

Self-Helper

Fall 2006
Volume 92

Inside:

Title	Page
Have You Ever?	2
USDA Requires New Non-Discrimination Statement	2
Ever Considered Using Billboards?	3
Improve Your Chances of Hiring Great Employees	3
Out of the Box Thinking Leads to Perfect Lots	4
NCALL to Highlight Best Practices	4
NCALL's New FAVOR	4
Additions to Our Website	5
Welcome New Grantees!	6
NCALL's 30th Anniversary Celebration Fast Approaching	6

Telling the Story

Self-help housing is going through some interesting days and there are a number of issues that may affect the future of the program. Some are positive and some present us with challenges.

On the positive side, the self-help housing program remains popular within both the Administration and Congress. All of the events for National Homeownership Month that self-help grantees undertake each June really pay off as Representatives and Senators hear the successful journeys shared by participant families. These events also provide the opportunity for Rural Development personnel to interact with legislators, grantees, and families. They showcase quality homes and suitable living environments, the American Dream for families. Another positive is the U.S. House of Representatives, which is considering an increase of nearly \$4 million for FY 2007, a 10% increase after several years of level funding. At a time when federal housing assistance has been constant at best or gradually decreasing, this potential addition to the 523 program is proof of its popularity. The 523 program pushes many politically correct buttons such as homeownership, asset accumulation, workforce stability, sweat equity, property taxes, and helping the local economies. These all become part of the story.

Increased demand for the program presents the new challenge of insufficient funding for the coming fiscal years. Coupled with this demand is the rising cost of land and real estate in many areas which has resulted in larger technical assistance grants. Even if the increase for FY 2007 is approved, the funding will not satisfy the needs. As FY 2006 closes, Rural Development has begun establishing some spending constraints to help the limited resources go further. However, the shortfall is substantial with demand showing a need for \$45 - \$49 million for currently operating grantees for 2007. This does

(Continued on Page 5)



First in Housing Services, Because We Care

Have You Ever?

Have you ever thought about the possibility of being paid for what you are already doing now for free? Could you use another venue to acquire funds to subsidize the ever diminishing pool of money? How about improving your agency's overall image to the community? **How about becoming a certified housing counseling agency?!**

As a Housing Counseling Agency, nonprofits can potentially receive funding from HUD for their counseling services. In addition to becoming eligible to apply for grants through HUD's Housing Counseling Program, becoming a HUD-Approved Housing Counseling Agency enhances your agency's credibility with your partners, lenders and the families that you serve. Your agency can also be eligible for HUD training opportunities as well as housing counseling

referrals that come from the HUD headquarters and field offices.

Although the new 502 regulations have not yet been published, one of the major changes will be a requirement for the 502 borrowers to receive homebuyer education. The State Directors will be responsible for deciding who is eligible to provide that training. Many of you already know the benefits of an educated consumer and are providing this service now. Why not become certified and eligible to provide this service?

In order to become certified, some of the requirements are:

- You must have evidence of being a 501(c)(3), nonprofit status.
- At least one year's experience in successfully administering a housing counseling program.

- Your agency must be community based. This means your agency must have functioned for at least one year in the geographic area in which you plan to serve.
- Audit – Your agency must have had an independent audit of its financial records during the 12-months preceding the date of applying for the HUD approval.
- Counseling Resources – Your agency must have sufficient resources to implement the proposed counseling plan no later than the date of HUD approval.

There are a few other requirements which may vary by state. To find out more, visit www.hud.gov.

USDA Requires New Non-Discrimination Statement

On June 9, 2006 USDA issued a new AN, #4197, to address a new policy on nondiscrimination. This new policy has been expanded to include all USDA programs, not just multi-family housing programs.

In order to be in compliance with this new requirement, the following nondiscrimination statement must be posted in all recipient offices, and included, in full, on all materials regarding such recipients' programs that are produced by the recipients for public information, public education, and public distribution.

"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)."

If the material is too small to permit the full statement to be included, the materials must include at a minimum, in print size no smaller than the text, that: ***"This institution is an equal opportunity provider, and employer."***

To be in compliance, these statements must be printed on all materials, print and non print (brochures, pamphlets, newspaper advertisements, news releases, outreach letters, letterhead, audio, video, internet, etc.)

Ever Considered Using Billboards?



There are many ways to market the self-help housing program, we've heard them all before....brochures, flyers, community meetings, letters to employers and letters sent home from schools in backpacks, posters, community contacts...the list goes on. Have you ever considered using billboards?

We see billboards all the time, frequently passing them and reading about the next cell phone plan, fitness club, or alcoholic drink. Have you ever considered using a billboard advertisement to help market your self-help housing program?

