



# SELF-HELPER

Providing comprehensive, quality services for Self-Help Housing

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## ADVOCATE FOR CHANGE

Last week, the Biden administration released their FY 25 Budget. *(More about the FY25 and FY24 budget that was just finalized for this year on Page 5.)*



Although the recently released budget shows the administration trying to hold housing programs at current levels, prospects for actually receiving that funding are a bit more grim. Given congressional budget caps and calls for reduced spending, there is a lot of downward pressure on the administration's budget request.

Despite the affordable housing crisis that is being brought to the forefront of the nation's consciousness, USDA Rural Housing programs do not yet appear to figure into a plan for relief. To help RD's critical and effective programs flourish, they need your attention and advocacy.

Right now, congressional offices nationwide are taking budget requests from their constituents. The National Rural Housing Coalition has put together sample forms that may be used, although some offices require their own to be utilized. The deadlines for the requests vary by office, but are fast approaching.

Please consider investing some time and effort to help save these programs that are so critical to rural America.



## TALKING ABOUT CONSTRUCTION SAFETY

Safety at the job site is critical to prevent accidents. One way to add onto the formal training on safety is through **Toolbox Talks**. **Toolbox Talks**, also referred to as **Tailgate Talks**, are basically short safety meetings held at the jobsite. They are quick and informal discussions conducted by the construction supervisor to go over safety rules, the hazards of the job, and best practices recommendations.

**Toolbox Talks** are typically held daily before construction work starts. They may take just a few minutes to discuss a specific task, or they may take longer when safety concerns have been identified or necessary topics need to be covered. It is advised to focus on one issue at a time. The simpler the presentation, the easier it is to understand and remember. Including pictures as well as a real-life story or example helps to make the topic more relatable.

A wide range of safety topics developed by the construction industry are easily available and you can pick and choose the topics that are applicable to

each stage of your project. Relevant topics may include construction site safety basics, lifting, fall prevention and protection, ladder safety, preventing falls from an extension ladder, electrical safety, safety signage, material handling and storage, control of hazardous substances, tool and equipment safety, personal protective equipment, heat stress, etc.

Try Toolbox Talks as a way to start off your day on the job site!

Contact your local construction associations or search for websites for more information on this subject. Following are some websites on toolbox talks and worksite safety ideas:

National Association of Home Builders  
<https://www.nahb.org/advocacy/industry-issues/safety-and-health/safety-365/Video-Toolbox-Talks>

Construction Connect  
<https://www.constructconnect.com/blog/importance-safety->

[meetings-toolbox-talks-construction](#)

First American Safety  
<https://1stamericansafety.com/tailgate-safety-meeting-topics-for-free/>

Harvard Environmental Health and Safety  
<https://www.ehs.harvard.edu/programs/toolbox-talks>

Occupational Safety and Health Administration (OSHA)  
<https://oshatraining.com/more-osa-training-resources/toolbox-talks-for-osa-safety-and-health/>

QuickCards to hand out to participants may be ordered from OSHA at:  
<https://www.osha.gov/publications/bytype/quickcards>



### STILL GETTING EXPIRING C.O.E.s FOR SH?

In February, Rural Development published PN 606. This Procedural Notice updated the Handbook Letters in Appendix 3, including creating and adding to some special letters for Self-Help Housing. Handbook Letter 16A is for New Construction and Acquisition Rehab and 16B is for Owner-Occupied Rehab. These letters of eligibility are to be used for self-help applicants and do not contain the same 120-day limit that regular COEs have. Incomes still need to be updated, but the letters do not expire!

### RD INTEREST RATE

For March, the Rural Development 502 Direct note rate has gone down to 4.5%. Visit RD's website monthly to check for changes.

## HOW IS YOUR DELEGATION PROWESS?

Let's think about delegation for a few minutes. What is your work style? Do you readily delegate tasks to the employees you supervise? Do you hold onto work thinking only you can do it? Styles and work habits are often ingrained and can take a little effort to free-up.

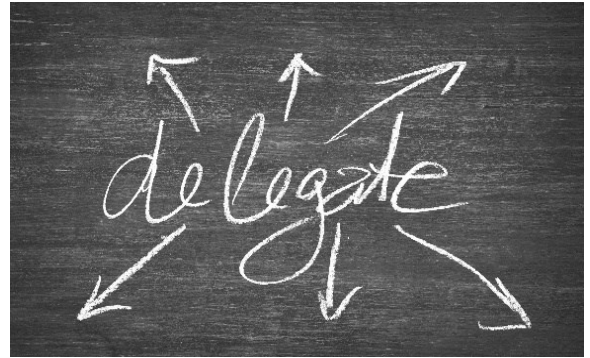
Why delegate? First, delegation represents the purest form of leadership development. It gives others the opportunity for growth, satisfaction, and accomplishment. It signals to employees that you care enough to assign tasks and you trust them to get the job done. Delegation usually results in more work being done because it allows the delegator to work on other items on their priority list. After all, we all have long "to do" lists. Delegation shares the work load and often allows Project Directors, Executives, and others to do bigger picture work.

