

Five County Association of Governments

1070 West 1600 South, Building B
St. George, Utah 84770

Fax (435) 673-3540



Post Office Box 1550
St. George, Utah 84771

Office (435) 673-3548

**** M E M O R A N D U M ****

TO: FINANCE COMMITTEE MEMBERS

FROM: COMMISSIONER DALE BRINKERHOFF, CHAIR

DATE: FEBRUARY 17, 2015

SUBJECT: FINANCE COMMITTEE MEETING

A meeting of the Finance Committee is scheduled for Thursday, February 19, 2015 at the Five County Association of Governments Office, located at 1070 West 1600 South, Building B, St. George, Utah. (Meeting Anchor Location) Committee members may attend in person at the anchor location or participate via a telephone conference call.

To participate via telephone, Committee members may dial in toll free: 1.800.444.2801. When prompted, please enter session ID code: 3858200.

The attached materials are provided to assist you in preparing for our meeting. Please review the materials and address any questions or concerns to Bryan D. Thiriot. This will allow time to research your questions or concerns prior to the Finance Committee meeting.

I look forward to meeting with you at 2:00 p.m. (or via conference call) for the Finance Committee meeting in St. George on Thursday, February 19, 2015.

BDT:dl
Enclosures

Five County Association of Governments

1070 West 1600 South, Building B
St. George, Utah 84770

Fax (435) 673-3540



SOUTHWEST UTAH

Post Office Box 1550
St. George, Utah 84771

Office (435) 673-3548

**** AGENDA ****

**FINANCE COMMITTEE MEETING
FEBRUARY 19, 2015 - 2:00 p.m.
FIVE COUNTY ASSOCIATION OF GOVERNMENTS
ANCHOR LOCATION:
1070 WEST 1600 SOUTH, BUILDING B
LARGE CONFERENCE ROOM
ST. GEORGE, UT**

- I. OUT-OF-STATE TRAVEL REQUEST FOR MUTUAL SELF-HELP STAFF**
- II. MUTUAL SELF-HELP PROGRAM**
 - A. MUTUAL SELF-HELP GRANT RENEWAL (YES/NO)**
- III. OUT-OF-STATE TRAVEL IN GENERAL**
- IV. NONPROFIT ORGANIZATION STATUS UPDATE**
- V. OTHER BUSINESS**

Equal Opportunity Employer/Program

Auxiliary aids and services are available upon request to individuals with disabilities by calling 435-673-3548. Individuals with speech and/or hearing impairments may call the Relay Utah by dialing 711. Spanish Relay Utah: 1-888-346-3162

Notice of Electronic or Telephone Participation: Board members may attend in person at the anchor location listed above or participate via a telephone conference call. To participate via telephone, Board members may dial in toll free: 1.800.444.2801. When prompted please enter session ID code: 3858200.

Bryan Thiriot

From: Cook, Debbie - RD, Provo, UT [debbie.cook@ut.usda.gov]
Sent: Tuesday, February 10, 2015 1:28 PM
To: Bryan Thiriot
Subject: National Self Help Conference, San Antonio TX

Hi Brian,

I just wanted to follow-up with some information on the National Self Help Conference in San Antonio, TX in July. It will be a great conference. There are several "tracks" of classes depending on a person's position in the Agency. There are specific tracks for construction supervisors, executive directors, loan processors, group managers, etc. Each of the classes in the tracks are geared to address issues, ideas, and program updates unique to the Self Help Program. It is attended by not only Grantees across the nation, but USDA RD staff and RCAC and other TMA contract personnel.

It is essential training for Self Help Agencies and we hope that Five County staff can attend. This training is eligible to be paid for by 523 funds, and you are in great shape with your 523 Grant. More than that, the training is an opportunity for staff to be updated, learn techniques in building, group management, program updates and to network with other Self Help Grantees, RD staff and TMA providers on ideas and experiences of running the Self Help program. There will also be RD staff from Washington, DC and other keynote speakers to shed light on current program issues and funding.

Your agency and staff are doing a great job for the short time you have been implementing the Self Help program. This national training is helpful to even seasoned grantee staffs and we encourage all who can to attend to do so as these training opportunities are few.

Hopefully we will be seeing you at the Conference.

