

# Self-Helper

Spring 2022

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## Self-Help Reset

The COVID-19 pandemic is winding down and perhaps becoming an endemic that we must learn to live with. We now have proven tools to work with in the challenges that we have faced. Changes over the past two years impacted most aspects of self-help housing, some significantly. If you haven't, consider taking stock of all the changes you face and adapt or RESET your self-help program for success in this current environment.



To be effective, time must be set-aside to debrief, to identify, to brainstorm, and talk about all the changes and the ways they have impacted your program. Then comes the “what are you going to do about it” planning and implementation to reset your course for success amidst volatility. This investment of time will be critical to your sustainability as a grantee. If you made adaptations along the way, assess how they are working and determine what more should be done. Do this to benefit your program, customers, and staff.

- **Self-Help Participant Families (customers):** What has changed? Incomes, credit scores, debt, methods of communication, ways to network, types of jobs, what they want, time available to build?
- **Self-Help Team (staff):** What has changed? Turnover, experience, what they want, compensation, in-person or remote, coordination, supervision, do you have the people and capacity you need?
- **Self-Help Policies:** What has or should change? Consider family labor requirements, labor task requirements, protocols, processes and systems, are they up to date?
- **Construction:** What has or should change? Think about tasks, cost of materials, cost and access to subs, timing of everything needed, delays, contingency?
  - **Self-Help House Designs:** What has or should change? House prices are impacted by prices of supplies and subs, hot housing markets, serving LI and VLI. Consider reducing square feet, fewer amenities, consider some 2-BR plans, simplify

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*Providing comprehensive, quality services for Self-Help Housing*

## Reset *(Continued from Page 1)*

construction, re-engineer?

- **Suppliers and Subcontractors:** What has changed? Time for delivery, costs, need to buy bulk or early and store, availability of all products, do you have access and have them locked in?
- **Lots, Land, and Properties:** What has changed? Look at availability, cost, need for interim funding,

little time to act and inspect, does it change your model at all?

This may sound like a long process, but it needn't be. The investment of one day can reap substantial benefits. Create a culture where the team comes together routinely to improve the program and problem solve. You know your environment

and how it has changed better than anyone. It is up to your team to adapt, modernize, and implement some resets for your program to work in 2022 and beyond. It isn't 2019 anymore. Face it and use the skills and people around you to address it. Go ahead – PUSH THE RESET BUTTON!

## Do We Really Need This Meeting?

Many critical issues are resolved with an e-mail, a phone call, a brief conversation with a co-worker, or by a sole individual. Many would agree that this is more productive than an hour meeting with the whole team. So, why do we need team meetings?

As the definition goes, working as a team involves **working together, as a group, as a unit**, and this generally involves gathering in one place to bring the team together, so all team members have a chance to take part in the discussion of important decisions and solutions. It offers an opportunity for team members to coordinate the work, generate new ideas, and build stronger relationships.

*“Teamwork is the process of working collaboratively with a group of people to achieve a goal.” Ahmed Shoaib*

Without meetings, individual work may be fragmented, disconnected, and team members may work without a sense of direction and a sense of belonging.

*“A workplace culture fails to develop without a sense of unity. Team members lose the ability to ask for and offer feedback on, and help with, challenging projects. Without a sense of inclusion in one another’s projects, team members become focused only on their own work and struggles. This tunnel vision and isolation eat away at morale and motivation...”*  
The Hugo Team (meeting software)

There are indeed good and bad meetings. How can we then make meetings relevant? How can we move from having ineffective, unnecessary, and countless meetings to effective, positive, and meaningful meetings? Some the best practices for a positive and effective meeting include:

- A well-defined agenda
- Meeting with a purpose
- Making it relevant
- Being present
- Reporting on project updates
- Reviewing progress tracking
- Discussing important issues, challenges, and solutions
- Developing new ideas to achieve goals
- Defining action items and assignments
- Having recurring meetings at the same time

- Starting and ending on time
- Being remote-friendly



*“When your meetings are run effectively, your team will be more aligned, productive and on track to reach your goals.” Ivana Fisic.*

Among the many types of meetings is the *check-in meeting/huddle*, a short and recurring meeting. For self-help housing teams, examples of typical and relevant meetings are a 15-min. daily construction meeting and a 45-min. bi-weekly team meeting. Not only can these meetings help plan for the week, go over updates, progress, issues, challenges, strategies, and action items, but they can also help team members stay connected and engaged.

