

Notes... on self-help housing



Current Interest Rate

Effective March 1, 2026, the current interest rate for Single Family Housing Direct home loans is 5.125% for low-income and very low-income borrowers.

IMPORTANT

With the possibility that TMA Contractor contracts will not be renewed to provide services beginning April 1, 2026, we are providing guidance on items that you should track and keep up to date.

Please make sure you are receiving updates from [USDA Rural Development](#). This will enable you to receive procedure notice updates which will provide you updated guidance to the 1944-I, Handbook 3550 and Appendix 13.

Appendix 13

All Self-Help Grantees should be familiar with the guidance found in the Handbook-1-3550 [Appendix 13](#).

Tools & Resources

The links shown below provide access to areas within the USDA Eligibility Site. The information provides guidance regarding both income and program eligible area mapping. These tools can assist in determining potential program eligibility. We encourage you to become familiar with the links below for useful information if the TMA Contractor contracts are not renewed..

- [Single Family Housing Direct Loan Program Information](#)
- [Home and Repair Loans](#)
- [Mutual Self-Help Housing Grants](#)
- [Direct Program Self-Assessment Tool](#)
- [Search Rural Eligibility Took](#)
- [Check Income Limits](#)
- [Check Persistent Poverty Counties](#)
- [Persistent Poverty Counties Look-up Map](#)



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Please make sure you have read the information provided in Procedure Notice 655

With the posting of [Procedure Notice \(PN\) 655](#) dated February 10, 2026, changes were made to [Handbook 1-3350](#), Chapters 3-8 and 10, as well as Appendix 3. To follow are a few key highlights of the changes, but please review the PN carefully for more details:

Key Policy Changes

- Loan Limits: Set at 60% of HUD limits.
- Certified Packaging Fee: Capped at \$750.
- Income Calculation: SNAP benefits removed from income consideration.
- Appraisal Requirement: Must be completed prior to obligation; no "subject to" appraisals.
- Loan Terms: 38-year term requires State Director approval.
- Leveraged Loans: Updated guidance on amount needed for priority processing.
- Handbook Letter Updates:
 - Handbook Letters 2 & 3-B updated.
 - Handbook Letter 4 removed.

Please read the entire Procedure Notice. If you have questions or need additional information please call or email.

USDA Rural Development Forms

[USDA RD Single Family Housing Programs](#)

[USDA RD Resources and Directives](#)

[Handbook 1-3550](#)

[Instruction 1944-I](#)

[Procedure Notices](#)

[eForms](#)

[State Office Contacts](#)

[Local Service Center Locater](#)

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Please download /save or print a copy of these USDA Rural Development Training Handbooks to have the guidance available as a reference.

[Accounting for Individual Borrower 502 Loan Accounts 2019 v3](#)

[Acquisition and Owner Occupied Rehab Handbook 2020- v4](#)

[Board of Directors Governance Guide 08 2021 v4](#)

[Construction Supervisor Handbook March 2019 v4](#)

[Custodial Accounting for Mutual Self-Help 02 2025](#)

[Feasibility Handbook 2021 v3](#)

[Financial Management Handbook For Federally Funded Organizations March 2024 v2](#)

[Group Coordinator Training Handbook Feb 2019 v4](#)

[Orientation Handbook April 2022 v3](#)

[Orientation PowerPoint for Rural Development January 2026](#)

[Orientation PowerPoint for Grantees 12 2024 v1](#)

[Pre-Construction Meeting Handbook 2020 v4](#)

[Program Director Handbook April 2022 v5](#)

[Section 523 Self-Help Housing Application Training PowerPoint](#)

[Section 523 TA Assistance Application Guide April 2022 v4](#)

[Self-Help 502 Loans Guidebook March 2024](#)

[SHARES Handbook 2022 v2](#)

Currently these handbooks can also be accessed from our website at <https://liftca.org/tma/>; however, if the TMA Contractor contracts are not renewed this information may not be available at this link.

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T&MA Contractors recommend that you go to <https://liftca.org/tma/> and download a copy of each of the Training Handbooks.

You may also want to download and save a copy of Forms and/or guidance information. As the forms are updated—you will need to ALWAYS check to make sure you are using the current version when providing information to USDA Rural Development.

LIFT CAA T&MA Contractors

Owyne Gardner, Program Director,	owyne.gardner@liftca.org
Bryce Nash, Self-Help Specialist,	bryce.nash@liftca.org
Melissa Wingfield, Self-Help Specialist,	melissa.wingfield@liftca.org
Paul Bartlett, Self-Help Specialist,	paul.bartlett@liftca.org
Pam Price, Program Analyst,	pam.price@liftca.org
Michelle Pulliam, Program Analyst,	michelle.pulliam@liftca.org

Northwest Regional Housing Authority was awarded a \$570,379 USDA Rural Development Repair and Rehabilitation Technical Assistance grant to assist forty-five (45) families in the repair and rehabilitation of their homes in Arkansas.



Buckner Children and Family Services was awarded a \$600,000 USDA Rural Development Mutual Self-Help Housing Technical Assistance grant to assist twenty (20) families in the construction of their home in Texas.

***Congratulations Northwest Regional Housing Authority and
Buckner Children and Family Services.***

Notes is an occasional bulletin of observations and recommendations intended to assist Self-Help Grantees. Written and distributed by LIFT CAA, Inc. (formerly known as Little Dixie Community Action Agency, Inc.) T&MA Contractors, 209 North 4th Street, Hugo, OK 74743.