Debbie

Debbie Cook - Self Help Loan Specialist

USDA Rural Development

302 East 1860 South

Provo, UT 84606

Email: Debbie.Cook@ut.usda.gov

PH: 801-377-5580 Ext. 106 FAX: 801-356-1237

www.rurdev.gov "Committed to the future of rural communities"

Stay Connected with USDA:



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AGENDA ITEM # I. (Continued)

**Mutual Self-Help Housing Program
National Self-Help Housing Conference**

Draft list of sessions the committee is currently planning on:

- 1a: Understanding the Grant Agreement 1944-I and 3550
- 2a:100 Most Common Construction Mistakes
- 3a:523 Grant Management
- 4a:Recruiting Good Families
- 5a: Overview of the Self Help Program
- 2b:Effective Contracts
- 3b:Bid Process
- 4b:10 Most Common 502 Loan Packaging Mistakes
- 5b:Long Term strategic Planning
- 1c: SH Rehab
- 2c:How to get Participants to Contribute their Hours
- 3c:502 Bookkeeping
- 4c:Successful Outreach and Qualifying Strategies
- 6c:Self Help Program Branding & Promotion
- 1d: Project Financing
- 2d:Managing (Schedule) to Minimize total Construction
- 3d:Indirect Costs- Is it right for You
- 4d:Application and Loan Processing
- 5d:How to complete an Application
- 1e: Community and Economic Impact of the Program
- 3e:Managing Multiple Funding Source Requirements
- 4e:Cleaning up Budget/ Credit ready

AGENDA ITEM # I. (Continued)

1f:10 Most Common Human Resources mistakes

2f: Energy Star Standards

3f:SHARES

4f:Pre-Construction Meetings

5f:Assessing the program fit for our organization/economically beneficial to our community

6f:502 packaging Program- A new line of business

1g:Succession Planning

2g: Problem Solving and Mediation

4g:How to improve RD 502 Loan Processing Timeliness

5g:BP for New Grantees, abandoning old, forging new paths

6gWorking successfully with Partners

The National Mutual Self-Help Housing Conferences are an opportunity, received nowhere else, to obtain training on all facets of the program; learn best practices like how to complete a building group in 6 months, where to find other funding sources, learn from peers, increase moral and decrease labor contribution problems, obtain new marketing and outreach strategies to recruit families, improve 502 loan packaging, comply with new and changing regulations and meet people who do what you do (it's such a small niche) who have solutions to problems and ideas we don't come up with on our own – and a whole bunch of other things. The conference is designed for new to advanced organizations and to span all experience levels with multiple simultaneous session offerings bringing grantees and RD State, local and National staff (including Utah) from throughout the Nation. I've included the draft list of sessions (not totally flushed out yet) that the committee is currently planning on.

If you have any questions or would like any additional information please let me know.
Thank you,

ANGELA SISCO
RCAC | HOUSING AND COMMUNITY
Rural Development Specialist | Alaska/Idaho
(208) 850-1785 (cell)
(208) 846-5983 (office)

AGENDA ITEM # I. (Continued)

National Self-Help Housing Conference
San Antonio, TX

*Flights currently available between
\$ 487 - \$ 725.*

Best Flight Price on 02-17-15

Priceline.com

Expedia.com

Cheaptickets.com

Price Summary

Price includes taxes and fees. Prices are not guaranteed until purchase is complete.
Baggage fees are not included in your trip cost.

Total Trip Price:

\$487²⁰

Per Person Price: \$487²⁰
All prices are in US dollars

Your Trip Summary

NO BOOKING FEES + EARN MILES

Departing Flight Information - Monday, July 20, 2015

 (operated by United Express/SkyWest) Flight 5327 1h 38m, 516 mi	From St. George Municipal Airport (SGU) St George, UT Departs: 7:15 AM	To Denver Intl Airport (DEN) Denver, CO Arrives: 8:53 AM	Aircraft Canadair Regional Jet (Jet) Economy/Coach Class
 Flight 343 2h 05m, 794 mi	From Denver Intl Airport (DEN) Denver, CO Departs: 9:55 AM	To San Antonio Intl Airport (SAT) San Antonio, TX Arrives: 1:00 PM	Aircraft Airbus A319 (Jet) Economy/Coach Class