When used effectively, team meetings can be a valuable tool. It is worthwhile to do some research on how to run a successful meeting and ensure that you make the best of it.

## Analysis of Self-Help Delays

When a self-help group or a TA Grant is completed, a perfect opportunity exists to assess how it went – the good, the bad, and the ugly. Assessment of what went well and what needs improvement allows grantee staff and management to prepare for the future. For instance, if the specified number of homes were not completed or if an extension of time and/or money was required for the TA Grant, take stock and sort out the causes - learn from experience.

A project chart was developed as part of the TA Grant application to guide the 24-month process. The process includes securing land/lots or properties, recruiting families, packaging RD 502 loans, RD loan processing, and the various phases of construction. Behind the scenes are project functions of management, supervision, bookkeeping, and oversight. Project assessments of delays involve the following three key steps:

### Step 1: Identify what delays occurred, for how long, and the impact on group/grant

Project assessments compare the estimated project chart with what actually happened. This measurement is done by

answering questions such as: Did the phase begin on time? How long did the phase take? How much of a delay was there in each phase? What did each delay do to the overall group/grant timing? The goal is to identify and chart each delay.

### Step 2: Determine why each delay took place

It is important to learn why each delay happened. Delays can have one or multiple causes and each need to be reviewed. This takes a commitment by the self-help team to ask and answer key questions forthrightly. Questions asking why, what caused, and what happened are discussed about each delay.

### Step 3: Chart new courses of action to eliminate/minimize delays going forward

This step applies what was learned from steps 1 & 2 to modify processes, systems, and safeguards for the future.

- Assuring a strong and timely start?
- Revising the project chart showing simultaneous and sequenced work.
- Noting where delays are most



likely and figuring what to do different.

- Improving team coordination and communication?
- Assuring materials and services are ordered on time.
- Understanding how a delay ultimately impacts a group or grant.
- Determining what accountability should be employed?
- Resolving problems and delays promptly by giving necessary attention?

Delays often compound, and it is very difficult to catch up. Not taking time to learn and plan, will cause repeated delays. In the end, we want to celebrate successful groups and TA Grants.

## Have A Story for the Spotlight?



The Self-Help Housing website is a wonderful resource for grantees, interested participants and the community! We love adding your stories and photos. If you have any additions, please contact Jill Jordan at [jlordan@ncall.org](mailto:jlordan@ncall.org).

[www.selfhelphousingspotlight.org](http://www.selfhelphousingspotlight.org)

### Rural Development Interest Rate

The Rural Development 502 Direct note rate remained at 2.50% in March. Visit RD's website monthly to check for changes.

## The Board's Role in Advancing Self-Help Housing

The Board of Directors is an important network with varied skill sets and representations, that can benefit the organization. It is important that the Board know the needs of your self-help housing effort so they can plug in and make connections to advance the program.

Some areas where Board members may be helpful:

Finding Families – Finding participants is a key factor to the success of self-help housing. Board members will have contacts with employers, other nonprofit organizations, government service agencies, churches, and the media; all of which can be used to help get the word out and recruit self-help participants.

Finding Land or Properties – Finding land/lots for new construction and properties for purchase/repair is critical for self-help. Board members may know key professionals to help find and secure land and properties. Perhaps they know a Realtor to

suggest, a church with excess land, a contact with the city/town/county, or the Chamber of Commerce to get in front of the business community. Keep in mind it is important to limit any conflicts of interest.

Funding Opportunities – A natural connection for Boards is resource development to advance both the organization and self-help with a healthier bottom line. There is always a need for non-USDA funding by grantees to grow the program or to resolve problems that may occur. Members can make connections for bank and corporate grants, local community foundations, associations of churches, or with city/town/county/state governments.

Links with Media – Boards can also link the grantee with other networks and media sources including TV, radio, newspaper, etc. They can help drive social media campaigns. Provide the Board with messages of how self-help stabilizes housing, improves housing stock,



provides workforce housing, adds to the local tax base, and helps the community grow and prosper.

Advocacy and Promotion – A key part of a Board's job description is advocacy for and promotion of the organization and its programs. They can attend key meetings with stakeholders and funders. Prepare Board members to share success stories, and supply them with business cards, annual reports, and brochures. As advocates and promoters, Board members should always look for ways to increase resources and funding.

**Network --- Connect --- Spread the Word --- Plug-in --- Promote --- Link**

### Complete This Word Search for a PRIZE!!



Need a break after all that reading?! If you are the first person to turn in this puzzle to Jill at [jlordan@ncall.org](mailto:jlordan@ncall.org), you will win \$25 to use for your self-help program.

