

Self-Helper

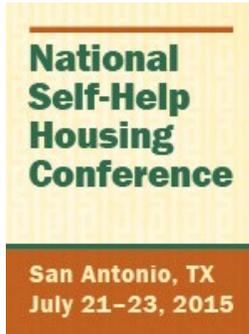
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National Conference Planned

The Technical & Management Assistance (T&MA)



Contractors are joining forces to hold a Self-Help Housing National Conference! The conference is planned for July 21-23, 2015 at the Wyndham Riverwalk Hotel in San Antonio, Texas. In order to highlight the 50th anniversary of the program (as well as the 50,000 homes it has built), the theme will be **"50 Years of Building Dreams."**

Start planning now to join the education, networking and fun. The expense for attending the conference is an eligible 523 grant expense, so if possible, plan for that early. We are hoping that multiple staff from each grantee, as well as Rural Development personnel will be able to attend. There will be a variety of sessions with topics for Executive and Project Directors as well as Groupworkers and Construction Supervisors.

It has been since 2006 the last time a national self-help conference was held. Since that time, it has not been included in our contracts with USDA. Even so, the T&MA Contractors decided to take on the challenge of hosting a conference on their own. We are looking to outside funders to help sponsor the conference.

San Antonio is a fun, family oriented city with lots to do. There is the famed Alamo, Six Flags Fiesta Texas, Sea World San Antonio, San Antonio Zoo, the beautiful Riverwalk, shopping, museums, caverns and much more. We hope you will save the date on your calendar and plan to join us!



Providing comprehensive, quality services for self-help housing

USDA's Plans to Increase 502 Obligations

On July 31st, congressional members wrote a letter to USDA Secretary Tom Vilsack, expressing their concern about the possibility of Rural Development not being able to obligate all of the 502 direct fund this year (FY 14). Vilsack responded to House and Senate Agriculture Appropriations Subcommittee leaders with an explanation of how USDA plans to improve spending this year and what steps are planned for next year. He also indicated that he expected that USDA would obligate 91% of their 502 direct funding. It is not known at this time what the total obligations will be.

His comments indicated that for FY 14:

- ◆ USDA has refocused current full-time staff to the Section 502 Direct Loan Program

- ◆ USDA has also temporarily lifted certain program requirements, such as receiving an appraisal prior to loan obligation. (This requirement has not been eliminated, and loan closure will still require an appraisal, but this procedural adjustment enables USDA to maximize obligations.)
- ◆ USDA will provide compensation flexibility for staff willing to work extra hours to get the job done

For future improvements in 502 direct delivery:

- ◆ USDA is working with State Directors and Single Family Housing staff in low-producing States to identify ways of increasing Section 502 Direct loan obligations
- ◆ Hiring new staff (this will take through FY 15)

- ◆ Automating the loan underwriting process (also expected to take through FY 15 to get new systems in place)

According to Vilsack, "By making these investments today, USDA seeks to ensure that the Section 502 Direct loan program, which you have rightly noted is critically important to rural America, can continue to meet the needs of current and future borrowers."

NCALL looks forward to sharing more information about the automated loan processing as it becomes available!

5 Easy Ways to Cut Costs

Controlling costs and reducing expenses is imperative for any nonprofit organization to be sustainable. NCALL will be including a series of articles in the Self-Helper which will provide simple ways to reduce expenses. In this article, the focus will be on the cost of powering computers and give tips to reduce those costs.

Powering Computers

To give you an idea of how much power is consumed, the typical desktop computer uses anywhere from 65 to 250 watts of electricity per hour, not including the monitor, which uses an additional 20 to 40

watts, and that's assuming it's an LCD monitor. Meanwhile, laptop computers use about 15 to 60 watts. To calculate how much your computer costs, use this online calculator at [WebMATH](#).

At a glance, the cost may not seem very significant. Let's say you estimate the cost to be \$110 annually to run your computer – doesn't sound like much, does it? Now multiply that amount by the total number of staff in your organization. If you have a 10 person staff, the computers are costing over **\$90** every month on electricity alone.