Community Action Commission of Fayette County in Washington Court House, Ohio has done just that. They are using billboards to assist them in their marketing effort. They say their newspaper ads are still the most effective method of getting people to call

about the program, but the billboards are attracting additional attention. CAC of Fayette County pays a monthly cost of \$560 for two billboards plus the cost of printing up the giant ads. The price may be too high for some smaller grantees, but some negotiating is possible. It might be possible to get a reduced rate for certain locations, times of year, or because you are a nonprofit.

Good idea Fayette County!!

Improve Your Chances of Hiring Great Employees

The hiring process is important to all organizations, for profit and nonprofit alike. Everyone hopes to find just the right person for the job, but its not easy.

The system is inherently flawed. According to Sue Hansen, consultant and motivational speaker, the number of people who lie on their resumes is increasing and in only about 14% of the cases does the interview process predict future talent. The reason for this is human nature. During the interview process, we project the qualities that we deem necessary to be hired for the position. In the job, given enough time, the natural person emerges and it may not be who you bargained for. When the wrong person is hired, the results can be devastating to you and the team.

Here are some tips to improve

the chances of a good hire.

1. Be precise when wording the job description. Too many job ads are vague.
2. Utilize assessments. Tools are available for you to assess the behavior, skill set, personality and capability of the candidate. Use Them!
3. Have a team of associates ready and willing to interview after you finish. Meet to discuss.
4. Have provocative and challenging interview questions.

Here are some examples of good provocative questions from Colleen Aylward, Web Recruiter.

1. Take me through a time when you took a product or project from start to finish.
2. What is your definition of working too hard?
3. How do you manage stress?
4. Describe the way you work

under tight deadlines.

5. Describe how you work under tough managers.
6. Persuade me to move to your city.
7. What kinds of opportunities have you created for yourself in your current position?
8. In a team environment, are you a motivator, a player, a leader, or a cheerleader?
9. In the past three years, what part of your professional skill set have you improved the most?
10. If you were a new employee, what would you do to gain respect from peers in 30, 60, 90 days.

Really work to find good employees. It is definitely worth the time invested if a great, dedicated employee is hired.

Out of the Box Thinking Leads to Picture Perfect Lots



Country roads take me home to the place I belong...

That's how it happened outside of Martinsburg, WV, when Telamon Corporation decided to think outside the box in their search for building lots. Due to the recent growth in and around their region, Telamon Corporation was faced with a difficult situation. Their lot costs have gone through the roof and if they were able to locate a suitable building lot, it would be priced far out of the reach for the Self-Help participants.

Telamon Corporation decided to contact mobile home park owners in the area, to see if any were interested in selling. Many of the parks have large lots with water and sewer in place and the existing mobile homes are long past their useful life and have no resale value.

This is where the country road comes back in. They received a call from an owner of a small mobile home park that was nestled on a hillside of a picturesque country road. Although the site was truly "almost heaven" a violent crime that involved the shooting of a state trooper had the owner

eager to sell. The owner was in the process of removing the vacant mobile homes from the site when they received the inquiry letter from Telamon Corporation and soon after, the deal was made. Telamon removed the remaining homes and started construction on the first group of Self-Help homes. Telamon

has plans to build a total of 12 homes in the new neighborhood. The lot costs range from \$42,000-\$46,000 each and range in size from 1-2 acres. Due to this creative thinking, the participants have beautiful lots for their first home on a country road that takes them home to the place they belong.

Congratulations Telamon!
Thanks for the great idea!!

NCALL to Highlight Best Practices

NCALL is in the process of updating our training manuals to highlight "best practices." During the training process we have included a lot of ideas that we consider to be best practices in our guides. Now NCALL is highlighting these suggestions, pulling them out to make them more visible and easy to locate, for our grantees and Rural Development personnel.

Once this process is complete, you will be able to download the new guides from our website, www.ncall.org.

NCALL's New FAVOR

At least annually, NCALL visits every one of the operating Mutual Self-Help Housing grantees in our region and reviews all of their files, policies and organizational documents. We review them for compliance and look for ways to improve upon management strategies.

Formerly, NCALL called these visits "assessments." We have changed the name to FAVOR.

FAVOR stands for :

F— Financially Viable

A—Adherence to Internal Controls

V—Value Added

O—Organizational Readiness

R—Regulation Requirements Met

While our goals have remained the same, we hope this name change will remind the grantees why we are providing this service. We all need to work together to "Raise the Bar" for success in this program--- keeping recruitment and production high so we have quality, affordable homes, happy homeowners, and grants operating on schedule.

A big congratulations goes out to Three Rivers Housing Corporation in Athens, Ohio. They received The Ohio Nonprofit Excellence Award in May 2006 for their creation of affordable housing through the Mutual Self-Help Housing Program. Good job!!