Find these words:

- Advancement
- Analysis
- Board
- Budget
- Coaching
- Meeting
- Productivity
- Regulation
- Reset
- Story

Y T I V I T C U D O R P M C K  
 Z Q V D T S E S X E P I G S R  
 B N H P B P I O G Z U N L F T  
 U G A N F S Y U H C I J Z L T  
 F A W S Y U L L Y T M Y D I X  
 V R D L U A O G E H V R E C A  
 R M A V T O C E N C R O J U W  
 S N C I A M M T U I N T H C Z  
 A T O G A N Y E B E H S Y D H  
 S N M G B M C S F F K C H O B  
 M D P Q U B K E V L A N A U O  
 B O A R D L R R M T S E K O L  
 Z Y O E G H J G J E B D H V C  
 L X O B E G A C W B N J V R K  
 N S T P T M Z Y U R J T U V E

## 10 Tips for Improving Build Site Productivity

Improving productivity on the build site can be challenging no matter what your experience and knowledge as a Construction Supervisor. Especially with the self-help program, it is imperative that the projects get done as quickly as possible. Therefore, it's essential to stress productivity at the site with your build group.

Looking for ways to speed up construction without losing quality...here's our 10 tips!

### 1. Clear communication

Communication is the most important productivity booster in any job. No one will get the job done well if they have no idea what's going on. You must communicate your goals and expectations to your staff and the participants and keep them updated throughout the project for the best results. Send frequent emails and memos to notify the appropriate people of any changes that might affect them. Be considerate and never leave your team and the families in the dark about what's happening on the build site.

### 2. Set realistic goals

Rome wasn't built in a day and this group of homes won't be either. Construction takes time, so you must set realistic goals. Ensure the entire staff and build group understands the plan for each day, each week, month, and even year. People must have goals to strive for every day. Setting small goals makes a big project seem easier to accomplish.

### 3. Reward regularly

Construction is often difficult and tiring work. The participants are putting in hour after hour of manual labor in addition to their daily jobs and family obligations. To increase productivity, offer incentives in the form of rewards. Whenever your group meets a goal, try to treat them to something that is meaningful...a potluck lunch or pizza on site, a pat on the back or an hour off. This will create a sense of satisfaction and make them eager to push forward.

### 4. Train your troops

One thing that will quickly squash productivity is inadequate training. If you want a worksite that runs efficiently, you must train your participants. Make sure they are given the opportunity to learn prior to getting on the build site and as the work progresses, continue to educate them. Yes, this will often take additional staff time outside of productivity, but it will be worth it. Training also reduces the number of injuries on a job which will, in turn, increase productivity.

### 5. Listen well

To be a good leader, you must listen well to those you're leading. It's not enough to communicate with people if you're not open to hearing their responses. Your families will have a first hand idea of what does and doesn't work on site. They may tell you that a goal isn't realistic, or they need proper tools to accomplish a task. Don't brush these things off. Instead, take them into consideration and try to find a solution.



### 6. Plan with purpose

Before starting on the build site, you need to have a detailed plan laid out for accomplishing the project. This includes schedules for the build group, contractors and materials and countless other logistics. The more thoroughly you plan your project, the better it will turn out. You also need to keep this plan updated to reflect how the project is moving.

### 7. Contracting with quality subs

Hiring good subcontractors is one of the key ways to increase productivity. If you have contractors who are reliable, timely, efficient and provide quality service, your jobs will keep progressing.

### 8. Keep track of your materials

There's nothing worse than thinking you have enough construction materials to finish a project only to run out at the last minute. You should be regularly checking inventory to prevent this. You need to make sure you have the materials on hand to complete at least one week's worth of work. If not, you need to order new materials well in advance to give enough time for them to be delivered. You don't want your whole project to screech to a halt because you didn't take the time to do a proper inventory.

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## Productivity *(Continued from Page 5)*

### 9. Give your families time off

As mentioned above, construction is difficult and tiring work. It requires a ton of manual labor that puts stress on the body. It is crucial throughout the build that your families have adequate time off to rest and rejuvenate. If they've been working hard for a few weeks or months in a row, give them a long weekend to recover. This will demonstrate that you care about their overall well-being, that you understand the pressure, stress, and commitment it takes to build their homes. They will

be happier for it. When they return to the build site, they'll be more eager to get back to the project after being well-rested. Remember that participants want to feel valued as human beings just like anyone else.

