Challenging Times for Self-Help Housing

“Stay at Home”, “Work Remotely”, “Social Distancing”, and “Shelter in Place” are not phrases you typically hear in relationship to Self-Help Housing. Usually it is just the opposite, with phrases like mutual participant labor, multiple labor tasks, preconstruction classes, hands-on, and more. However, in the era of the Coronavirus or COVID-19, such phrases are often the headlines reflecting government mandates to get through this and weather the storm.

What do you do as a Self-Help Housing grantee, employee or Board member? How do you address the unthinkable? What can you do amidst such restrictions? How do people build homes together? How do you train participants? How can work be organized that meets local/state restrictions? How do 502 applications get packaged? Ultimately, how do we work within the confines, stay in business, and not lose too much ground?

Some thoughts to build upon:
Develop an organizational policy in response to this crisis and government restrictions. Brainstorm with organizational leaders, write it up, and distribute it to all stakeholders such as employees and participant families. Interpret it as questions arise and modify it as circumstances change.

Communicate the policy. Have a virtual staff meeting, email the policy out, put it on your website, send it out by Constant Contact, promote it.

Be engaged and don’t shrink from this crisis. You and your organization didn’t create it, but it is directly impacting you. It is in your face and quality time must be spent addressing it.

Adhere strictly to local, state, federal government restrictions on work, travel, and social distancing. Do as much as can be done but keep staff and participants safe. Look at ways to reorganize work within the restrictions so progress can still be

(Continued on Page 2)
made. Have safety supplies on hand.
Set up for working remotely. If you don’t have them, get the laptops and the associated VPNs so employees can be productive from home. Look at positions and job descriptions to determine what can realistically be done remotely. Use technology to your advantage. (More on Page 3.)
Think outside the box by listing your challenges and thinking creatively to do the best you can.
Keep your employees and maintain the organization’s capacity. Find ways to maintain your capacity during this crisis so you can build on that when it ends.
Be aware of participant family needs such as loss of income, rental leases coming due, help applying for unemployment, discouragement. If your organization has unrestricted reserves, consider allocating some emergency resources for hardships.
Document your challenges. You should document and report what you are faced with, why progress is slowing, why a grant extension may be necessary, and why grant goals may not be fully achieved. The grantee should communicate and articulate these difficulties to the RD State Office and the T&MA Contractor.

Rural Development is fully aware of the current crisis we are in and understands that it is impacting many people and organizations within their portfolio. (See steps they are taking to help, below.) Keep the funder and grantee communication and relationship open to explore ways to alleviate the negative impact on your organization.

As far as family labor, here is how some of the grantees in our region are dealing with the current situation.

• Provide portable hand wash stations
• Provide hand sanitizers
• Provide disinfecting wipes
• Wipe down surfaces two times per day
• Avoid sharing tools (Have only 1 person operate power tools)
• Reinforce the use of personal protective equipment (gloves, safety glasses, etc.)
• Discourage or prohibit participation of volunteers
• Discourage or prohibit participation of higher-risk individuals
• Practice social distancing
• Split schedules
• Have family members working on their own homes only
• Schedule sub-contractors for exterior work only

Stay safe!

USDA RD Adapts to Help with COVID-19

On March 25th, USDA Rural Development announced a number of immediate actions to help rural residents, businesses and communities affected by the COVID-19 outbreak. The following actions are being taken to help Direct Loan Program customers and to better serve rural America:
• USDA has waived or relaxed certain parts of the application process for Single-Family Housing Direct Loans, including site assessments, and has extended the time period that certificates of eligibility are valid.
• A direct loan borrower who is experiencing a reduction of income by more than 10 percent can request a Payment Assistance package to see if he/she is eligible for payment assistance or for more assistance than currently received.
• Moratorium assistance is available for direct loan borrowers experiencing medical bill expenses (not covered by insurance) or job loss because of COVID-19. Qualifying borrowers can receive a moratorium on house payments for a period of time, repaid at a later date.

