

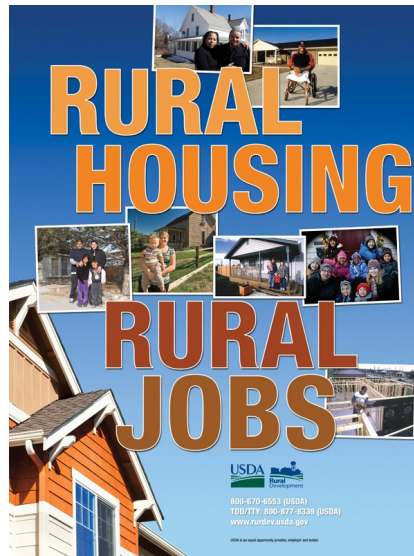
Self-Helper

Summer 2011
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“Rural Housing/ Rural Jobs” - The Theme for National Homeownership Month



On June 1, Agriculture Secretary Tom Vilsack kicked off National Homeownership Month and highlighted the important role housing plays in creating jobs, maintaining viable rural communities and contributing to the economy. Since the start of the current fiscal year, which began last October 1, USDA Rural Development has

financed approximately 80,000 home loans for rural residents.

"Housing drives rural economies and supports healthy rural communities," Vilsack said. "About 50 million Americans call rural areas home, and safe, sanitary housing is a basic human need in rural America. USDA Rural Development's housing programs do more than provide a place for families to live. They stimulate economic activity through single-family home construction, rental assistance for those who need it, and funding for eligible very-low-income homeowners to enable them to keep their dwellings in good repair."

Vilsack said this year's Homeownership Month theme is "Rural Housing/Rural Jobs." This theme ties in perfectly to the picture that NCALL has been encouraging grantees

(Continued on Page 2)



Providing comprehensive, quality services for self-help housing

Homeownership Month *(Continued from Page 1)*

throughout the region to paint for both the public and governmental representatives. According to the National Association of Realtors (NAR), the sale of an existing median-priced home (\$173,000 in 2010) generates \$58,529 in economic activity. This includes \$15,570 in direct real estate industry support (fees for real estate agents, title companies, mortgage brokers); \$5,235 in furniture, home furnishings, landscaping, etc.; and

\$9,987 in stimulated economic activity. New home construction generates even more economic activity, when including the costs of construction materials and construction jobs, according to NAR. (See "Apparently A House is not Just a House," on Page 3 for specific statistics for Self-Help Housing.)

To celebrate National Homeownership Month, grantees

across the region held events to bring attention to their programs. Build Days were held by Milford Housing Development Corporation, Southern Maryland Tri-County Community Action Committee, and Telamon Corporation; Marquette County Habitat for Humanity had a new Grant Signing; and a Move-In celebration was hosted by Interfaith Housing Alliance of PA.



Pictured clockwise from above: One of the families in Interfaith Housing of PA's group enjoys move-in day. Participants and volunteers have fun and work hard at Milford Housing Development Corporation's Work Day.



Grantee Gleanings

One neat idea we saw recently comes to us from Milford Housing Development Corporation. During their Homeownership Month Celebration event ceremony, they taped quotes from petition signers onto the bottom of the chairs of the audience. MHDC Vice President Russ Huxtable then asked the attendees to pull the quotes from their chairs and asked for volunteers to read the reasons why people thought the self-help housing program should be saved. He kept the audience involved by throwing treats to the attendees that answered questions relevant to the Mutual Self-Help Housing Program. He asked trivia such as: How many hours to the self-help participants put in? How much equity do they have upon moving into their homes? How many subcontractors does the program employ?

Great idea MHDC!! It was both informational and fun! We loved it!!

Apparently, A House is Not Just a House!!



In the Spring 2011 edition of the Self-Helper, NCALL posed the question... “Is a House Just a House?” The answer is a definite “No!”

