

Loan Packaging Express

ISSUE 7 | JULY 2020

Stepping Up to Affordable and Suitable Housing

The Elmer family came to the Housing Assistance Corporation (HAC), in August 2019, having outgrown their home. They qualified to have a brand new 4-bedroom, 2 bath house built through HAC's New Homes program. The home is built to the green standard along with having the System Vision guarantee through the North Carolina Housing Finance Agency. Typically, this guarantees that the average heating and cooling costs will be less than \$33 per month.

Ian is a United States Marine Corp veteran and his wife Susan stays home to raise their two boys, Titus and Benjamin. Susan has become a wonderful advocate in the community spreading the word about the amazing benefits of the USDA 502 Direct loan program and how HAC has impacted their life.

Susan shared her thoughts about the process: "Throughout life, the physical definition of home for many people changes. There are times when this change is expected as we grow up and transition. Then, there are times in life of unexpected change, where a temporary situation arises due to unforeseen circumstances. But what happens when "stepping stone" housing becomes permanent?



The Elmer Family

Now, more than ever, adults and families struggle to obtain and maintain affordable and adequate housing. What remains is a new definition of home that for many is insecure, outgrown or belongs to someone else. Achieving the dream of sustainable home ownership in one's lifetime is no longer as tangible a reality today as it once was for our parents and our grandparents. It remains a dream.

Continued on page 2



The USDA Rural Development "Direct Loan Application Packagers" website: <https://www.rd.usda.gov/direct-loan-application-packagers> provides information related to upcoming certified loan packager trainings, USDA program trainings, access to an intermediary coverage map, and other valuable resources. Be sure to bookmark and visit the site often to check for updates!

Inside this issue:

Help Us Get It Valued	2	Training Spotlight.....	3	Partnership Pays Off	4
The Happy Healthy Nonprofit	3	Barrier or Mirror: What Do you See? ...	3	Contact Us.....	4

Continued from cover page

Stepping Up to Affordable and Suitable Housing

I am filled with deep gratitude that the changing needs of my family have been met with the amazing people and opportunities at Hendersonville Housing Assistance Corporation. Because of their hard work every day, it is possible for qualifying families to remain local and afford both new and existing homes through their special kinds of loans and programs.

I would like to take this opportunity to say thank you to HAC and to everyone in our community who support their efforts and encourage others to learn more about who they are to us all. After changing lives for generations, we are honored to be just one of many dreams that they continue to make come true."

Heather Boyd

Housing Counselor, Housing Assistance Corporation



Help Us Get It Valued

In October of 2019 Rural Development (RD) began multi-year nationwide contracts with two Appraisal Management Companies (AMCs) to obtain appraisals for Direct Single Family Housing (SFH) Programs. This has been a significant undertaking, but the rewards are being realized with increased staff efficiency, reduced average appraisal times, and greater quality control checks. After the initial ramp up we began seeing 90% of our appraisal requests delivered within 15 calendar days of the order. However, as you can imagine, since March we have been experiencing some delays. Our calibration of this project is ongoing, and we are optimistic that we will soon return to 15-day deliveries, or less! Nevertheless, some of you have asked what you can do to help reduce our appraisers' turn times even further.

One issue we have noted that puts appraisals in a "hold" status is when the home is new construction or includes renovations, and the floorplans, elevations, description of materials, cost estimates, and plats/plot plans are not submitted. Based on some of the feedback we have learned from you, as our packaging partners, it seems that many of the builders do not have access to some of these documents—oftentimes because the proper license to reproduce them has not been obtained. We encourage you to be aware of these needs and proactively work with the applicants and/or builders in providing these essential documents to us with the purchase/sales contract. Handbook (HB)-1-3550, Attachment 3-A includes a Phase 2 cover letter which outlines items to be submitted once a property has been identified. For new construction or significant repairs, this includes: certified plans, specifications, and cost estimates.

In order for the AMCs to fulfill these orders, and to comply with the Uniform Standards of Professional Appraisal Practice (USPAP), the appraisers are requiring electronic copies of these documents. If you have blueprints that you have been reusing, or are working with a builder who has, please ensure that you can provide digitized copies of the plans and supporting documents. We understand there may be some reproduction costs and that there may need to be some coordination with the architect or home designer to get them, but we cannot move forward without them.

To be clear, our contracted appraisers do not require the "architectural sets", but the description of materials, costs, floorplans, dimensions, and elevations provided should give them a clear "picture" of what the home will look like, what the floorplan is, the general room sizes, amenities, and any options or upgrades the buyer has chosen.

As always, I want to thank you for all your assistance in providing these new home opportunities to our mutual applicants and encourage you to reach out to your local RD office with any questions you may have.

Jeremy Anderson

Finance and Loan Analyst, USDA



We would appreciate hearing from you. If you have a success story which highlights the benefits of packaging for the 502 or 504 programs, please contact Tammy.Repine@usda.gov.

The Happy Healthy Nonprofit

On February 4th – 6th of this year, the National Self-Help Housing conference was held in New Mexico. The Section 523 Mutual Self-Help Housing Program is a Rural Development grant program which provides technical assistance funding. Organizations use these awards to package groups of typically 4-10 owner/builders for 502 Direct loans to build their homes together providing at least 65% of the labor themselves. At the conference we were fortunate enough to have Beth Kanter, co-author of [“The Happy Healthy Non-Profit”](#), present. Burnout can happen in every industry but civil service type organizations (like non-profits and housing authorities) tend to see even higher rates. Beth explained that we must manage our passion continuum with self-care and continued focus on activating a culture of wellbeing in the non-profit workplace. At the conference, participants took the burnout assessment from the book and created a self-care plan. Beth also walked through the steps of activating a culture of wellbeing in your organization. Providing housing for low income rural Americans is an incredibly worthy mission and keeping your energy up for the task is important. From all of us here at Rural Development be well.

