New Self-Help Housing Logo Unveiled

In late September, the National Rural Self-Help Housing Association (NRSHHA) revealed its new Self-Help Housing logo! The first version of this national logo was created last year to celebrate the 50th anniversary of the Self-Help Housing Program.

The new logo is similar to the previous version, but with a new tag line. NRSHHA conducted a nationwide grantee survey to pick the new tagline and “Building Homes Building Dreams” was the winner. There was a Spanish and English version created. The logo is used by grantees all across the nation to help create a national identity for the program.

To download the new logos, visit the NRSHHA website at www.nrshha.org. Then sign into the Member Area with the username member and the password nrshha. Once you enter the Member Area, a new front page opens with a new option at the top called National Self-Help Marketing Program. Check out all the great resources for Self-Help Housing Grantees!

If you have any problems with the website, please contact NCALL’s Kristina Naylor, the webmaster for the NRSHHA site at knaylor@NCALL.org.
The United States Department of Labor (DOL) published its updated Fair Labor Standards Act (FLSA) overtime regulations on May 18, 2016. The new regulations go into effect on December 1st and will likely affect how or what you pay your employees. Take time to review the new regulations, talk to your Board and consider consulting an attorney to determine what your organization will have to do to comply with the new standards.

Since 1940, DOL regulations have generally required that in order to be exempt from overtime pay under the FLSA, the worker must meet these three criteria:

1. Be paid a predetermined and fixed salary that is not subject to reduction because of variations in the quality or quantity of work performed.
2. The amount of salary paid must meet a minimum specified amount.
3. The employee’s job duties must primarily involve executive, administrative, or professional duties as defined by the regulations.

The new regulations update the salary requirements by setting the minimum salary, as of December 1, 2016, to $913/week (or $47,476 per year) for employees. The regulations, however, make no changes to the duties test. The employee’s primary duty must include the exercise of discretion and independent judgment in significant matters for the business.

The Use of Non-discerning Bonuses and Incentive Payments

- The new regulations specifically allow non-discretionary bonuses and incentive payments (including commissions) to satisfy up to 10% of this new salary requirement. However, in order for these bonuses and incentive payments to count towards a portion of the DOL established salary level, the payments must be paid on a quarterly or more frequent basis.
- These bonuses need to be set on objective standards. Examples given by the DOL include bonuses for meeting set production goals, retention bonuses, and commission payments based on a fixed commission formula.
- Discretionary bonuses which are given based on the employer’s sole discretion cannot be used to satisfy the new FLSA salary requirements.

Scheduled Increases to the New Salary Levels

- Every three years the minimum salary requirements will increase. The first increase will take place on January 1, 2020, with the next automatic update taking place on January 1, 2023.

What Now?

The DOL has instructed that employers will have a range of options when responding to the new salary requirements.

Employers may:

- Increase employee salaries for employees who clearly meet the duties tests and are likely to work overtime hours;
- Retain current salary levels and pay overtime wages, which equal one and a half times the employee’s regular rate of pay for any overtime hours worked;
- Retain current salary levels and reduce or eliminate the amount of hours employees currently work;
- Reduce or change employee salaries and add pay to account for overtime for hours worked over 40 in the workweek, to hold total weekly pay constant; or
- Utilize some combination of the above.

In the event your organization believes that it will now have several employees who are entitled to overtime wages under the new regulations, it will be important to track the time each of those employees work. The DOL does not require employers to use time clocks to record employee time. However, employers are specifically mandated to keep time records for each non-exempt worker. Those time records must accurately record the number of daily hours worked by non-exempt employees. This process may prove challenging for employees who have historically been paid on a salary basis, especially for busy or hard-working employees who tend to work beyond their scheduled hours or during lunch breaks.
New Credit Improvement Classes

One of the major hindrances in getting households qualified for a USDA RD 502 Direct Loan, or any loan for that matter, is poor credit history. Knowing that there are only so many hours in a day to work with households to improve their credit score, NCALL has been working for some time on a project that may help some grantees to do work in this area in their communities.

Our idea has been that training credit improvement, while individually based, could happen in a classroom / workshop setting. This method should help to save time and answer questions that are universally helpful. The hope is that these classes could help create a pool of qualified participants for self-help grantees as well as providing a helpful community service.

To help with this, NCALL has developed a set of three credit training modules that will soon be released. The class titles are:
1. Understanding Credit
2. Establishing & Restoring Your Credit
3. Maintaining Your Credit

Each of these classes will have a PowerPoint to show attendees, a presenter’s guide and a participant guide. This should make it easy for grantees in NCALL’s region to host credit improvement workshops. The three workshops could be held at whatever interval the organization wants to present them. For example, they could be held once a week for three weeks or once a month for three months. The classes would last no more than one hour each.

Once we have completed this project, we will mail each of the grantees a flash drive with all of the presentations and guides.

Design & Build for Aging in Place

Do the homes built in your self-help housing program provide for long-term accessibility? It may be a good thing to consider.

Designing for "aging in place" allows homeowners to remain in their homes safely, maintaining independence and comfort as their physical capabilities and needs change. It’s probably too hard for many families in your self-help housing program to see that far into their future now, but making some changes to the design of the homes may help them in the long run.

