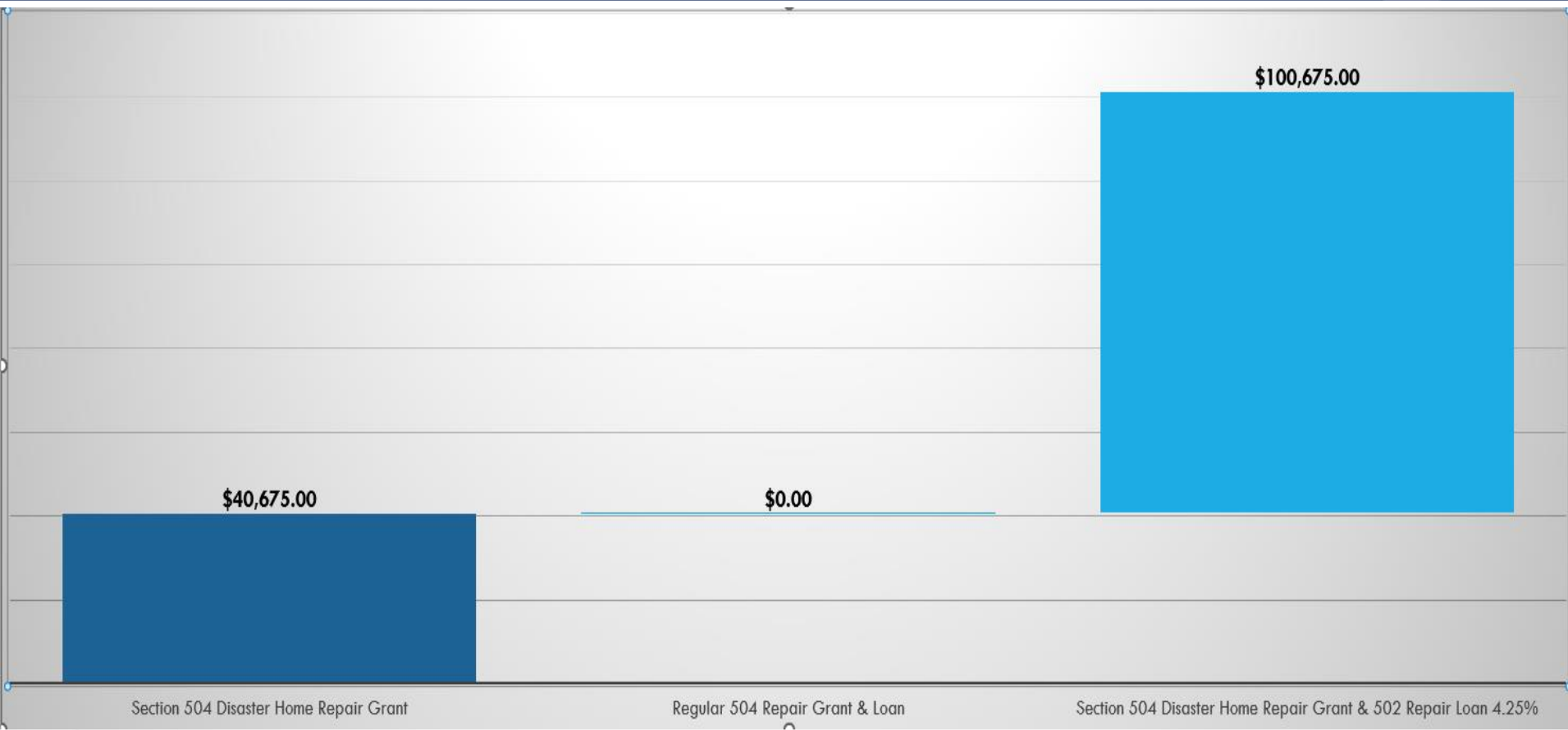
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Low Income Tier Disaster Grant and Section 502 Repair Loan