Here are 5 easy ways you can reduce that cost:

1. Set your [computer to go into sleep mode](#) after 15 minutes of inactivity.
2. Invest in [energy-saving computers, monitors and printers](#).
3. Install power strips at workstations; turn off when not in use, like evenings and weekends.
4. Consider buying laptops instead of desktops.
5. Allow staff, whenever possible, to work from home a few days a week.

FY 15 Budget News

During the week of September 19th, Congress and the President passed a Continuing Resolution (CR) to keep the government operating until December 11, 2014. After the mid-term elections, Congress will

return to DC to work on either coming to an agreement of the FY 15 budget, or they will need to pass another CR.

During this time, funding will flow at

the amount approved in last year's budget and at the rate it flowed last year. The following chart shows the proposed budgets for FY 15 and the budgets for previous years.

USDA Rural Development Program (dollars in millions)	FY 13 Final*	FY 14 Final	FY 15 Admin Request	FY 15 House Bill	FY 15 Senate Bill
Loans					
502 Single Fam. Direct	\$900	\$900	\$360**	1,042	900
502 Single Family Guar.	24,000	24,000	24,000	24,000	24,000
504 Very Low-Inc. Repair	28	26.28	26.28	26.4	26.3
514 Farm Labor Hsg.	25.9	23.8	23.9	23.6	23.8
515 Rental Hsg. Direct	31.3	28.4	28.4	28.3	28.4
538 Rental Hsg. Guar.	150	150	150	150	150
Grants & Payments					
504 Very Low-Inc. Repair	34	29.5	28.2	27	28.7
516 Farm Labor Hsg.	8.84	8.336	8.3	8.3	8.3
523 Self-Help TA	30	25	10	30	25
533 Hsg. Prsrv. Grants	3.6	3.54	0	0	3.5
521 Rental Assistance	907	1,110	1,089	1,089	1,094
RCDI	6.12	5.97	4***	5	6

* Figures shown do not include the 5% sequester or 2.5% across the board cuts.

** This does not include any reserve at the National office for Self-Help Housing loans. (The last 2 years this was \$5 million.)

***Limited to tribal colleges.

HAC Conference

Join hundreds of your friends and colleagues for the [2014 HAC Rural Housing Conference: Retool, Rebuild, Renew!](#) More than just a collection of workshops and plenaries, the Conference is about coming together to share collective experiences, build expertise, and gain a better understanding of what works, what doesn't, and why.

HAC's 2014 conference is being held in Washington, DC at the Renaissance Hotel on December 3-5 with preconference activities on December 2nd. These preconference activities include the National Self-Help Housing Association's Annual Meeting. Join in and hear from emerging leaders in the field of affordable housing, discuss the pressing issues facing rural America today.

Rural Development Interest Rate

The Rural Development 502 Direct Note Rate looks like it is remaining at 3.625% for October.

Check with your local RD office to confirm this change and keep this in mind when qualifying applicants!!

Construction Scheduling

Construction scheduling has come a long way in the last 25 years. Unfortunately, despite the widespread access of computerized scheduling software, there is still a large disparity in the level of understanding of those involved in the construction field in the proper use of this powerful tool. It seems everyone who is involved in design or construction—architect, builder, contractor, engineer, subcontractor—could use the refresher course in **“Construction Scheduling 101.”**

Critical Path Method Scheduling — It’s a Good Thing, Use It!

Whether in the earliest phases of the design process or getting ready to bid out a project and begin construction, you need to have a plan—complete with a timeline.

Scheduling forces us to think about all tasks to be completed and how long each task might take. It provides a logical way to organize these tasks. In the process of developing the project schedule, the team has to think about what needs to be done to design, bid and construct the project.

How long will each step take? How will the completion of the bid documents impact the construction process? What cash flow will be needed to pay for the design and construction of the project? The scheduling process provides the team a framework for answering these questions.

The scheduling process also forces the contractor to envision the whole project. *What preparations are needed before the work can start in an area? How many families will be needed to do each task? Are there utilities to disconnect or temporary*

power needed? Will the roof go on before the exterior is finished?

Scheduling provides the construction supervisor with a more thorough and structured planning process while they are reviewing the plans and figuring out the sequence for building. Most importantly it gets the “plan” that is in someone’s head down on paper, where the rest of the team can understand, review and critique it.

