



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

Winter 2024, 4<sup>th</sup> Quarter

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## Message from the Deputy Administrator

Greetings!

On July 31, 2024, Ms. Cathy Glover, Deputy Administrator, Single Family Housing, retired after 35 years of federal service leadership focused on affordable housing. With Ms. Glover's retirement, it is my honor to introduce myself as the new Deputy Administrator, Single Family Housing, Rural Housing Service.

Affordable housing is vital to rural America's economic stability and growth. Housing is a foundational building block of strong communities. USDA Rural Development is committed to providing those affordable housing opportunities. In Fiscal Year 2024, USDA Rural

Development Single Family Housing programs successfully obligated over \$1.1 billion in direct loan and grant programs and \$25 million in the Section 523 self-help program (which supported 38 separate requests from organizations nationwide).

Our self-help partners deserve tremendous recognition for their contributions toward the Agency's accomplishments. Self-help transactions accounted for 597 Section 502 Direct loans totaling \$161,905,117 and provided important new housing stock to rural communities. Self-help construction projects generate exponential prosperity in rural communities by employing contractors, purchasing supplies, connecting homes to water and waste systems, creating new tax bases, and so much more.

As we begin Fiscal Year 2025, I want to share my heartfelt appreciation for all that our self-help partners have done and will continue to do to support affordable housing in rural America.

Christine Mechtly,  
Deputy Administrator  
USDA, Single Family Housing



**National Self-Help Housing  
Conference  
March 11-13, 2025  
Orlando, Florida  
save the Date!!**

## Audit Requirements for Self-Help Grantees.

### *§ 1944.422 Audit and other report requirements.*

The grantee must submit an audit to the appropriate Rural Development District Office annually (or biennially if a State or local government with authority to do a less frequent audit request it) and the earlier of 30 calendar days after receipt of the auditor's report or nine months after the end of the grantee's audit period. The audit, conducted by the grantee's auditors, is to be performed in accordance with Generally Accepted Government Auditing Standards (GAGAS), using the publication "Standards for Audit of Governmental Organizations, Programs, Activities and Functions" developed by the Comptroller General of the United States in 1981, and any subsequent revisions. In addition, the audits are also to be performed in accordance with 2 CFR part 200 as adopted by USDA through 2 CFR part 400 and Rural Development requirements as specified in this subpart.

Audits of the borrower loan funds will be required. The number of borrower accounts audited will be determined by the auditor. In incidences where it is difficult to determine the appropriate number of accounts to be audited, auditors should be authorized by the State Director to audit the lesser of 10 loans or 10 percent of total loans. Audits of the borrower funds do not necessarily need to be tested in the same manner as the organizational audit. Agreed Upon Procedures (AUPs) may be developed and used for the Section 502 or 504 loan funds in custodial accounts.

At a minimum, an AUP engagement will include a review of the draw requests to ensure charges listed can be traced back to source documents and a reconciliation of the financial institution's account record.

- (a) Nonprofit organizations and others. If determined necessary, these organizations are to be audited in accordance with Rural Development requirements in accordance with 2 CFR part 200 as adopted by USDA through 2 CFR part 400. These requirements also apply to public hospitals, public colleges, and universities if they are excluded from the audit requirements of paragraph (b) of this section.
  - (1) An audit conducted by the grantee's auditor shall be supplied to the Rural Development District Director as soon as possible but in no case later than ninety (90) days following the period covered by the grant agreement.
  - (2) Auditors shall promptly notify United States Department of Agriculture's Office of the Inspector General Regional Inspector General and the Rural Development District Office, in writing, of any indication of fraud, abuse, or illegal acts in grantees use of grant funds or in the handling of borrower's accounts.
  - (3) Nonprofit organizations that receive less than \$25,000 a year in Federal financial assistance need not be audited.

## Updates to 1944-I

The following information details the changes in the proposed rule:

(1) *Make general revisions to streamline and update [7 CFR part 1944, subpart I](#):*

*a. Remove/replace outdated references (e.g., County Office, County Supervisor, and District Director).*

State personnel and office locations have changed over the years, and the terms "County Office", "County Supervisor", and "District Director" are no longer used by the Agency. The Agency personnel assigned to review Self-help Program applications, and the person assigned to service the grant, could be different people in different parts of the State. The term "Authorized Agency Official" will be used to generalize assignments and allow states the flexibility to assign work for the program as needed.