Since our first question, NCALL has collected data from each of our grantees and put it through one of the NeighborWorks America Success Measures tools. The data compiled

from Region III proves the significant economic impact of the Mutual Self-Help Housing Program. This compilation data, and that of each individual grantee, can be found on Region III’s website, www.selfhelphousingspotlight.org. Please visit the site and check out the data. During these challenging economic times, it is important to show the positive economic impact of this program.

Motivationally Relevant?

In some recent training that NCALL attended there was a discussion on marketing and motivational readiness. Human beings are programmed to pay more attention to things they are already motivated towards. Think about that for a moment.

An example of this can be given in car shopping. Have you ever been looking for a new (or used) car of a certain type and then you seem to see that car on the road wherever you go? In reality, there are no more cars on the road of that type than there were before you became interested in them, but you are more tuned in to noticing them now. This is known as motivational relevance.

There is a really interesting website that gives some very powerful examples of how little awareness we have for things we are not already motivated to find. Check out <http://www.theinvisiblegorilla.com/videos.html> to see for yourself.

With regards to marketing the self-help housing program, or anything for that matter, it is easier to persuade someone to take action, purchase a product, or join a self-help group, if they were already thinking about that or a related product. Therefore, it makes sense to try to market the program or product to this specific target market. When families in your area are looking for affordable housing, will your name come up? Will they find it online? Will they receive a referral? Will they come across your program when they are looking in the paper for a rental listing?

Try to be there when it counts the most! (See Page 4 for more info on how to do this...)

Local Economic Impact of Current Grants in Region III

Grant Amount	\$6,487,397
# of Homes	265
New Construction	210
Purchase Repair	55
Initial Mortgage & Grant Investment	\$40,276,081
Total Initial Benefit to Local Economy	\$22,721,974
Income to Local Businesses	\$4,246,802
Local Wages & Salaries	\$14,456,416
Taxes & Fees to Local Government	\$1,680,890
Income produced from Closing Transaction.	\$2,337,865
New Jobs Created & Existing Jobs Sustained	414
Long Term Economic Impact <i>(Using a conservative Multiplier of 7)</i>	\$281,932,567



Most businesses today have published websites to be readily accessible

to their market. The public uses search engines to find companies and information on the Internet. *But what if your target market doesn't know you exist?* Simply publishing a website does not guarantee that it will be seen by your desired audience.

In order to improve the likelihood that your website shows on the first page of search engine results, you must conduct what is called Search Engine Optimization, or SEO. This process improves visibility with organic, or un-paid, search engine results by determining the websites' relevancy to the keywords through the consideration of over 200 factors. Search engines, such as Google, Bing, and Yahoo!, use web crawlers to find web pages for their algorithmic search engine results. SEO can be successfully accomplished by taking into consideration three criteria: *backlinks, keywords and content.*

Backlinks

Backlinks, or inbound links, can be found in blogs, articles, video links, or other related posts. This helps the crawler determine the relevancy of the content on your website. This is one of the most important factors for determining rank, popularity, and importance of your website.

One way to increase prominence is by cross linking between web pages on the same site to provide more links to the most important pages. Also, be sure to provide a link to your website on your social networking page (ie., Twitter, Facebook, and LinkedIn.) Another way to increase backlinks is to execute an article or blog marketing campaign.

A Needle in a Haystack

Content

The content of the website is also critical in determining a page's status. Because the knowledge of HTML code is necessary, this aspect is typically incorporated in website development and design.

10 tips to optimize your website:

1. Be sure that the website has a clear hierarchy and is easy to navigate.
2. Use relevant keywords in the meta tags.
3. Make sure the title of the page is relevant to the content.
4. Use the ALT attribute when using images for important text.
5. Check for broken links.
6. Use heading tags to highlight important text.
7. Provide a site map for visitors.
8. Use words in the URL to make it easier to remember.
9. Test for cross-browser compatibility.
10. Keep the content fresh.