Homes designed for aging in place draw on the basic principles of universal design, which eliminate barriers to access and provide a safe environment for people of all ages and ability levels. Some of the most common features of a universally designed home are:
- Zero-threshold entries and interior doorways
- Wider doorways and hallways
- Hard-surface flooring and no level changes
- Open floor plan
- Main-floor living potential, including a full bathroom (preferably with a no- or low-threshold shower)
- Pocket doors
- Lever door handles
- Bathroom grab bars (around the toilet and in the shower)
- Raised-height toilets
- Ramps or lifts for level changes
- Multiple countertop heights
- Lowered wall cabinets
- Task lighting
- Lowered windows or taller windows with low sills
- Lowered light switches and raised electrical outlets

Universal design isn't just for the elderly or handicapped; it ensures that people of all ages and ability levels can live comfortably and safely in a home. In addition to making living in a home easier, universal design is economically, environmentally, and socially sustainable. Building a house that people of all abilities can easily live in or visit also enhances social interactions and enables multigenerational households.
The Obama Administration released its budget request for FY 17 in early February. Since then, no final budget has been approved and a continuing resolution is likely. It is not clear how long of a timeframe the resolution will cover. The two most likely scenarios are either until after the election in December or until March of 2017.

USDA has announced that all of the 502 Direct Loan funds were spent in both the very low and low income categories. They also redirected $48 million in 504 funding into the 502 Direct program in late September to help to continue funding 502 loans.

As of early September, there was still 523 grant funding available for the grantees that were expected to apply this year. Grants were due into the National office by mid-September. According to the National Office, they had obligated $14.3 million in 523 grants and had $9.9 million in unobligated funding left. At that time they were expecting additional applications to come in for review.

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<th>USDA Rural Development Program (dollars in millions)</th>
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*The FY 17 Budget proposal suggests that SHOP be a setaside in HOME. Congress has previously rejected this proposal.

**Includes the Rural Housing Stability Program, which is not yet operational.
Google created Google My Business to help business owners manage what shows up when people Google their business name. Every Self-Help grantee in Region III has a Google My Business listing. To see yours, try Googling your organization’s name and location (ex: NCALL Research Dover Delaware).

Think of your Google business listing as a replacement to your listing in the phone book, except more dynamic. When people use Google to find your organization on their mobile phone, they can click “Get Directions” and Google Maps will integrate the address into their phones to help them find you, or they can call or visit the website with a single click.

Where Self-Help grantees have room to improve their listings is in the business hours, photos, and reviews sections. Few are taking advantage of these features. Since Self-Help Housing is often marketed by word of mouth, you will want to make a good impression from the moment they first Google you. If you have any questions please contact Kristina Naylor, Self-Help Program Analyst, at knaylor@ncall.org.

Not sure how to use Google My Business? Create your Google My Business account by following these instructions:

2. Either sign into your Google account or select “Start Now” to open an account.
3. Make sure address, phone, and website are correct.
4. Select the days and hours your office is open (normal business hours).
5. Change your profile picture to represent your organization (ex: photo taken of the logo on the building).
6. Put pictures of Self-Help builds at different stages under the additional photos section.
7. Ask past Self-Help participants to rate you and leave a comment about their experience. (Make it short; one or two sentences is plenty).
8. Make sure to respond to these comments to show you appreciate your supporters.
9. Check your insights at google.com/business to see how many people got directions, called your organization, or looked at your photos. You might be surprised by the numbers.

(photograph source: google.com/business)

**NCALL Updates Training Manuals**

NCALL has updated several of our training materials and put them on our website. To access them, please visit the Self-Help Housing [training downloads page](http://training.downloads.page). The password is SelfHelpRegion3. Some of those updated materials are: Accounting for Individual Borrower 502 Loan Accounts, Financial Management Best Practices Training, 502 Mortgage Loan Program Overview, 502 Processing Overview and the 502 Processing Guide.
Rural Development Interest Rate

The Rural Development 502 Direct note rate has been decreasing over the last few months. October's rate was announced, it will remain at 2.875%.

HAC’s National Rural Housing Conference

Registration is now open for the 2016 HAC Rural Housing Conference, Building Rural Communities. The conference is being held at the Renaissance DC Downtown Hotel on November 30-December 2, 2016. There will also be pre-conference activities held on Tuesday, November 29th.

More than just a collection of workshops and plenaries, the conference is about coming together to share collective experiences and build expertise. A Self-Help Housing track is being planned. The expense for attending this conference is an allowable 523 charge.

During the conference, HAC will also be offering USDA Rural Development Section 502 Packaging Training starting on November 29, 2016. This training will continue throughout the conference.

The National Rural Self-Help Housing Association is offering one scholarship to a NRSHHA member organization who has never attended a HAC bi-annual conference. If you are interested in this scholarship, please send a short e-mail/letter to Russ Huxtable, NRSHHA President, letting him know who you would like to send and why this is the year for you to get involved. (You will be responsible for your travel expenses.) His email is: rhuxtable@milfordhousing.com. NRSHAA will be holding its annual meeting during the pre-conference activities day on Tuesday, November 29th.

Regional Conference Call Planned

NCALL will be hosting another regional conference call on Thursday, October 20th 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.

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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