Delegate, don't dump. It is important not to use delegation as a means of dumping off all the tasks you dislike. If you

dislike them, chances are the employee you are delegating to will dislike them as well. While all tasks won't be fun and exciting, they should have meaning and importance. People know when they are being dumped on and usually don't appreciate it.

Your style. If delegation is your style and you regularly do it – congratulations. You are passing on that style, and others are learning by your example. If delegation comes difficult for you, look at the reasons why, convince yourself to try it – you might grow to like it. If turning a task over to a colleague is difficult, you might start with smaller tasks, or even seek some executive coaching to help plan it out. If you don't delegate, less will be accomplished, employees may not grow, opportunities could be missed, and the organization and performance may suffer.

Someone else might do a task a little differently than you would have, and that is okay, so long as



the goal is accomplished successfully. Delegation is generally a sign of a healthy organization and work environment.

Delegate for success. When delegating, you want the employee doing the task to succeed. It is important to fully describe the task and be clear about the goals, expectations, and timeframes. If resources are necessary, make them available. Finally, employees must know they can come to you with questions along the way.

*Free yourself up, get more accomplished, and foster leadership development through artful delegation !*

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**NeighborGood Partners**.org

**Need a loan for site acquisition or development for Self-Help Housing? If you are a grantee in Region III, The NeighborGood Partners Loan Fund may be able to help! Reach out to your specialist for more information.**

## SHINING A SPOTLIGHT ON SELF-HELP HOUSING

Have you had the opportunity to explore the Self-Help Housing Spotlight website? You can find Spotlight at <https://www.selfhelphousingspotlight.org/>. It serves as an excellent resource, providing comprehensive insight into the self-help housing program. Through this website, we are committed to delivering a seamless and uplifting online experience for families interested in joining a program and potential grantees seeking information.

Spotlight offers an array of features, including:

- Insights into what prospective groups can anticipate during the construction of their dream homes.
- Inspiring success stories from homeowners who

have participated in the self-help program.

- Abundant photographs and news releases illustrating the inner workings of the program.
- Video testimonials capturing the purpose and determination of building one's own self-help home.
- Links to organizations across the nation that administer the self-help housing program.
- Resource pages offering useful information for self-help grantees.

We're always eager to feature current stories, news articles, or media from your organization on the Spotlight website to further promote the Self-Help Housing program. Please note that a release form is required



for publication. If you wish to include your organization on Spotlight's *Find a Program Near You* webpage or update existing information on your Spotlight webpage, please complete the relevant form(s) and return them to your T&MA contractor. All "Grantee Website Forms" can be found at <https://www.selfhelphousingspotlight.org/grantee-forms/>.

Thank you for being an integral part of our community. Your support is incredibly important, and we are committed to keeping the Self-Help program in the spotlight as we continue moving forward together creating brighter futures, one home at a time.

## NEW UNDER SECRETARY FOR RURAL DEVELOPMENT CONFIRMED

In late February, Dr. Basil I. Gooden was confirmed by the United State Senate to serve as Under Secretary for Rural Development. He replaces Xochitl Torres Small who left the position last year.

Prior to his confirmation as Under Secretary, Gooden served as Director of State Operations for Rural Development. In this role, he led and supported USDA's team of 47 Rural Development State Directors who extend USDA's state-level leadership and help ensure the department's investments reach all rural communities. From 2016-2018, he served as the 3rd Secretary of Agriculture and

Forestry for the Commonwealth of Virginia. Prior to that, Dr. Gooden served as the Virginia State Director for Rural Development at USDA. He has previously held roles as the Chief Deputy Director of the Virginia Department of Housing and Community Development, as a Cooperative Extension Specialist at Virginia Tech, and as a Farm Service Agency County Committee member. Dr. Gooden holds a bachelor's degree from Virginia Tech, a master's degree in social work from Syracuse University, and a master's degree in Public Health and a Ph.D. in Social Work from the University of North Carolina at



Chapel Hill. He is a native of Buckingham County, Virginia, where he and his family still own and operate a cattle farm.

## FEDERAL BUDGET

The 2024 federal budget for USDA and HUD was finalized and passed in early March. The numbers for some critical housing programs are significantly less than in years past. See amounts below.

For self-help housing grantees, the biggest concerns are the

limited amount of 502 Direct Loan funds and the 523 grants. To help with the lack of 502 loan dollars, the national office has set aside about \$52 million in loans for self-help housing participants. The difficulty is that these funds can only be held aside until sometime in June when pooling begins to occur.

Grantees will need to plan closings as soon as possible to not run into a situation where there is a lack of funds. If a grantee needs to apply for a 523 grant this year, try to get your application in as early as is feasible. Talk to your specialist for guidance.