Try to remove barriers to indexing activities of search engines by considering the distance of a web page from the root directory, graphic content, flash files, PDF files, and dynamic content. This isn't to say you shouldn't include these in your website, but understand that the crawler cannot read the text in an image, flash file, and pdf. This is where the ALT attribute comes into the play. The ALT, or alternative text, attribute is what is shown when the image cannot be viewed.

One factor that you don't have control over is the age of the website - older is better. The longer tenure a website has tells the search engine that it is stable and reliable. If your website is new, be patient and focus

on optimizing the website's content. You should see improved results in a few months.

Keywords

Be sure to use keywords relating to your niche throughout the content to increase prominence in search engine results. It is advisable to keep the density of the content around 2-3% for keywords. If you inflate your content with too many keywords, this will backfire and give the site negative points in the ranking.

It is advisable to repeat keywords no more than 2 to 3 times both in the beginning and ending paragraphs, and 1 to 2 times in the body. Heading tags are recommended for important keywords. For instance, when you want to describe what your agency does, it is better to have a header titled "Affordable Housing" followed by relevant content, than to have a header titled "Services" followed content with the word "housing" injected a dozen times.

Analytics

How can you measure the impact of the optimizations to your website? NCALL uses Google Analytics (*free*) to monitor website traffic, the number of visitors, the number of page views, popularity trends, location, keywords, search engines, etc. By comparing the analytics reports from before and after any changes are implemented, will best determine their effectiveness.

Just a little tweaking here and there can make a big difference. Consider the content of your website and think about how the crawler views it, but be sure to keep your audience in mind while editing or creating the content. After all, they are reason you have a website.

502 Direct Loan Funding – FY 2011

So far this fiscal year, RD has obligated over 6,100 loans totaling approximately \$700 million. This represents about 62% of the funding and are roughly 75% through the FY.

States have been allocated 100% of their formula allocation.

States that fully utilize their allocations will be eligible for National Office reserve funds.

Pooling of 502 Loan Funds is scheduled for July 14th.

As a reminder, the Rural Housing Amendments of 1983 require that not less than 40% of funds for the Section 502 Direct program be set-aside and made available for VLI applicants.

Currently, 38% of the obligations were for Very Low Income loans. States in NCALL’s region that have met the Very Low Income requirement are:

Illinois	40%
Iowa	40%
Kentucky	42%
Maryland	46%
Michigan	50%
Minnesota	41%
Ohio	44%
Rhode Island	43%
Virginia	52%

Nationally, there are 10 states with VLI obligation rates of less than 30%. States with VLI obligation rates of less than 30% will be restricted in accessing additional LI funds from the National Office reserves.

Keeping track of all of these details will ensure that your agency plans ahead to get funding when it is needed.

What Do CAC of Fayette County and Time Warner Cable Have in Common?



...advertising their Self-Help program!! CAC of Fayette County, in

Washington Court House, OH has developed a partnership with Time Warner Cable to advertise their Self-Help program. CAC created a 30-second video that Time Warner is placing on its stations: TNT, Oxygen, ESPN 2, Bravo, ABC Family, MTV, and FX. Viewing times are throughout the day, including some during prime-time. The video has even been shown during a Cincinnati Reds baseball game!

Time Warner also advertises the Self-Help program on their Road Runner.com website. The ad

appears as a pop-up screen which is monitored by Time Warner for the number of hits received. Television and Internet advertising have consistently resulted in the largest number of Self-Help inquiries for CAC of Fayette County. Their cost for this service is approximately \$1300/month.

If this is of interest to you, talk to your local cable/TV provider and see if they can offer you a non-profit rate. Since cable providers tend to cover many states, perhaps self-help organizations could consider advertising together.



Self-Help Housing Spotlight

New content is added regularly!! Check out some of the new compilation videos on our Self-Help Housing promotional website, www.selfhelphousingspotlight.org.