Direct loan questions should be directed to USDA’s Customer Service Center at 800-414-1226 (7:00 a.m.-5:00 p.m. Eastern Time Monday-Friday) or https://www.rd.usda.gov/contact-us/loan-servicing. Call volume and wait times are high at this time.
Tech Ideas for Remote Working

Adapting to current stay-at-home policies can be challenging for small agencies, especially if working remotely from home has not been attempted until now. The good news is that the business world has been doing this for quite some time, so there are many available technology options being offered right now for free, particularly to nonprofits. While a Google search will find a lot of free meeting and remote access solutions, it’s best to stick with reputable tech companies.

Online meetings are a good solution if something more collaborative than conference calls is needed. Some popular products are Webex, Zoom, and GoToMeeting which are all currently offering free accounts with basic features for a limited time. Keep in mind online collaboration may require some technical investment for the parties involved. Audio and voice capability is the minimum technical requirement, needing speakers and a microphone. Purchasing a headset with a microphone that plugs into the computer is an inexpensive solution. Video is a bonus capability that requires a camera in addition to speakers and microphone. Cameras packaged with audio and voice are relatively inexpensive also. Many laptops already have the features installed.

If you want to video chat on your cell phone, there are many options available also. If you don’t have Facetime, which is available only on iPhones, Google Duo is a good option, as is Skype or Houseparty, which can host multiple people.

If you need to access your computer at work from your computer at home, some popular remote access products are Teamviewer, RemotePC, and Zoho Assist. These and others are either offering free accounts or deep discounts for a limited time. These products may require some setup so make sure the one you select has technical support available to assist.

If you want to further evaluate these types of remote products, there are some resources available to help make it easier. The Open Business Hub (openforbusiness.org) has a list of tech companies that are helping small business and nonprofits get working from home. TechSoup is also offering a free COVID-19 response course track to assist nonprofits to quickly transition to a remote environment.

Nonprofit TechSoup also offers many of these products and others like them at extremely discounted rates. TechSoup periodically offers some of their available training for free. Some of their free training can be accessed without a TechSoup account, but, if you don’t have an account, you may want to consider getting one. All that’s needed is providing your 501(c)(3) determination letter. It’s worth checking out.

NCALL is available to help set up remote quarterly review meetings. These can be hosted using just a conference call line, or one of our video conferencing options.

NCALL’s Services Continue Remotely

As of March 13th, NCALL stopped all travel and face to face meetings on a directive from our Board of Directors and management team. After this time, staff had the option of working from home or from the office. On Tuesday, March 24th, all staff began working remotely due to an order from Delaware Governor John Carney to close all non-essential businesses in Delaware through May 15th or sooner if the threat passes.

So, for the time being NCALL staff can be reached at their home offices. Calls to our main phone number are being routed to our receptionist, so our customers can still call that number and receive assistance.

The self-help team has brushed up on some technology training, so we can still provide assistance to our grantees during this time. We can host meetings with you by conference call or video conference and can still provide online training using these methods.

Please continue to use us as a resource during these challenging times.
The National Self-Help Housing Conference was a huge success! Approximately 400 attendees gathered in Albuquerque, New Mexico in early February for training, networking and inspiration. Participants came from all over the country, with grantees and Rural Development personnel well represented.

Some highlights of the conference included a look at the history of the program, from author and educator Tracey K’Meyer; a session on Impact without Burnout from author and trainer Beth Kanter as well as lots of updates from USDA Rural Development. Forty-two breakout sessions were held on a variety of topics. Session presentations are available for downloading at https://www.selfhelphousingspotlight.org/self-help-conference/

Thank you so much for your attendance, support, enthusiasm and willingness to participate! We look forward to hosting another one in the coming years.
Board & Executives
Does your Organization Have a Succession Plan?

Organizations need to have succession plans for executives and key positions. We often think such plans are only needed as an Executive or Founder ages, but ill health and accidents can happen at any age and people leave organizations for many reasons. Planned successions and smooth transitions are preferable, and a Succession Plan should consider a transition with notice or an emergency situation.