The Full document can be found [here](#)



Tunica County Community Development Coalition, (TCCDC), Tunica, Mississippi, completed its' first group of Self-Help Homes. Through the assistance of the staff at TCCDC and Rural Development, these families were able to complete the requirements of the Self-help Program.



Ms. Stefanie Granderson, Realty Specialist, RD, (second from left) congratulated each of the families and thanked the staff of TCCDC for being a Self-Help Grantee and making affordable housing a reality in Tunica Mississippi.



Pictured Above are Sandra Butler, Catherine Jones, Theola Willams and Samantha Knighten, members of TCCDC's first group of Section 523 Self-Help Homebuilders. On November 20<sup>th</sup> they received the keys to their new homes. As you can see, they were very proud of the work they did.

## Homes In Partnership's Ribbon holds Cutting Ceremony for Self-Help Family

**Homes In Partnership, Inc**  
*Invites you to*  
**Sharmain Shamleys' Ribbon Cutting**  
 on October 04, 2024 at 10:00AM,

*Sharmain*  
**Congratulations!** As a mother of two, Sharmain was determined to find a stable home for her family. It was crucial for her to establish a solid foundation where they could grow and create lasting memories together.

**The Shamley Family**  
*Our Home!*

Sharmain and her daughters were thrilled to select their ideal home and take part in the building process! "I loved being involved in every stage, especially the painting of our new home. Thanks to Homes In Partnership, we were able to purchase a beautiful new house at an affordable price!"

In Collaboration with **USDA**

*Building Dream Homes*

**HOME RESPITE**  
 with **SAFE CONNECT**  
 BELONGING'S FAMILY  
 AND ESTABLISH OURSELVES WITHIN  
 OUR COMMUNITY

**Building Dream Homes**  
 Tunica County  
 AFFORDABLE HOUSING

## SHARE YOUR SUCCESS STORIES

FNPH is seeking success stories of Self-Help Families. We are interested in the life changing and hard work that has been accomplished by the Grantees and participating families. Help us spotlight them. Please submit your Homeownership stories and pictures with US! All we need is your authorization for us to print. For more information or submission, email Joshua Hunter @ [Jhunter@fnph.org](mailto:Jhunter@fnph.org)



## Rural Development Compliance Review Process

Rural Development is required to complete a Civil Rights Compliance review on Form RD 400-8 before closing may occur on a Self-Help Grant. This process reviews the grantee for compliance with Title VI of the Civil Rights Act of 1964. A Rural Development Compliance Officer must:

- (i) Observe the recipient's records, including records on the present membership by race, the handling of applications for use of the facility, the user rates and membership fees or dues, and the facility's operating regulations.
- (ii) Determine if the recipient advertises for members or users. If so, observe the effectiveness of the recipient's methods of advertising the availability of the facility to the public, and especially the effectiveness of this advertising in reaching the minority community.
- (iii) Interview organization officials, members, and employees. In reviews of recipients of Technical Assistance grants, members of the self-help housing groups should be interviewed to determine the way in which they were recruited.
- (iv) Interview informed local community leaders, including minority leaders, if any, to determine if the facility is operating without discrimination because of race, color, or national origin.

### Updates to HB-1-3550

With the posting of the PN 628 dated November 6, 2024, changes were made to Handbook-1-2550, Chapters 1, 2, 3, 4, 6-8, 10, 11, 12, 13 and Appendices 3 and 5. Please review the PN carefully for details. To follow are a few key highlights:

Chapter 3 was revised to:

- State that the approved homeownership education course certification must be less than two years from the date of the application

Chapter 4 was revised to:

- Clarify acceptable alternatives for regular unearned income

The full document can be found [here](#)

### Section 504 Direct single Family housing home repair loans and grants: Materials pilot Program

A notice regarding the subject pilot program was published in the federal register on December 2, 2024. The pilot program allows participants to use the section 504 loan or grant funds for the payment of construction materials prior to site delivery and without the need for the contractor to provide a surety bond.

The pilot is effective in Alabama, Alaska, Arizona, California, Florida, Georgia, Kansas, Kentucky, Minnesota, Mississippi, Montana, Nebraska, North Carolina, North Dakota, Nevada, New Mexico, New York, South Dakota, Tennessee, Texas, Washington, West Virginia, Wisconsin, American Samoa, and Puerto Rico.