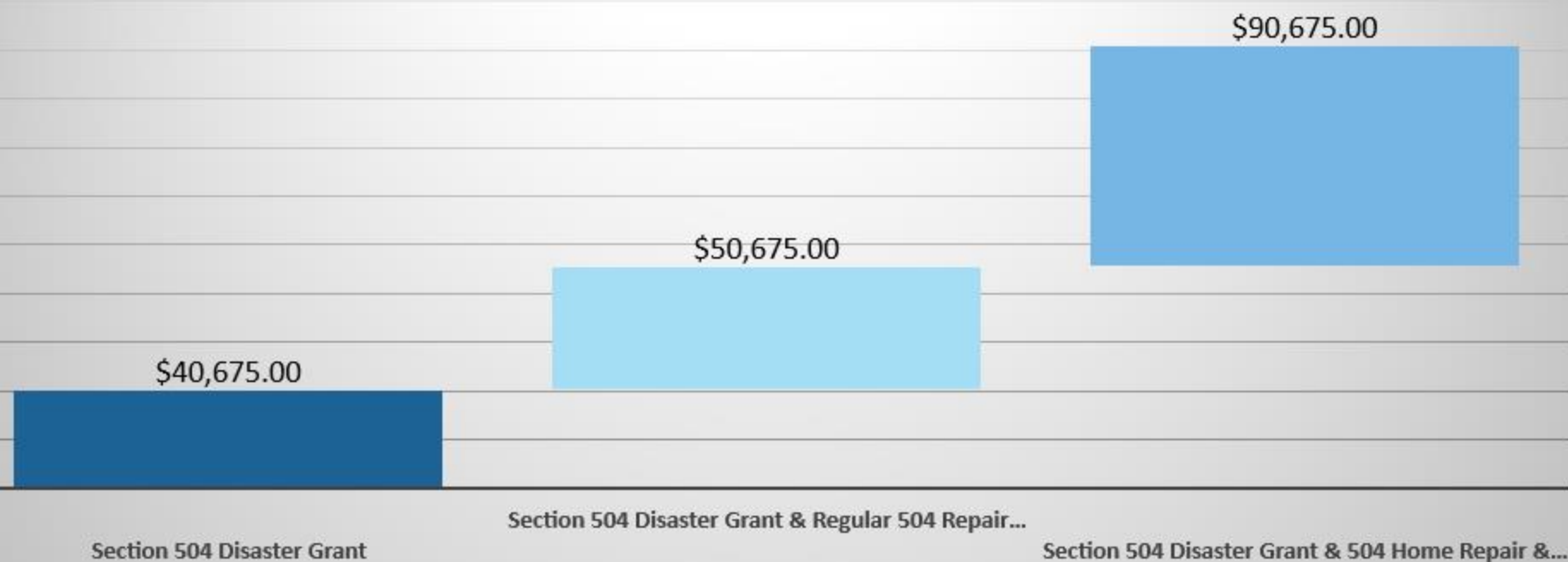
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Very Low Income Tier Disaster Grant

Disaster Home Repair Grant



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Part 3: Section 502 Direct Home Loan Programs

Helps low-income families and individuals buy or build safe, affordable housing in rural areas.

Overview

- No down payment, 100% financing
- Payment assistance available based on income
- New construction / purchase existing homes
- Closing cost and repairs may be included
- Support for very-low-income and low-income families/individuals

[Website](#)



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New Construction



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CHANGES TO ELIGIBLE AREA MAPS FOR USDA RURAL DEVELOPMENT

From March 8, 2023, through June 8, 2023, the public shall have a 90 days to submit comments regarding the potential loss of eligibility areas for Rural Development housing programs.

1. We will address expanding existing ineligible areas.
2. We are considering eligible areas that may become ineligible due to population/density growth.