“A Program for All” is a motivational compilation of videos with self-help housing participants and suppliers describing the benefits of the program and giving advice to potential participants. “Community Building” has a variety of participants discussing their apprehension at the construction process and their successes and pride upon completion.

We hope you find these helpful in recruitment!!

Funding Update

"Never doubt that a small group of thoughtful, committed people can change the world. Indeed, it is the only thing that ever has." Margaret Mead

"A small body of determined spirits fired by an unquenchable faith in their mission can alter the course of history." Gandhi

After a rigorous fight over the USDA budget, the Ag bill recently passed through the US House of Representatives. The outcome could have

been better, but for rural housing programs, it also could have been much worse. The House rejected the Administration's proposal to eliminate the Rural Development 523 Self-Help Housing Grant Program and to drastically reduce the 502 Direct Loan Program. Both of these had funding restored, but to a reduced level from the current year's funding.

The result, \$22 million in 523 funding and \$845 million in 502 Direct Loans. Both of these amounts will also face

the across the board reduction of .78% that was voted into the bill. Now it is on to the Senate, where rural housers hope these numbers can be increased.

This action took significant effort on the part of our grantees and partners in rural housing. Thanks to all those who expended energy to help in this struggle!!

Controlling Worker's Comp Costs



Organizations are required by law to provide workers' compensation insurance. It not only protects the

employee but also protects the employers. Workers compensation insurance provides income and medical care if your employees are injured on the job. The liability portion of the coverage protects the employer from law-suits filed as a result of work-related injuries.

The cost for workers' compensation coverage varies according to the specific industry and claim history. For example, workers' comp coverage is generally less expensive for administrative positions than construction.

Here are some proactive steps to take to keep workers' compensation costs under control.

Thoroughly train new employees: Studies show that nearly a third of workers' compensation claims result from accidents involving newly hired employees. Review the new employee orientation plan and see if it can be improved upon by increasing or improving new employee training.

Make safety a top priority: The best way to keep costs down is to not incur claims in the first place. Create a culture of safety in the organization and engage employees directly in such efforts. Solicit ideas from employees on how to create a safer workplace.

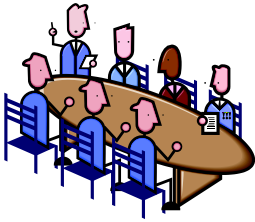
Pre-screen employees: Make sure the right employee is hired for the right task. Statistics show that workers who are substance abusers are more likely to have on-the-job accidents. A pre-employment drug screening program can save money in claims at a later date.

Manage claims proactively: Once an accident happens, make sure to keep track of the worker's condition and plan for their return to work as soon as possible. Providing light duty to injured employees will reduce the amount of the claim.

Make sure employees are classified properly: There are hundreds of classification codes used to determine the appropriate level of workers' compensation coverage. Misclassification can result in fines and also the coverage needed might not be there.

In conclusion, worker's compensation is essential to protect your employees and your company. Take a fresh look at your organization's look at safety, hiring, classification and claims management. Your organization might find new ways to keep costs under control.

Grantee Gleanings – Creating an Advisory Board



NCALL just loved this idea when we heard it recently!! Interfaith Housing Alliance of PA (IHA) is

starting an advisory board for their Mutual Self-Help Housing Program. NCALL has long proclaimed that it is important to get advice and feedback from past self-help participants. IHA is taking this idea to a whole new level. They have contacted a variety of former self-help clients and asked them to be a part of this new group. They tried to select wisely from their past participants, getting a variety of locations

and family situations covered. Their vision is to meet with these families and to help create a team to improve their program. They want to discuss with them:

- How can we enhance communication?
- Share email addresses for updates and suggestions
- Share sources of information/ local contacts
- Develop community contact list
- Identify needs for participants and suggest solutions
- Identify employee responsibilities and what do the participants need from the employees
- Evaluate past experience in

home building and provide solutions for improved service

- Strengthen fellowship of community
- Retain referral base from existing homeowners
- Recognize new perspectives to help motivate and encourage new home builders
- Utilize members as speakers at pre-construction meetings to provide personal insight on how to overcome challenges

This is a strategy that grantees all over Region III could use to help with recruitment, management and communication. Great idea IHA!!