The full Document can be found [here](#)

### Interest Rate Decrease for SFH Direct Programs

Programs	October 2024 interest Rate	Interest Rate Effective Nov 1, 2024
Rural Housing (RH) 502 Very Low or Low	4.625%	4.375%
Single Family Housing (SFH) Non-Program	5.125%	4.875%
Rural Housing Site (RH-524), Non-Self-Help	4.625%	4.375%

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# National Self Help Housing Conference Agenda

March 11-13, 2025

Wyndham Lake Buena Vista, Orlando, Florida

7:30 AM	8:30 AM	1 Hour	Breakfast
8:30 AM	10:00 AM	1.5 Hours	General Session
			Welcome & Legislative Update with Bob Rapoza
10:00 AM	10:15 AM	15 Minutes	Break / Transition
10:15 AM	11:45 AM	1.5 Hours	Breakout Sessions
		Program Management Track	Staffing and Succession Planning (LIFT- Becky Porter)
		Group Coordinator Track	502 Loan Packaging: 5 Most Common Challenges (RCAC - Angela Sisco)
		Construction Track	Managing Construction (LIFT- Paul Bartlett)
		Financial Management Track	Navigating a Self-Help Grant: The Road Map to Financial Management Success (RCAC - Samantha Bowley & Donna Lea Brooks)
		Board/Organizational Development Track	Successful Planning for Organizational Success (FNPH - Steven Brown)
		Universal Track	Introduction to Self-Help Housing (NGP - Jill Lordan)
11:45 AM	12:00 PM	15 Minutes	Break / Transition
12:00 PM	1:30 PM	1.5 Hours	Lunch / General Session
			<a href="#">Keynote Speaker - Mike Robbins</a>
1:30 PM	1:45 PM	15 Minutes	Break / Transition
1:45 PM	2:45 PM	1 Hour	Breakout Sessions
		Program Management Track	SHOP Funding & Usage and Environmental Reviews (LIFT - Owyne Gardner with presenters Matthew Haynes, SHOP Portfolio Manager, HAC & Omri Gross, CPD Program Environmental Clearance Officer, HUD)
		Group Coordinator Track	Managing Participants & The Group Labor Agreement (LIFT - Michelle Pullium & Melissa Wingfield)
		Construction Track	Keeping it Modest (House Plans) - (FNPH - Dora Murphy & Jeff Gaddy)
		Financial Management Track	Financial Reporting Self-Help Style (RCAC - Samantha Bowley & Jairo Mercado)
		Board/Organizational Development Track	Strengthening Your Organization Through Strategic Planning (NGP - Joe Myer)
		Universal Track	Advocacy: Making an Impact (NGP - Jill Lordan)
2:45 PM	3:00 PM	15 Minutes	Break / Transition
3:00 PM	4:00 PM	1 Hour	Breakout Sessions
		Program Management Track	Roundtable Discussion for Program Directors (FNPH - Kent Latham)
		Group Coordinator Track	Roundtable Discussion for Group Coordinators (LIFT - Pamela Price, Owyne Gardner, Michelle Pulliam, Melissa Wingfield)
		Construction Track	Roundtable Discussion for Construction Supervisors (NGP-Frank Datillo)
		Financial Management Track	Roundtable Discussion for Financial Management (RCAC - Samantha Bowley)
		Board/Organizational Development Track	Risk Management / Cyber Security (NGP - Jill Lordan)
		Universal Track	Getting a Strong Start for New Groups (FNPH - Steven Brown & Dora Murphy)
4:00 PM	5:30 PM		Open Networking for All - Lakeview Restaurant

