

Self-Helper

Winter 2018/2019
Volume 139

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HAC National Rural Housing Conference a Great Success!



Networking at one of the six Self-Help Housing sessions

Over 600 stakeholders from 48 states who work in the field of rural community development came together recently for two-and-a-half days at the Housing Assistance Council's (HAC) 2018 National Rural Housing Conference. Attendees from local nonprofits, federal agencies, Congress, state and local governments, and other industry leaders met to learn, discuss, and network in support of affordable housing and building rural prosperity.

The conference featured over 40 workshops where participants learned best practices for rural housing development, organizational management, and resource development, as well as innovative approaches to housing and community development. There was a even a six-session self-help housing tract. The event included a pre-Conference day packed with gatherings for coalitions, associations, and working groups.

Participants heard from Federal Reserve Board of Governors chairman Jerome Powell, who revealed the Reserve's growing focus on communities that have been left out of the overall economic expansion. Senator Catherine (Continued on Page 2)



Providing comprehensive, quality services for Self-Help Housing

HAC Conference *(Continued from Page 1)*

Cortez Masto (D-NV) also addressed the conference and called for her colleagues to work alongside her and community developers from across the country who want to improve rural areas.

"We love hosting the Rural Housing Conference every two years," said HAC CEO David Lipsetz. "It brings over 600 local leaders and practitioners together to learn from each other and share our passion for building better rural communities. We hope everyone goes home with new ideas for their work, and that they are excited to work with HAC to make them a reality!"

During the pre-conference activities, the National Rural Self-Help Housing Association (NRSHHA) met. For NCALL's region, Russell Huxtable from MHDC in Delaware and Tom Manning-Beavin from Frontier Housing in Kentucky, were both elected as representatives to the

At the 2018 HAC Rural Housing Conference, RD officials explained some staffing changes, which are also described in letters from Secretary of Agriculture Sonny Perdue to members of the House and Senate Agriculture Appropriations Subcommittees.

An October 10th letter says that applications for the Section 538 rental guarantee program and Section 515 rental loan program will no longer be processed or underwritten in each state office.

steering committee. The state of the program and its challenges were discussed. The members encouraged other groups that have not

paid their dues and joined the organization to do so. There is a long list of self-help grantees that are not dues paying NRSHHA members. This organization is critical to the unity and continuation of self-help housing. Contact NCALL if you need any information about joining.

At the conference, NCALL's former Executive Director Joe Myer was honored with the Skip Jason Community Service Award for his



many years of affordable housing work. *(Pictured above.)* Congratulations to Joe!

For more information on the HAC Conference, download the HAC Trainings App, access photos from the event [here](#), and visit HAC's [YouTube channel](#) where content from the conference will be posted.

USDA Reorganization Efforts

Twenty-five staff, who will remain in their current state office locations, will work exclusively on either 538 or 515. According to a November 30th letter, instead of handling the Section 502 guaranteed program in each of the 47 state offices, the agency will create a single unit, so the program will be delivered by 275 employees rather than 300. In addition, appraisers, architects, engineers, and others will be "realigned" into the RD Business Center. The November letter says that affected staff will remain in their current locations and implies

that unneeded staff will be reassigned rather than laid off. The November letter also describes other changes being made in the RUS, RBS, and Community Facilities staffs.

At the conference, USDA personnel indicated that aside from the use of eForms to distribute applications statewide, no national centralization is planned for 502 direct loan processing.

Using eForms to Submit 502 Direct Loan Applications

eForms is a web application that allows users to search for and fill out electronic versions of public forms used to request service from Rural Development and other branches of the USDA. Each electronic form has a supporting instruction file explaining how to complete the form. Once you have found the form you need and filled in all the information required, you may print it out and mail or fax it.

If you wish to have the additional convenience of saving the form with your information and being able to submit the form electronically to a servicing office, then you must register for a USDA level 2 Customer ID and Password. You can obtain your ID and Password by registering at the USDA eAuthentication Web site at <http://www.eauth.egov.usda.gov/eauthCreateAccount.html>. This will also save the local office from having to re-enter the information into their UNIFI system. It should upload the application into their system automatically.

Why is e-File Important?