Comments should be sent to SM.RD.FLSFH.Origination@usda.gov.
For details, or questions about specific changes, please contact the Florida State Rural Development Housing Program staff at 352-338-3435

[This is a link to click to learn about specific areas under review:](#)

[NOTICE OF POTENTIAL CHANGES TO ELIGIBLE AREA MAPS FOR USDA RURAL DEVELOPMENT HOUSING PROGRAMS | Rural Development](#)

Questions



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Daryl Cooper
daryl.cooper@usda.gov
352-338-3436

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Florida Housing Coalition

Upcoming Webinars On the Live Local Act

Tuesday April 25

11:30-12:00

Amendments to Surplus
Land Statutes and
Related Best Practices
as part of Shared Equity

[Register Here](#)

Thursday June 15

11:30-12:00

Land Use and Zoning
Provisions, including
new preemptions and
expedited permitting
procedures.

[Register Here](#)

[View past Sadowski
Affiliate webinars.](#)



Many Voices. One Message.

Upcoming Webinars

JOIN US April 25 from 2:00pm-3:30pm

This webinar introduces shared equity programs, including the community land trust model, and how incorporating shared equity provisions into SHIP strategies can effectively expand and preserve the affordable housing stock in any community. The presenters will cover the philosophy and mechanics of shared equity programs, the benefits of shared equity homeownership from the perspective of the homebuyer and the community, and best practices for how a local government can partner with a community land trust to implement a SHIP shared equity program. Key topics will include an overview of common shared equity models, the difference between subsidy recapture and subsidy retention, factors to consider when establishing a CLT program and designing a resale formula, local government disposition of surplus lands, lending for shared equity programs, and recordkeeping.

Register: <https://register.gotowebinar.com/register/2828278582804545036>



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Upcoming Webinars

**Thursday,
April 27
2:00 - 3:30 p.m.**

Webinars made possible thanks to the Catalyst Program

Guidance on the Second HHRP Allocation

PRESENTED BY


MICHAEL CHANEY


TAMARA WEST



Join us Thursday, April 27th, 2:00 – 3:30 PM for Guidance on the Second HHRP Allocation

This webinar on housing recovery following Hurricanes Ian and Nicole will address the disbursement of \$40 million from the Hurricane Housing Recovery Program (HHRP).

- Ideas for your 2nd HHRP allocation
- Bay County's Lessons Learned from Hurricane Michael
- Mitigation Training: examples of home hardening
- Best practices for Rehabilitation, Replacement Housing, Purchase Assistance, and Acquisition/Rehab
- Rental Recovery Loan Program (RRLP) disaster-specific program for developers

Register: <https://register.gotowebinar.com/register/6015363674619394140>



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Governor's Hurricane Conference



Hurricane Housing Recovery & Mitigation Full-Day Session at the Governor's Hurricane Conference

Housing resilience, mitigation, and post-disaster recovery are at the forefront as communities rebuild after Hurricanes Ian and Nicole. On Monday May 8th, the Florida Housing Coalition is hosting a special full-day training session at the Governor's Hurricane Conference. The session is open to all and will feature leading experts at the Florida Division of Emergency Management (FDEM), nonprofits, and local governments working on housing recovery, mitigation, funding strategies, case management, legal aid, and long-term housing recovery. Register and book your accommodations today to attend this comprehensive training on all things housing and emergency management. Achieving housing mitigation and recovery goals through emergency management is all about partnering for success!

Register: <https://flghc.org/registration>
(\$155 for Training Only; sign up for TS11)

And Now...

The Posting of the PowerPoint!

PowerPoint is available in Chat



Technical Assistance is Available

Daily Assistance:
1 (800) 677-4548

Options for Further Assistance Include:

Phone and Email consultation
Site Visits

Register at www.flhousing.org for:
Webinars and Other Events



Thank You!



CJ Reynolds

Director of Resilience
and Disaster Recovery
reynolds@flhousing.org



Dayna Lazarus

Technical Advisor
lazarus@flhousing.org