Returning Flight Information - Friday, July 24, 2015

 Flight 591 2h 25m, 794 mi	From San Antonio Intl Airport (SAT) San Antonio, TX Departs: 9:00 AM	To Denver Intl Airport (DEN) Denver, CO Arrives: 10:25 AM	Aircraft Airbus A320 (Jet) Economy/Coach Class
 (operated by United Express/SkyWest) Flight 5293 1h 45m, 516 mi	From Denver Intl Airport (DEN) Denver, CO Departs: 11:05 AM	To St. George Municipal Airport (SGU) St George, UT Arrives: 12:50 PM	Aircraft Canadair Regional Jet (Jet) Economy/Coach Class

FIVE COUNTY ASSOCIATION OF GOVERNMENTS OUT OF STATE TRAVEL AUTHORIZATION REQUEST

Employee Name: Jerry Allred

Date: 12/23/2014

Pursuant to the Five County Association of Governments personnel policies and procedures, I am requesting authorization to travel out of state for the following purposes:

PURPOSE OF TRAVEL

This travel request is for permission to attend the National Self-Help Housing Conference. On-going training for staff is necessary in order to stay current on Mutual Self-Help's overwhelming number of constantly changing regulations and procedures. There will be targeted classes for different MSH staff members and their specific job responsibilities.

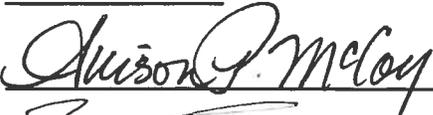
PLEASE ATTACH SUPPORTING DOCUMENTATION

Estimated Travel Costs:

Airfare/Surface Transportation	:St George to San Antonio, RT	:	<u>\$900.00</u>
Lodging	<u>4</u> Nights @ <u>\$100.00</u>	:	<u>\$400.00</u>
Per Diem	<u>5</u> Days @ <u>\$45.00</u>	:	<u>\$225.00</u>
Registration Fees	<u>3</u> Days	:	<u>\$400.00</u>
Other Costs:		:	<u>\$140.00</u>
Explanation of other costs:			
SGU parking - 5 days @ \$4/day=\$20; Airport shuttle fees=\$20; State Travel Fee=\$25; Hotel fees & taxes= 75.00			
TOTAL ESTIMATED TRAVEL COSTS:			<u><u>\$2,065.00</u></u>

Source of travel funds: Mutual Self-Help 523 Grant Budget

Budget line item: Travel 530-44

CFO Signature:  Date: 2/2/15

Executive Director Signature:  Date: 2 Feb 2015

FIVE COUNTY ASSOCIATION OF GOVERNMENTS OUT OF STATE TRAVEL AUTHORIZATION REQUEST

Employee Name: Doni Pack

Date: 12/23/2014

Pursuant to the Five County Association of Governments personnel policies and procedures, I am requesting authorization to travel out of state for the following purposes:

PURPOSE OF TRAVEL

This travel request is for permission to attend the National Self-Help Housing Conference. On-going training for staff is necessary in order to stay current on Mutual Self-Help's overwhelming number of constantly changing regulations and procedures. There will be targeted classes for different MSH staff members and their specific job responsibilities.

PLEASE ATTACH SUPPORTING DOCUMENTATION

Estimated Travel Costs:

Airfare/Surface Transportation :St George to San Antonio, RT : \$900.00

Lodging 4 Nights @ \$100.00 : \$400.00

Per Diem 5 Days @ \$45.00 : \$225.00

Registration Fees 3 Days : \$400.00

Other Costs: : \$140.00

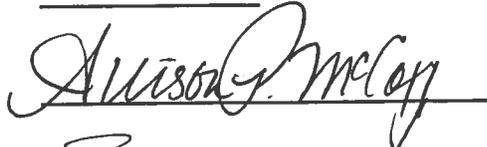
Explanation of other costs:

SGU parking - 5 days @ \$4/day=\$20; Airport shuttle fees=\$20; State Travel Fee=\$25; Hotel fees & taxes= 75.00

TOTAL ESTIMATED TRAVEL COSTS: : \$2,065.00

Source of travel funds: Mutual Self-Help 523 Grant Budget

Budget line item: Travel 530-44

CFO Signature:  Date: 2/2/15

Executive Director Signature:  Date: 2 feb 15



Select Your State... ▼

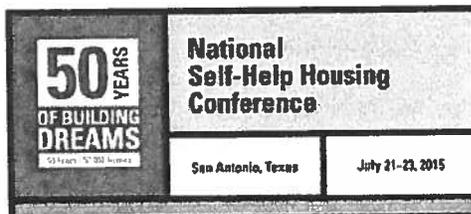
About RCAC ▾ Who We Serve ▾ How We Can Help ▾ Programs and Services ▾ Work With Us ▾

RCAC Home Page

National Self Help Housing Conference

July 21, 2015 - July 23, 2015
San Antonio TX

[Click here](#) to be contacted when more information is available.