Succession Steps with Notice

**Dust Off Succession Plan:** update existing Succession Plan and make relevant

**Board Preparation:** Develop vision, decide what is wanted in an Executive, appoint Search Committee, use of Consultant?

**Organizational Profile:** Develop job description and profile to market opportunity

**Good Departure:** Recognize and find ways to say thanks to outgoing Executive

**Selection:** Ranking criteria, rank applicants, interview top applicants, references, selection, and negotiate

**Search:** Decide and execute outreach/advertising plan, how long, & who will receive applications

**On-Boarding, Intro, Training:** Craft an orientation plan, meet stakeholders, provide training, establish review timeframes with the Board, introduce new Executive to the community

**For Emergency Successions:** The process is the same, but Board must stabilize organization, assign an Acting/interim, consider 2nd in-charge, and utilize consultant or technical assistance

NCALL can assist your Board or organization by reviewing your Succession Plan.

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

Find these words:

- Adapt
- Brainstorm
- Policy
- Preparation
- Remote
- Sanitize
- Spring
- Succession
- Technology
- Zoom

SLXPTJBOEUOXFYAPNDALKZIAVRDGQERSDALJGOBJGORIGDLTINTPBSDLZNMAKINGCASKXETOQGERNHFRYAZANKTBASONPAXYMOOZHRRSJSTTEFALCGCVCINOISSECCUSSEPESOWNHQBBAJKTTLNCEOOREMOTECJPULNXNZABBHEESMHDNPXVERNRHFJMJICEGPNXPJOBYESLHDFTXANTALYHESS
Understanding How Adults Learn

Prior, during, and sometimes after the construction of their homes, self-help participants undergo training provided by self-help housing grantees.

How can grantees effectively create a meaningful learning experience for the participants?

There is a consensus among researchers in the field that 5 factors are essential for a learning environment to be effective. Adults learn best when they are treated with respect, when they feel safe, when they are engaged in the process, and when they are learning what is relevant to them and can be instantly applicable.

Practitioners of adult education may also use certain principles as guidelines in effectively teaching adults:

- Find out what the participants want to learn and establish participants’ expectations.
- Maintain a safe environment for instructor and participant.
- Maintain a good relationship between instructor and participant.
- Cover topics beginning with simple concepts and gradually building toward complex concepts.
- Vary instruction through individual learning and team learning.
- Reinforce learning through reflection and repetition; “Make it Stick!”
- Treat participants and their life experiences with respect.
- Provide training that involves the brain/the heart/the hands.
- Define the role of instructor, technical assistance provider, and facilitator.
- Provide information that can be used immediately.
- Promote teamwork.
- Encourage participants to ask questions.
- Keep participants engaged.
- Hold each other accountable.
- Measure learning impact.
- Be passionate!
- Have fun!

You may add principles from learning settings that made your personal learning experience meaningful.

Research shows that adults remember:
- 20% of what they hear
- 50% of what they see and hear
- 90% of what they say and do!

The Cone of Learning

If you need some help, don’t forget, you can count on NCALL

Resource development ideas
Executive/Board coaching
Succession planning
Organizational planning
Problem solving
Organizational development

Call us and talk to your Specialist!
Preparing for Wet Weather

Making the switch from the winter weather to spring can still bring many hazards to the construction site, especially when wet weather is going to be common. As the seasons change, so should the set-up of your site because of how wet and dark it may be. This should not stop the project altogether, but it would be helpful to put measures place to keep everyone safe. Here is how to protect your site for wet weather.

Plan Working Schedules Carefully and Offer a Drying Room
The weather can drastically change at any time. Avoid having the same families always working in the rain while others are inside and dry. While there is outdoor work taking place, provide a drying room so families can rotate their clothing when necessary to continue working comfortably and efficiently.

Use Slip-Resistant Matting
By using these mats on key walkways or building entrances, you will be minimizing the risk of slipping.