### 10. Convey the end goal

It always helps participants stay on track when they're reminded what they're working towards... homeownership! Put up pictures of finished homes around the build site to remind the families why they've

committed to this program. Homeownership is vital as it develops communities and creates secure spaces for people to live and grow. Remind your families of the result of all their hard work. Show them what an impact they're going to make for their family and their community.

**Follow these tips to improve productivity and stay on schedule!**

## Budget Update

The Administration's Fiscal Year 2023 budget was released this week and can be seen at: <https://www.whitehouse.gov/omb/budget/>.

According to the National Rural Housing Coalition, the rural housing and rural development budget included in the U.S. Department of Agriculture (USDA) budget turns the page on more than 20 years of budgets, proposed by administrations of both political parties, which routinely sought to eliminate or sharply curtail rural housing spending. The budget for the Rural Housing Service (RHS), proposes an increase of \$5 billion for rural housing programs. As the table indicates, every rural housing program is gets a plus-up; the FY 23 budget seeks increases in section 502 direct loans (including \$21 million for the Native Housing Program) and section 523 Mutual-Self Help Housing grants! The FY 22 budget has also been finalized!

USDA RD Program (dollars in millions)	FY 22 Final	FY 23 Administration Proposal
<b>Loans</b>		
502 Single Fam. Direct	\$1,250	\$1,585
502 Single Family Guar.	30,000	24,000
504 Very Low-Inc. Repair	28	50
514 Farm Labor Hsg.	28	50
515 Rental Hsg. Direct	50	200
<b>Grants &amp; Payments</b>		
504 Very Low-Inc. Repair	32	45
516 Farm Labor Hsg.	10	18
523 Self-Help TA	32	42
533 Hsg. Prsrv. Grants*	16	30
521 Rental Assistance	1,450	1,602
Rural Community Development Init.	6	12
<b>HUD Program (dollars in millions)</b>		
CDBG	\$4,841	3,770
HOME	1,500	1,950
SHOP	12.5	10
Housing Counseling	57.5	65.9
Homeless Assistance Grants	3,213	3,576
Choice Neighborhood Initiative	350	250

## Free Executive Coaching!

NCALL is pleased to offer executive coaching options for grantees for positions such as Executive Directors, CEOs, Project Directors, CFOs, COOs, and Board Chairs, wherever there is a need. Joe Myer, previous long-time Executive Director of NCALL, is available as part of our self-help housing team to talk with leaders.

Joe has experience with Board governance, financial assessment, program development, resource development, evaluation, expansion, and strategic and succession planning. Most of all, he is available to listen to opportunities, problems, decisions, ideas, and provide feedback and thought.

Here is what one executive has to say about this service:  
"In the summer of 2021, I had the opportunity to meet with Joe Myer

*from NCALL for executive coaching. I was interested in this coaching because my organization was undergoing a reorganization on the heels of the pandemic because we won several RFPs and tax credit deals which would require change and expansion. I was also looking for ways to improve our self-help program and trying to layer funding for those improvements. Joe is a vast wealth of knowledge in Self-Help Housing, USDA-RD, and low-income housing development. Joe listened to understand my goals for the organization and provided great feedback and ideas on how to make it come to life. Joe introduced me to other people who could educate me or assist me with these goals. I would not hesitate to do this coaching again. Joe's coaching is a tremendous resource available free of charge to any self-help grantee. Thanks, Joe!*

**Jodie Ostoich, President & CEO  
Interfaith Housing Alliance, Inc.**

Interested? Please reach out to Jill for assistance and she will get you in touch with Joe.

### Regional Video-Conference Call Planned

NCALL will be hosting another regional video-conference via Teams on **Thursday, April 21<sup>st</sup> at 11:00 a.m.** for an open discussion. Please join us and be prepared to share your thoughts and questions.

## Rural Development Updates

There have been several regulation updates issued recently. Here are a few links to help you.

A few changes were made to 1944-I; including updating the application checklist. The Procedural Notice can be found here: [PN 561 dated March 28, 2022.](#)

Also, the long awaited changes to the 502 and 504 regulations are now in place. The [final rule](#) was

published on February 7, 2022.

New area loan limits were published in early March. You can check out the map [here](#).

The new deferred mortgage program is now available. For qualified VLI borrowers, RHS may defer up to 25% of the monthly principal and interest payment at 1% for up to 15 years. Talk to RD for more info!

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