Start	End	Time	Wednesday, March 12, 2025
7:30 AM	8:30 AM	1 Hour	Breakfast
8:30 AM	10:00 AM	1.5 Hours	General Session - RD Panel with Questions
10:00 AM	10:15 AM	15 Minutes	Break / Transition
10:15 AM	11:45 AM	1.5 Hours	Breakout Sessions
		Program Management Track	Leveraging of 502 Funding (RCAC - Erika Holzhauer & Denise Boswell)
		Group Coordinator Track	SHARES Tips and Tricks (RCAC - Anne Baker & Nancy Jacobsen)
		Construction Track	Innovative Building Concepts (LIFT) Patsy Davis, Executive Director, Mountain Projects CAA
		Financial Management Track	502 + 504 = Accurate Accounting of the Family Builder Loan/Rehab Funds (RCAC - Samantha Bowley & Jairo Mercado)
		Board/Organizational Development Track	Let's Talk Resource Development (NGP - Joe Myer)
		Universal Track	Completing a 523 Grant Application (LIFT - Bryce Nash & Pamela Price & Michelle Pulliam)
11:45 AM	12:00 PM	15 Minutes	Break / Transition
12:00 PM	1:30 PM	1.5 Hours	Lunch / General Session
1:30 PM	1:45 PM	15 Minutes	Break / Transition
1:45 PM	2:45 PM	1 Hour	Breakout Sessions
		Program Management Track	1944-I Updates and Appendix 13 (RCAC - Angela Sisco)
		Group Coordinator Track	E-Forms (FNPH - Kent Latham & RCAC - Anne Baker)
		Construction Track	Exploring the Self-Help Acquisition Rehab Program (RCAC - Jeff Jordan & Donna Lea Brooks)
		Financial Management Track	Habits of Financially Healthy Organizations (NGP - Joe Myer)
		Board/Organizational Development Track	Effective Board Recruitment & Leadership (LIFT - Becky Porter & Teresa Kinney)
		Universal Track	Teamwork / Partnerships - Panel (LIFT- Michelle Pulliam)
2:45 PM	3:00 PM	15 Minutes	Break / Transition
3:00 PM	4:00 PM	1 Hour	Breakout Sessions
		Program Management Track	Land Acquisition & Development with RD Site Loan Program (FNPH - Kent Latham; Brian Hudson, Finance and Loan Analyst with Special Programs and Initiatives, USDA/RD)
		Group Coordinator Track	Marketing - Staying in Touch Through a Digital World (NGP - Tina Dahmer & Vivian Duran)
		Construction Track	Exploring the Owner Occupied Rehab Program (NGP - Frank Datillo)
		Financial Management Track	Updates to the Uniform Guidance: A Re-Hab of the Federal Register (RCAC - Samantha Bowley & Donna Lea Brooks)
		Board/Organizational Development Track	Let's Discuss Board Governance (NGP - Karen Speakman)
		Universal Track	Introduction to the 502 Loan Packaging Program (RCAC - Jairo Mercado & Angela Sisco)
4:00 PM	4:15 PM	15 minutes	Break / Transition
4:15 PM	5:15 PM	1 hour	Breakout Sessions
			NRSHHA Meeting

Start	End	Time	Thursday, March 13, 2025
8:00 AM	9:00 AM	1 Hour	Breakfast
9:00 AM	10:30 AM	1.5 Hours	General Session
10:00 AM	10:15 AM	15 Minutes	Break / Transition
10:15 AM	11:45 AM	1.5 Hours	Breakout Sessions
		Program Management Track	Pros and Cons of Carryover EUs (RCAC - Angela Sisco)
		Group Coordinator Track	Counseling Families to Eligibility (RCAC - Jairo Mercado)
		Construction Track	Tools for Managing Participants During Construction (Group Labor Agreement) (LIFT - Paul Bartlett & Bryce Nash & Dana Whitehouse-Housing Program Manager, Inter-Lakes CAP)
		Financial Management Track	A Direct Conversation About Indirect Costs (RCAC - Samantha Bowley & Donna Lea Brooks)
		Board/Organizational Development Track	Innovative Solutions to Affordability - Shared Equity, CLT, Deed Restrictions (RCAC- Erika Holzhauser)
		Universal Track	Civil Rights: Know Your Responsibilities (NGP - JillLordan)
11:45 AM	12:00 PM	15 Minutes	Closing

To secure your spot, please register using the link below. At that time, you will be able to choose your sessions for attendance. We are running six different tracks of breakout sessions, including Program Management, Group Coordinator, Financial Management, Construction Management, Board and Organizational Development and a Universal track. You may choose sessions from one track or mix it up with a combination of tracks. **Please take the time to select your sessions.** You can change them later, but it helps us to plan the room assignments.

[2025 National Self-Help Conference Registration Link](#)

Once you register for the conference, you will receive a link to make your hotel reservation. **Please only reserve your room through our provided link. It will ensure that you receive our special rates!**

If you have any questions or require further assistance, please don't hesitate to contact us at [Klatham@fnph.org](mailto:Klatham@fnph.org) or 863-451-5895.



## Wyndham Lake Buena Vista Disney Springs® Resort Area

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