Convenience - The internet allows access to information 24 hours a day and 7 days a week. For example, you can fill out and submit electronic forms (eForms) any time of the day or night from your home or the office.

Faster Processing - This service delivery option allows customers to complete and file their own forms or applications online.



Also, with all of the staffing shortages, RD hopes that the use of eForms will help to speed up processing times. In addition to RD not having to re-enter the application, the application may also be shared with other RD employees statewide. This could help redistribute workloads within RD which also may help with response times.

Identity Security - Information submitted to the Federal Government remains safe and secure because every customer has a unique User ID and password and only authorized USDA employees can access the information. If you are using email to send application files without using an encryption service, you are putting clients' sensitive information at risk.

Reduced Paper Consumption - Over time, E-File will save paper, which benefits the environment.

Local Service Center

If you experience problems with the

eForms website, you can contact the USDA, ITS Service Desk Support Center by calling 800-457-3642 and then press option 2.

Please be prepared to supply the following information:

- Your name
- The State and County where you live
- Your phone number, including area code and extension number
- A brief description of the problem

There is also a webinar to describe the whole eForms process. Access it from the USDA website, <https://www.rd.usda.gov/direct-loan-application-packagers>. It can be found under the *Trainings / Webinars* list on that page and is called *eForms Application Process*. You will need to download Adobe Connect in order to access it.

Managing Construction Projects



Managing a construction project requires a variety of skills and responsibilities

aimed at the delivery of a successful project. A Construction Project Manager (CM) manages all phases of the development of projects from the beginning to completion/closeout. Therefore, the CM must pay close attention to project details to ensure that the project progresses smoothly and sticks to the scope of work, safety standards, budget and schedule.

Construction Project Management typically involves the management of the following main categories:

- Project planning
- Cost
- Time
- Quality
- Contract administration
- Safety
- Construction/Development Team

Among the tasks that fall under

these categories are feasibility studies, planning, design, scheduling, cost estimating, value engineering, procurement/contracts, construction inspection, quality assurance, safety, risk management, tracking and monitoring costs, progress analysis and reporting, and more.

Generally, the CM coordinates the work of a development team or specialists and, depending on the size of the project, the CM undertakes or oversees all stages of the project.

The CM has to be extremely attentive to the hundreds of moving parts and the constant changes that typically occur during construction. In addition, the CM must constantly be looking for ways to streamline the process and to obtain the knowledge and skills required to deliver a successful project.

It is important for the construction project manager to deliver a project on time and within budget. Even more important is to nurture

positive collaboration among team members.

According to the Construction Management Association of America, Construction Project Managers average about 120 responsibilities.

- What are your responsibilities as a Construction Manager, Project Manager, or Construction Supervisor? (List your responsibilities)
- What tools and strategies have you implemented to streamline your work?
- What best practices for project management do you wish to share with your colleagues?

(We would love to hear your answers! Share them with NCALL's Self-Help Housing Specialist Rebeca Dennis at rdennis@ncall.org.)

Construction Project Management

Control of time, cost and quality of a project

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, you will win your choice of \$25 in Facebook Advertising to promote self-help or business card mini flyers.

Find these words:

- Award
- Celebration
- Control
- Governance
- Management
- Membership
- Subcontractor
- Training
- Reorganization
- Winter

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

Editorial - 'Tis the Season

by Steve Creed, Housing Director of CAC of Fayette County

I was in Washington DC this past week for a conference on affordable rural housing. It was a great meeting with a lot of good folks looking to help those less fortunate around the country to be able to afford homes for their families and obtain stability in their children's lives. As with all conferences, we were in a nice hotel just 2 blocks from the White House, beautiful meeting rooms and some delicious meals served in the grand ballroom. We filled ourselves on roast beef, various kinds of sliders, crab cakes, vegetables, even a roast suckling pig.

But as I like to do when visiting another city, I spent many of my off hours walking around the city to see just what it was like living there. Restaurants galore, the beautiful and sacred American monuments, a visit to the Capitol and sitting in the Senate gallery watching as senators from both parties gave speeches to a virtually empty chamber. I even got to watch an episode of the Netflix TV show, "Jack Ryan" being filmed.