Telling the Story

(Continued from Page 1)

not take into consideration pre-development grants and prospective groups that are in their planning stages. While this shortfall should signal the need for additional 523 funding for future years, it won't if we don't tell the story. Tight resources may put some good local programs on hold, could cause some delays, and may actually stop some initiatives. Please note that at this time Rural Development is not authorizing NCALL to provide assistance to inquiring organizations that want to move forward with preapplication training.

While supporters may face some initial pain during this shortfall crisis, the upside is that the strong demand for this program is now well documented. Earlier years, when 523 funding was not spent out, the program while popular, was vulnerable and actually lost some resources. A healthy demand equates to a healthier program for the long-term.

With the budget process already beginning for FY 2008, here are some ways to tell the story and help this process along:

- Representatives and Senators will be home for an extended recess prior to elections in November. They are available for visits, meetings, and events. This is an opportunity to tell your story about what the shortfall in 523 will mean to your organization, community, and state.
- Participant families sharing success stories of how Self-help housing impacted their

lives could make lasting impressions on lawmakers, who down the road might come to the aid of the 523 program.

Why not arrange a group meeting?

- Families waiting to become participants in the program are another voice. Their housing future may be placed on hold and they should share what this means to them. Many government programs are over-subscribed and many interest groups are working hard on their issues. Why not make the Self-help housing case?
- Any milestones on the horizon? Groundbreakings, open houses, dedications? Take opportunities to showcase your program publicly. Alert your legislator when a funding request is submitted and write a note of thanks when it is approved.
- Build a relationship so your legislator will see you as the "go to" affordable housing organization in the district.
- Should you find yourself in Washington, DC, make an appointment with your legislator. Plan ahead and see your entire delegation. The HAC Conference taking place December 6-8 provides a perfect opportunity.
- Finally, when called upon to take action, do so with confidence and follow through in a manner befitting this fine program. During coming months, you may hear from the National Rural Housing Coalition, the Project Directors Association, or your T&MA Contractor about steps that can be taken to advance Self-help housing for the future. There may be instructions of who to contact, perhaps a sign-on letter to

consider, or maybe you will be asked to have your congressional office make a call. Make the time!

This is a time when creativity and innovation are necessary. Business as usual will simply not be sufficient. A proven program exists, with a unique and marketable product, and a substantial and even pent-up demand. Sounds like a winning combination, doesn't it? All partners must pull together for the betterment and future of the program.

Additions to Our Website

NCALL has added some new features to our website. Grantees and other interested parties can now download our training manuals from www.ncall.org.



These manuals and training guides include the Final Application training manual, staff position training guides, financial management guide and other helpful training. There are also links to necessary forms. More will be added soon, so check back often.

This information can be found on NCALL's website by clicking on the Links option at the bottom of the main Self-Help page.

NCALL RESEARCH, INC.

363 Saulsbury Road
Dover, DE 19904

NON-PROFIT ORG. U.S.
POSTAGE
PAID
PERMIT NO. 351
DOVER, DE 19901



NCALL is an affiliate of the United Way of Delaware



NCALL is very pleased to welcome new operating grants and grantees!

Community Concepts just received a new grant to build 36 homes in Maine.

Kentucky Rural Initiatives Corporation received their first grant to build 12 homes in Webster County, Kentucky.

Welcome New Grantees!!

Milford Housing Development Corporation received a new grant to build 23 homes in Kent and Sussex Counties, Delaware.

Southeast Wisconsin Housing Corporation of Racine County received their new grant to build 31 homes in the counties of Racine, Kenosha, Walworth and Rock.

Three Rivers Housing Corporation received a new grant to build 12 homes in Athens and Meigs Counties in Ohio.

Congratulations go out to all of these organizations. The self-help housing program takes a lot of hard work and dedication, but has magnificent results!

NCALL's 30th Anniversary Celebration Fast Approaching!



On October 18, 2006, NCALL will be hosting the celebration of 30 years as a leader in affordable rural housing production. The event will be held at the Dover Downs Hotel and Conference Center, in Dover, with registration starting at 4:45. Cocktails will be served from 5 till 6, and a buffet dinner will be served from 6:30 till 7:30. Ken Wade, CEO of NeighborWorks America will be delivering the keynote address at 7:45, followed by some time to reflect on NCALL's accomplishments. We would love for you to join us; but

if you cannot, just know that we will be celebrating our relationships with all of our self-help partners as well that evening!

By the way, remembering 30 years back, did you know that in 1976, the newly formed Apple Computer Company introduced the Apple II personal computer? Also....the tuition to Harvard University was \$3,740 per year, and those "special" automatic drip coffee makers got their own blend of coffee.

Happy Anniversary, NCALL!

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
Sherry DeZwarte, Self-Help
Coordinator
Jill E. Lordan, Editor
Articles contributed by NCALL staff.
Phone (302) 678-9400
Fax (302) 678-9058
www.ncall.org