Use Credit Repair as a Recruiting Tool!

Many of you have told us that recruiting eligible applicants is the #1 issue in trying to keep a grant on schedule. Although we are always looking for new and better ways of marketing, that is not always the problem. If you are receiving plenty of inquiries every week, this shows that interest in self-help housing is strong. Yet, once the credit reports are pulled, you are finding too many credit issues i.e. collections, judgments and late payments. It's tough for families in this economy, and many have not been educated to make good decisions with their finances. Credit issues are so prevalent that it seems like the norm these days. It is an alarming trend.

How about this idea...use **Credit Repair** to help find those additional eligible applicants! This process may generate 3, 4 or even 5 additional eligible applicants each year. It does

take more staff time, which might feel like an impossibility; but it can help keep a grant on track.

NCALL has a recommendation that we believe raises the bar for recruiting...utilize **NCALL's Self-Help Credit Repair Best Practices Guide** to assist prospective participants in cleaning up their credit to become mortgage-ready. We introduced our Credit Repair Best Practices Guide back in 2010.

Self-Help organizations like CAC of Fayette County – OH; Community Concepts Inc – ME and YouthBuild McLean County – IL are providing **credit repair**, and are able to move prospective participants from unacceptable credit to mortgage-ready.

This guide can be found on NCALL's website at <http://www.ncall.org>

⇒ Click Self-Help Housing

- ⇒ Click Training Downloads
- ⇒ Accept NCALL's terms and conditions
- ⇒ Click on NCALL's Self-Help Credit Repair Best Practices Guide.

This guide takes you thru a step-by-step process to help applicants become mortgage-ready. **Our intent is to keep this guide as streamlined as possible, in the hopes it will be an easy, usable tool.**

For additional in-depth training, we recommend you consider NeighborWorks Training Institutes across the country. The NeighborWorks Center for Homeownership Education and Counseling (NCHEC) has an excellent Certification Program for Homebuyer Education and Counseling. The NeighborWorks website is <http://www.nw.org>.

Other Important RD Notes

- New Area Loan Limits for 502D were posted late this month, with an Effective Date of 4/15/2011. The website is: http://www.rurdev.usda.gov/HSF-Area_Loan_Limits.html
- New Income Limits are still not posted.
- The interest rate for 502 direct loans is expected to decrease to 4.25% for the month of July.
- AN 4574 has been released to replace and correct calculations in AN 4552.
- A Rural Development-wide Administrative Notice is being developed with regard to adoption of the 2010 Census data. Rural Development is expected to officially adopt the 2010 Census on October 1, 2012.
- The Proposed Rule on the certification process for loan application packages is in the initial steps of the clearance process. It is currently going through OGC review.
- Effective May 31, 2011, "The Work Number" employment and income verification system requires users to have a username and password to access their system. Since employers who report to this service do not normally provide other employment verifications, Self-Help grantee staff should refer to Chapter 4, Section 4.3 of HB-1-3550 for guidance on preferred and acceptable alternative sources for income verifications.

DUNS Registration

Grantees need to register their DUNS number with the Central Contractor Registration (CCR). CCR is a government database that stores all federal contract and assistance awards over \$25,000 (excluding individuals). All grantees receiving awards over \$25,000 must register so their grant can be added to the database.

It does not cost anything and only takes a couple of minutes to register. This is a requirement of the Federal Funding Accountability and Transparency Act (FFATA).

More information can be found on their website <https://www.bpn.gov/ccr/>.

Regional Conference Call Planned

NCALL will be hosting another regional conference call on **July 27th 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 on this call later.

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).

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