Make Use of Covers
Utilizing covers around your site is a beneficial way to prepare. Not only do these covers allow electrical equipment and power tools to remain safe by being shielded from the rain, but it also means your families and subs won't be getting wet throughout the day and can remain productive and prevents excavation sites from being flooded.

Consider Ground Management Options, From Pumps to Lime Treatments

When completing substructure work in a rainy season, make sure you have ready access to a suitable amount of drainage pumps. You might have to reconsider more extreme water control measures. Look into lime treatment services which can be chemically applied to dry soil and help to effectively lower the water table.

If Struggling to Get Watertight, Consider Dehumidifiers
In wet weather, excess moisture can open the floodgates for many serious problems at your site and drying is usually the most effective method to combat this. The dehumidification process is used to dry out the excess water content and if this is the case at your site, it is important that you use a dehumidifier as soon as possible to get the building dry. A dry home allows your build team to continue working much sooner rather than waiting for the equipment and surfaces to dry naturally.

Provide Equipment Storage
A simple way to prepare is by having all of your families store equipment away safely.

Along with this, ensure all power tools that need to be used are properly maintained and electrical leads are designed for outdoor use. You should select one family member to check all electrical equipment and their labels to determine which ones are suitable for use in wet weather and which should remain indoors.

Suitable Clothing for Families
Finally, it is vital that you coach your families to wear appropriate clothing that takes the wet weather and low visibility into consideration. This includes waterproof layers, safe gloves and even slip-resistant safety boots for when your families are walking around the wet site. In addition to this, you should have enough high-visibility vests on-site to help with the darkness.

Although this is a risk throughout the year, slips, trips and falls are more common during wet conditions and this is prevalent when working in elevated positions such as when using scaffolding, ladders and on muddy or wet surfaces. High winds can also lead to unsecured materials being dislodged, while wet and windy weather can even make driving on-site and operating machinery more dangerous due to reduced visibility.

To combat these risks and be better prepared, consider these making these preparations for your site.

Rural Development Interest Rate

The Rural Development 502 Direct note rate was reduced to 2.75% on March 19th. Keep this in mind when qualifying applicants. Visit RD’s website regularly to check for changes.
Construction Costs 2020

Construction costs which have been on the rise for years are slated for another significant increase this year.

There was some good news: cost growth was expected to be at a slower pace than in previous years, according to the 2020 Construction Outlook. Unfortunately, there is also some bad news: the coronavirus has just added an element of uncertainty to projections about US construction costs.

Leaving the coronavirus aside, it was estimated that that total construction cost inflation would be in the range of 1 to 3%, with material and labor costs both expected to grow moderately as well for this year. Labor costs are expected to rise by 2 to 4%, and material costs to change at a slightly slower pace, in the range of -1 to 4%.

However in recent weeks, the coronavirus has upended supply chains around the world and its effect on construction costs in the US is still developing. The impact of the virus is impossible to predict with certainty, but any prolonged slowdown in Chinese or global economic and manufacturing activity is likely to have significant ramifications for construction costs.

As a very broad estimate, roughly between one-quarter and one-third of all construction products in the US are sourced from China, so any sustained slowdown in Chinese production may cause material shortages in the US and could lead to increased costs for construction materials.

There is another scenario to consider, though. Reduced construction activity due to virus containment efforts causes a major reduction in demand for materials from China, the US or other countries and this reduction in demand offsets or outweighs the upward price pressure. Without the ability to accurately forecast the impact of the virus, you have to widen your materials price forecast to account for the uncertainty.

The coronavirus could also threaten overall economic growth, further clouding projected construction costs. Already, even without the impact of the virus, GDP growth in 2020 was forecasted to be in the 1 to 2% range, down from 2.3% growth in 2019. The overall US economy is uncertain and this will remain an unknown factor. Will it be strong enough in 2020 to keep the construction industry on track? It will likely not be enough to provide the private investment fuel that would be necessary for strong growth.