WYNDHAM HOTELS AND RESORTS

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Wyndham San Antonio Riverwalk
111 East Pecan Street | San Antonio, TX 78203 US | 1-210-354-0200

Free Parking
Avg Nightly Rate: 159.00 USD
Stay 3 get 20% off
111.30 USD

RESERVATIONS

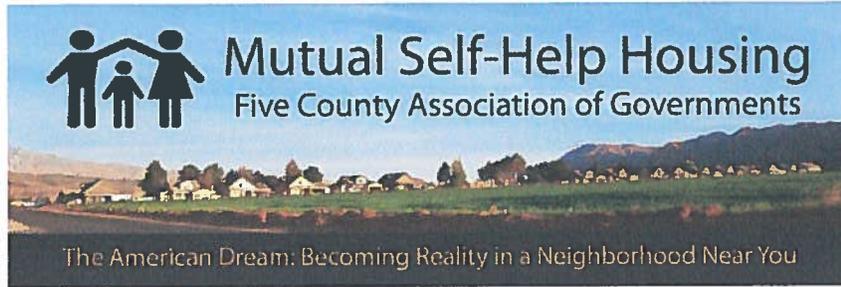
- Hotel Overview
- Rooms & Rates
- Services & Amenities
- Dining
- Meetings & Events
- Weddings
- Things to Do
- Photos & Videos
- Map & Directions
- Ratings & Reviews
- Hotel Policies
- City Events

Please note that the pool will be closed for renovation December 14th - 24th.

Business, Events and Family Travel Find a Home in Downtown San Antonio

Welcome to the Wyndham San Antonio Riverwalk hotel offering 100% non-smoking deluxe accommodations and a complete package of [self service amenities](#) to relax and delight visitors to the sunny Greater San Antonio metropolis. Walk to the Henry B. Gonzalez San Antonio Convention Center, offices at the Westin Centre, shopping, dining and the beautiful San Antonio Riverwalk. This downtown San Antonio hotel is also convenient to AT&T, Bank of America, Toyota, Valero Energy Corporation, the University of Texas Health Science Center, USAA Boeing and many other corporate offices as well as the San Antonio International Airport just 9 miles away.

AGENDA ITEM # II.



The Mutual Self-Help Housing Program

The Mutual Self-Help Housing Program (MSH) is a United States Department of Agriculture (USDA) Rural Development program. It has been in operation for fifty years. The main goal of MSH is to assist low and very-low income working families to obtain a home.

For qualifying families, USDA provides a loan that covers purchase of a lot and the cost of building a house. The down payment and loan closing costs are generally included in the loan. The construction is managed by Five County Association of Governments but the family is the owner/builder.

In order to “earn” the benefits of the MSH program, the family is obligated to physically complete 65% of home construction. Because a group of participants build their homes together, this percentage translates to 30-35 hours per week for an average of 12 months to complete eight houses.

When a house is complete, the construction loan is rolled over to the family as a direct loan from USDA. Each family has different loan terms as determined by the best loan package that can be arranged for them by Rural Development.

The USDA direct loan is provided at a 4% or lower interest rate. Payments include principle, interest, taxes, and insurance (PITI). Loans are amortized for 33 or 38 years. If the amount of the principle and interest payment is higher than 24% of the family’s income, then USDA may provide payment assistance at a low interest rate. The payment assistance is attached to the end of the primary loan. If the home is sold, all payment assistance must be repaid.

The Mutual Self-Help program enables families who:

- Hold stable jobs
- Have good credit
- Are willing to put in extra hard work, and
- Will help others as they help themselves

to successfully obtain homeownership.

Each construction project injects an average of \$1,000,000 into the local economies, which then circulates multiple times. Mutually building multiple homes creates close knit neighborhoods that increase community stability and growth. The huge investment in physical work and training required creates a desire and ability to retain ownership and maintain property.

The Mutual Self-Help Housing Program allows responsible individuals to create the opportunity to own a home for themselves and their families.