The Evolution of Scheduling

Before the convenience of computers and scheduling software, we drew bars on a time-scale on what was called a Gantt chart or bar chart.

These charts gave a rough idea of when things would start and finish; but they lacked key pieces of information such as how the various aspects of the work related to each other and if there was any flexibility in when these things could be done without delaying the project.

With bar charts, you couldn’t tell what work really matters and what you had to watch. When the project got underway, it was also difficult to tell whether the project was on time. When things changed, revising the bar chart could be a lot of work.

We now have much better tools—computers and relatively inexpensive, easy-to-use scheduling software. As a result, we can now use critical path method scheduling.

CPM Scheduling & the Critical Path

The goal of CPM scheduling is to accurately forecast the work activities to be done in a complicated

construction project, indicating their duration and the time frame and sequence in which they will be done. This modeling of the planned construction process is developed into a “network” of activities that reflects the plan for the job at a given point in time.

The basic CPM scheduling process involves three key components:

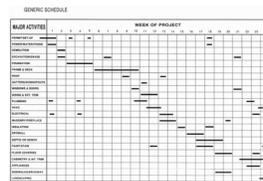
1. Develop a list of activities
2. Assign durations to each activity
3. Connect the activities to each other in a logical order, using specific types of relationships.

The software does all the hard work of calculating when each item of work can be performed given its relationships with the other work activities in the project’s schedule network.

The CPM schedule calculation process determines the series of activities that takes longer to finish than any other series of activities. This set of activities is the **“critical path”** of the schedule and it establishes the minimum duration for the project. Activities on the critical path must be completed on time or the overall project end date will move.

In a construction schedule, the critical work activities generally include the major building components and the materials which take the longest to obtain. The critical work will also usually include the last or most difficult area of the building to finish; which is why you may find “balance HVAC” on your project’s critical path.

The project team should always carefully review the activities on the



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2014 NRHC Impact Survey

In recent years, funding for USDA Rural Housing programs has been cut significantly, making it more difficult for nonprofit organizations and state and local governments to improve housing conditions in their communities.

To help protect these resources, rural housing and community development organizations must find new and better ways to document their impact and effectiveness. That's why the National Rural Housing Coalition is inviting all rural housing organizations to participate in its 2014 Impact Survey.

Click here to download the 2014 NRHC Impact Survey TODAY!

The more organizations that participate, the better NRHC can

document the critical role rural housing organizations play in planning, developing, financing, and building affordable housing. For that reason, please free to share this survey with other rural housing organizations in your communities and ask them to participate.

Please complete the survey and return it to Sarah Mickelson at sarah@rapoza.org by **October 6, 2014**. If you have any questions, contact NRHC directly by email (above) or at 202-393-5229. And, remember to submit the survey only once; a number of organizations are assisting NRHC in disseminating this survey, so you may receive it from many sources.

Thank you in advance for helping make this survey a success!

Addition to USDA Nondiscrimination Policy

Effective July 16, 2014, USDA amended its nondiscrimination policy to add protection from discrimination in programs or activities conducted by the Department with respect to two new protected bases— political beliefs, and gender identity.

The USDA Secretary has decided to establish gender identity as a separate protected basis for USDA's programs and activities. This amendment is meant to make explicit protections against discrimination based on USDA program customers' political beliefs or gender identity. Gender identity includes USDA program customers' gender expression, including how USDA program customers act, dress, perceive themselves, or otherwise express their gender.

Regional Conference Call Planned

NCALL will be hosting another regional conference call on **Tuesday, October 21st at 10:00 a.m.** for an open discussion. Please join us and be prepared to share your thoughts and questions. More information will be coming out soon.

In accordance with Federal law and U.S. Department of Agriculture policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, or disability. (Not all prohibited bases apply to all programs).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 (voice), or (202) 720-6382 (TDD).

**Published Quarterly
by NCALL Research
Joe L. Myer, Executive Director
Jill E. Lordan, Self-Help
Director & Editor
Articles contributed by NCALL staff.
Phone (302) 678-9400
Fax (302) 678-9058
www.ncall.org**