USDA RD Programs	FY23 Final	FY24 Admin Budget	FY24 House	FY24 Senate	FY24 Final	FY25 Admin Budget
502 Single Family Direct	\$1,258	\$1,512	\$893	\$858	\$880	\$1,250
502 Single Family Guaranteed	30,000	30,000	30,000	30,000	25,000	30,000
504 Loans	28	50	25	28	25	28
RHAG 504 grants/533	48	40	35	48	25/10	46/16
514 Farm Labor Housing Loans	20	50	13	25	15	25
516 Farm Labor Housing Grants	10	18	5	8.7	7.5	12
515 Rural Rental Housing	70	200	60	60	60	70
521 Rural Rental Assistance	1487	1650	1606	1608	1608	1690
523 Self-Help TA	32	40	25	32	25	32
538 Rental Housing Guaranteed Vouchers	400	400	400	400	400	400
Multi-Family Restructuring (BA)	48	38	\$48	48	48	39
Water-Wastewater Loans	36	75	34	35	34	90
Water-Wastewater Grants	1420	1610*	1000	880*	860	1350
Intermediary Re-lending	596	717	587	671	595	674
RCDI	18.9	19	16	18	10	19
RMAP	6	22	5	6	5	6
	6	8	6	6	5	7
HUD Programs	FY23 Final	FY24 Admin Budget	FY24 House	FY24 Senate	FY24 Final	FY25 Admin Budget
Housing Counseling	57.5	66	57.5	57.5	57.5	53
Community Development Fund	6397	3415	5554	4491	6720	2940
CDBG Formula funding	3300	3300	3300	3300	3300	2930
EDI earmarks	2982		2224	1061	3290	
HOME	1500	1800	500	1500	1250	1250
SHOP	62.5	60	60	61.5	60	59
Section 108 Program Level	300	400	300	400	400	400
Section 202 Housing for Elderly	1075	1023	913	1075	913	931
NeighborWorks	170	172	172	170	158	168
Choice Neighborhoods	350	185	0	150	75	140
Native American Programs	1020	1053	1334	1081	1344	1053

## THE ART OF DEBRIEFING

A key aspect of leadership and management is learning on the job – learning what works, what doesn't, what breeds success, and what leads to failure. A small investment of time can lead to significant wins and successes for an organization, a program, a team, or a project.

Debriefing is simply taking time following a project, event, or a decision to evaluate the positives and negatives, successes and failures, and the changes you would make if you had it to do over. This evaluation is what prepares you with the knowledge you need for the next go-around. After all, if we learn from experience, we can apply what we have learned to keep improving for the future.

A debrief can be as informal or as scheduled as you like, but to make it productive you should have the facts available; a setting where nothing said is out of bounds; discuss the outcomes and issues; reach a consensus on what was learned; and find a way to build it into future

processes. Self-Help Housing has so many moving parts and processes which makes debriefing even more important. It is important to take notes on what is learned.

When might be a good time for a self-help team to debrief?

- When a group of homes has finished
- When a grant period is completed
- When you have used new house plans, subs, or vendors
- At completion of land development
- After implementing a new plan (housing, strategic, financial)
- At fiscal year-end look at finances & accomplishments
- When a new counseling process or marketing approach is used

Some may think debriefing has no benefit because it looks backward. Hopefully, it looks at the very recent past, so it is



relevant. If we don't debrief, we may keep making the same mistakes and missing the same opportunities. Regular debriefing will lead to a stronger and more productive program, more satisfied customers, a lessening of risks and losses, and a culture of learning.

Debriefing also builds teamwork by inviting team members to share their thoughts, observations, and ideas – that can only be good. DEBRIEF, LEARN, and APPLY!

*Try holding a debriefing session early in 2024 and see how it works for you!*

## NATIONAL SELF-HELP HOUSING CONFERENCE BEING PLANNED!

The Self-Help Housing T&MA Contractors are planning to hold a National Self-Help Housing Conference in February or March of 2025. More details will be forthcoming as they are available. Stay tuned!!



## UPDATES TO THE 504 LOAN & GRANT PROGRAM

With the posting of [PN 607 dated March 8, 2024](#), changes were made to Handbook-1-3550, Chapter 12 to update and improve the Section 504 Home Repair Loan and Grant Program. With the PN, a new program intake form was also released.

Changes include but are not limited to:

- Expanding the eligible purposes to include essential equipment, storm shelters, and the initial escrow deposit.
- Adding a prequalification process that includes Form RD 3550-35, Section 504 Home Repair Loan and Grant Program Intake Form.
- Clarifying further when a TMCR is needed and not needed.
- Stating that home equity should not be included in the

applicant's asset calculation or test for other credit.

- Stating that trusts, partnerships, and other entities are not an eligible applicant, borrower, or owner.
- Providing guidance on requesting an individual exception request for a special needs trust.
- Clarifying further that an appraisal is not required for unsecured loans.
- Stating that a change in ownership resets a dwelling's grant eligibility provided the transfer was not to another household member.

Updating Attachment 12-A and Attachment 12-C (see PN for details).

### Regional Video-Conference Call Planned

NeighborGood Partners will be hosting another regional video-conference via Teams on **Thursday, April 25th at 11:00 a.m.** for an open discussion. Please join us and be prepared to share your thoughts and questions.



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The NeighborGood Partners Self-Help Housing Team is always ready to help you! (From left to right: Frank Datillo, Rebeca Dennis, Phyllis Rosica, Jill Lordan, Tina Dahmer, and Joe Myer.)