But one of the saddest sights I saw while I was there was the funeral procession of President George Herbert Walker Bush as it traveled from the Capitol to the National Cathedral, driving past the White House. Black SUV after black SUV led by a black hearse carrying the former president. And as it drove by the White House I wondered if the "Very Important People" who were traveling in that procession noticed the things that I also saw right there in the very shadow of the White House, the homeless soul who was living there in Lafayette Park, directly across from the front door of the White House, our house. Over the four days I was in DC I saw this older lady every day. Gray hair pointing out from under her hat to all directions of the map, the tattered clothing and

ragged coat. The incoherent, rambling mumblings of what I believe to be a sign of mental illness as I tried to talk with her hoping to hear her story, is she someone's mother, grandmother. But I found out nothing about her other than this was her "home". Her home was a park bench that she had surrounded with trash bags filled with what appeared to be lawn clippings and weeds for a set of walls surrounding her "home" to protect her from the cold winds. The three umbrellas that were her "roof" to protect her from the rain and snow. She was not the only resident of the park. There was at least one other who had built a shelter using cardboard and plastic sheeting covering another park bench. But she was the one who left me unsettled in my mind. That in the greatest country in the world, where billions are spent on bombs and bullets, aid to countries that hate us, corporate tax breaks for the already ultra-wealthy, that we can neglect those who need us the most, our own people. That while we worked to help those less fortunate, two blocks away those unfortunates were sleeping in the cold. While we dined on many fine foods, they were going through trash cans behind those fine restaurants looking for food in order to survive.

According to figures obtained from reports from The Department of Housing and Urban Development, there are at this time more than 550,000 people in the United States that are homeless, a quarter of these are children. Of this number it is estimated that roughly 45% of those are mentally ill and many severely mentally ill. Yet we are constantly seeing services reduced or eliminated that could be used to help those who are suffering. Many of those homeless are there because of no fault of their own. Unemployment, low paying employment, lack of affordable



housing, mental illness, and substance abuse are probably the leading causes of homelessness. Families with children sleeping in cars and shelters, some on the streets. Children trying to do homework from the backseat of a car or on a park bench. People who through no fault of their own just trying to survive in what to them must be a very dark world. Yes, there are those out there who choose to live this way but their numbers are insignificant compared to those who have no other choice. I have seen this not only in DC but in Denver, Los Angeles, Orlando, even here in our own backyard in Ohio. While this is the season for giving and many who do care give generously at this time of the year I would hope that when the season is over people will not forget those they remembered during Christmas. Help those who need help. Give to a charity that provides shelter and food for those less fortunate. Give to those who help clothe the poor and work to give those who need help a hand up, not a hand out. Instead of just buying that really nice present for someone special, give to a child that needs your help. Learn where the help is available for them and provide them direction to get that help. All I could do in DC with a few dollars was make sure that she could eat without digging through a dumpster for that day and the next. She did not thank me, she did not even really look at me. But I saw her.

Thanks to Steve for sharing this with all of us!

Can You Start a Home Construction Project in the Winter?

YES, you can start a construction project in the winter under the right circumstances. There can even be some advantages to starting a project in the winter. The following are the pros and cons of winter construction.

PROS:

- Better pricing
- Easier to find subcontractors
- Subcontractors and suppliers may be less busy, so they can meet deadlines
- Subcontractors can work in snow more easily than rain sometimes
- Government agencies will be less busy so you can get your permits quicker

CONS:

- Frost - Be very conscientious about not letting frost get into the ground after the excavation is done and before your foundation is completed. This involves watching the weather very closely and covering the ground with thermal blankets if needed.

- Shorter and colder days may mean less progress
- Weather delays
- Needing to shovel and plow job site
- Difficulty in getting large trucks in and out of your project
- Needing temporary heat for the homes, the families and subs, or some of the ground so you can dig

Suggestions for starting a project in the winter months:

- If your site gets a lot of sun, it will be easier.
- If your building site gets very little sun or no sun at all, it is probably best not to start a project after the ground has frozen.
- Cut some trees down to get more sun on your building site.
- Have your excavation and foundation companies scheduled very close together so there is less chance of frost getting into the soil under the foundation.
- Find out where you can buy or



rent some concrete thermal blankets before you need them.

- Have someone set up to plow your site every time it snows more than 3-4 inches.
- Once the foundation and concrete floors are in, the major obstacles of starting in the winter are over. Sometimes the concrete floors can be poured after the house has been framed and temporary heat can be added to the area.