Andria Hively

Finance and Loan Analyst, USDA

Training Spotlight



Izzie and Gina

Gina Chamberlain has worked in affordable housing for over 25 years, primarily in single family homeownership in rural areas. Currently Gina works for Rural Community Assistance Corporation (RCAC), providing technical assistance to seven Mutual Self-Help Housing Program grantees in Washington. Additionally, Gina has been a

USDA Rural Development 502 Direct Certified Packager instructor since 2009, presenting nearly 30 trainings across the country. Prior to joining RCAC, Gina worked in rural Appalachia with local, regional and national nonprofits creating programs, leading advocacy efforts and providing technical assistance all focused on the needs of affordable housing for low income families.

Gina grew up in farming communities in Ohio and Illinois; and has enjoyed making new homes in rural Kentucky and now in Olympia, Washington. In addition to her work in affordable housing, Gina strives to be involved in her community in local advocacy issues, community choirs and of course hiking and kayaking with her dog, Izzie.

Gina Chamberlin

Rural Community Assistance Corporation

Barrier or Mirror: What Do you See?

My grandmother, Olive tells the story of surviving the 1918 flu pandemic. She has lived an adventurous full century beyond the night her mother feared she would not live to see morning, for the fever raging in her infant body. With her 101st birthday approaching, it became apparent that celebrations would collide with the second pandemic of



Reflected (L to R): Jean, Jim and Tammy. Front and Center: Olive

her lifetime. Regardless of her residence's total lockdown, the festivities could not be deterred. As we celebrated, I realized the glass between us was not the begrudged barrier I had anticipated, but an enchanting mirror reflecting the love and memories shared with our beloved matriarch.

[Edward de Bono](#), is quoted as saying, “Creativity involves breaking out of established patterns in order to look at things in a different way.” and “Sometimes the situation is only a problem because it is looked at in a certain way. Looked at in another way, the right course of action may be so obvious that the problem no longer exists.”

Contemplating recent events, the importance of reflecting on perspective has become apparent. Meeting an associate for lunch, convening at a conference, attending school, going to a ball game, or simply celebrating a birthday with a loved one were normal everyday activities. Until they weren't.

And yet by changing perspective - out of necessity, creativity sprang to life and solutions emerged. Late night talk shows hosted from home, mass teleworking, video meetings, curbside deliveries, homemade masks, online schooling, breweries making hand sanitizer, and restaurant takeout quickly became the norm. Not to mention birthdays separated by glass, to protect those we love. While not every issue found perfect resolution, problem solvers used ingenuity to meet many of the challenges and I predict these solutions may become the norm in the future, having worked so well.

Those dedicated to affordable housing are familiar with daily challenges which necessitate innovation. Rarely is there a “perfect application.” I've witnessed you in action and know how resourceful you can be to find solutions which meet the needs of our customers. We may be physically separated at this time, but we are united in the common goal of affordable housing and inspired by that goal, strive with common purpose to improve program delivery to our shared customers.

I challenge you to continue that creative resolve. Look beyond the barrier. See the mirror.

Tammy Repine

Finance and Loan Analyst, USDA



At this time, there are no in-person packager trainings scheduled. However, once a packager has signed up to work with an intermediary, the packager has 12 months to take the class and pass the test (to be considered certified). During this time, the packager may submit applications via the Intermediary. If a packager reaches the 12-month limitation and was unable to complete a class due to the lack of offerings, the intermediary may submit an extension exception request to Tammy.Repine@usda.gov.

Partnership Pays Off

In recognition of Homeownership Month, Jim Tracy, the Rural Development (RD) State Director for Tennessee (TN) awarded FAHE, the Crossville Housing Authority, and the RD office in Cookeville, TN with plaques for their outstanding performance in partnering to deliver the 502 certified packaging process. Over the past 24 months, this partnership has resulted in 130 households receiving assistance. This team has been increasing their loan application packaging production totals each of the past three years, which has contributed to FAHE being ranked #1 nationally (through May) for the Section 502 direct certified loan application packaging process.

Upon award, Laura Meadows, Executive Vice President of Lending for FAHE said, "Our partnership with USDA Tennessee has always been so valuable. You and your team are truly to be commended for how hard you work to make TN USDA an outstanding partner. The staff we work with are dedicated and helpful. It truly is our pleasure to work with you as an Intermediary....I would also like to put a note of thanks here for how your staff work with the non-profits who participate with us through this work. Our non-profits feel just as strongly about your team as we do in regards to the fantastic partnership you all bring. Jamie likes to start off her emails to our Packagers with "Hello FAHE 502 Direct family!" And that's just what we are. So the value you see in the organizations that we work with truly means so much." Both the Crossville Housing Authority staff and the RD staff have consistently demonstrated how a model packager relationship should work. We recognize the value of this



Jamie Puckett (left) and Laura Meadows (R) of FAHE, give each other a socially distanced High Five in celebration of their award.

partnership and attribute the commitment and value that each of the team members places on customer service to the overall level of success that this part of the state has achieved with loan obligations. Success breeds success and with the positive vibes that this program generates in the community – we project the packaged loan production to continue at a high rate into Fiscal Year 2021.

Congrats to FAHE, Crossville Housing Authority and the Cookeville RD staff for this outstanding partnership and high loan production.

Don Harris

USDA, Program Director, Tennessee

Contact Us

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[Single Family Housing](#)
[Direct Home Loan Program](#)
[RD Regulations and Guidance](#)



For coverage and contact information, please visit the [Single Family Housing Intermediary Map](#).