Consider all these factors when deciding whether to start building now or later. During the planning stage of your project, winter is a better time to get started so you can hit the ground running when winter leaves us and spring begins!

Congratulations to this bunch of hard working families from Warrick County Habitat for Humanity in Indiana! They moved into their homes this month!!



Governance for Success



Governance

Many in the nonprofit world say that good governance is the best determinant for organizational

success. For this article, “Governance” refers to the work of the Board of Directors. After all, the Board of Directors are responsible for the nonprofit organization. They oversee it. They hire the Executive Director. They establish policies for operation. They receive reports and make key decisions. While the Board of Directors does not lead the day-to-day work, they are ultimately responsible for it taking place.

Boards need the information necessary to govern, to assess how the organization is doing, to see if goals are being achieved, and to assure that finances are sound. Governance is dependent on an engaged Board of Directors that takes their responsibilities seriously.

What does your Board of Directors know about your Self-Help Housing Program? Do they know the Section 523 Grant terms and conditions? Do they know the goals, the timeframes, and the budget for this federally funded effort?

No doubt your Board members are invited to groundbreakings and home dedications, but it is just as important for them to have an understanding of the Self-Help Housing program and how the grantee is organized to achieve grant goals. Only then can they have the full picture and only then

can they govern, making sound decisions.

A single purpose organization that only administers Self-Help Housing may find it easy for the Board to understand this primary program as it would be on monthly meeting agendas. A larger organization with several lines of business will need to focus on Self-Help Housing quarterly during the year and fully orient the Board members to the operation of this particular program.

What might a Self-Help Housing dashboard look like for management and the Board of Directors? If you were a Board member charged with oversight of the program, what are the touch points you would want to see? These might be some:

- Number of homes to be built/rehabilitated
 - ◆ Is production on schedule?
 - ◆ Will the number of homes conditioned in the grant be completed?

- ◆ If behind, what is the catch-up plan?
- Grant spending
 - ◆ Is grant spending commensurate with home construction progress?
 - ◆ If grant has been overspent, what is the remediation plan?
- Project management
 - ◆ Are there sufficient staff and are they well trained?
 - ◆ Are there enough lots/houses available for the full grant?
 - ◆ Is RD satisfied with the progress, spending, and final product?
 - ◆ Are there enough eligible participants to satisfy the grant and put in the labor tasks?
 - ◆ Are there sufficient Very Low Income families participating?
 - ◆ Is a community need being addressed?
 - ◆ Are the homes and services of suitable quality?

Another happy Warrick County Habitat for Humanity homeowner!!



Washington DC Update

According to the National Rural Housing Coalition (NRHC), instead of legislating and acting on appropriations, the 115th Congress has enacted another Continuing Resolution, which will fund the government at current levels from December 22, 2018 to February 8, 2019. While this assures ongoing funding for the rural housing programs, it is not the ideal way to do business. We will be starting the fifth month of FY'19 when this CR ends, without Congress enacting appropriations bills for Agriculture, HUD, Treasury, etc. (As of press time, President Trump has declined to sign the CR due to a lack of funding for border security. A shutdown is still possible.)

The 116th Congress, which will be seated January 3, 2019 must take on FY'19 appropriations as a first order of business. Democrats will have control of the House of Representatives, so there will be new legislative dynamics this year. The Democratic House will lead the appropriations process. Stay tuned for what this means for the important USDA 523 Self-Help Housing TA Grants and 502 Direct Homeownership Loans.

President Trump is expected to sign the five-year Farm Bill that was passed by the House and Senate in December, 2018 following successful conference work. The bill brings back the Under Secretary for Rural Development position to USDA requiring confirmation by the Senate. This position had been eliminated in the 2017 reorganization. The bill also clarifies the definition of rural which defines eligibility of communities for USDA's Rural Development programs. This helps to maintain local eligibility for the rural housing programs so long as a place's population does not exceed 35,000 and it remains "rural in character," after the 2020 census.



Regional Conference Call Planned

NCALL will be hosting another regional conference call on **Thursday, January 17th 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 closer to the call.

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**Published Quarterly
by NCALL Research
Karen Speakman, 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**

