



SELF-HELPER

Providing comprehensive, quality services for Self-Help Housing

IN THIS ISSUE:

Title	Page
Building a Self-Help Operating Budget	3
New Name & Look ...Same Mission!	4
TechSoup—A Nonprofit for Nonprofits	5
RD Interest Rate	5
Budget Passes Congress	5
Three Basic Board Duties	6
SHARES Updates	6
HAC Conference Planned	6
Improving the Hiring and Recruiting of Employees	7
Regulation Changes	8
Regional Videoconference Planned	8



DO YOU HAVE A CONSTRUCTION SCHEDULE? YOU SHOULD!

Every build group should have a construction schedule. Not only does the schedule outline how quickly the work will get done, it also outlines how the work will get done. The schedule defines the sequence and method in which the materials will be put in place. Thus, the earlier the schedule is put on paper (or computer screen, tablet, etc.) and communicated to the build group, the better.

The construction supervisor needs to think through how to put in place the proposed elements while maintaining the continuity of the build group and construction process. In order to create a proper schedule, you must understand the proposed scope of work and the details of each component. The schedule should help create maximum efficiency and productivity each family and subcontractor involved.

By knowing the actual lead times and the order in which materials will be

(Continued on Page 2)



CONSTRUCTION SCHEDULES

(Continued from Page 1)

assembled, a good scheduler can evaluate several possible installation sequences to achieve the most productive timeframes. Avoid last minute surprises, unnecessary costs, and delays by putting some foresight into the project.

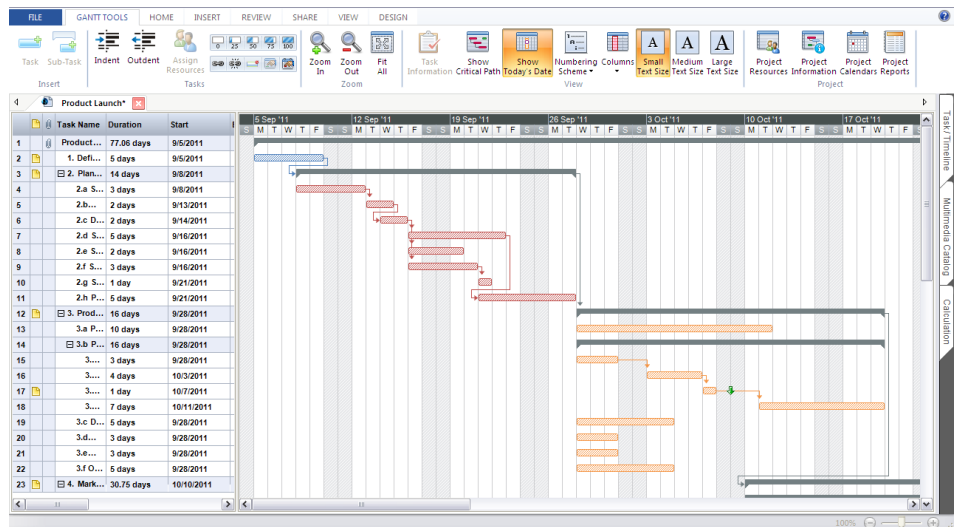
Schedules aren't set in stone. Many things can pull a schedule off track, from the weather to a sudden shortage of materials, equipment breakdowns, sub-contractor no shows, and a slew of other problems. So be prepared to be fluid. You will probably find yourself making changes in every project you undertake. As you make updates, be proactive in communicating the new schedule with the all involved so everyone can stay informed.

Here are 10 benefits of creating a construction schedule before the work begins.

1. Generating knowledge of the details will lead to fewer surprises
2. Maximizing quality control measures by properly sequencing the work
3. Improving allocation of resources such as family (and volunteer) labor and equipment
4. Enhancing coordination efforts between families, sub-contractors and construction tasks
5. Selecting building materials in a timely fashion. (siding, roofing, cabinets and flooring etc.)
6. Ordering materials with enough lead time
7. Giving all parties such as the subs, vendors, and families a better plan so they may coordinate their own activities
8. Improving safety by sequencing the activities to ensure maximum protection for participants

9. Planning for winter protection measures accurately due to scheduling knowledge
10. Achieving maximum productivity in the shortest timeframe possible

There is no substitute for proper planning. Success in every endeavor comes with appropriate planning and the hard work required to implement the plan. A properly prepared schedule will yield many benefits for all build team members.



New Name. New Look. Same Mission

NCALL is now—



BUILDING A SELF-HELP OPERATING BUDGET

A budget is an important document developed by using the best information and estimates available to guide the organization's self-help spending for the next two-years. It is important to develop the budget you believe it will take to be successful and accomplish the self-help goals you have established. Many people back into their budgets using parameters that may restrict what it takes to run the program; however, it is best to start by building the budget necessary for the work you are proposing. It is important not to hurry, rather look at spending during the previous grant, seek out estimates for line items that are changing, and let the process percolate some before committing to a bottom line.

Since personnel makes up 50% or more of the total budget, sufficient time should be spent thinking about your team, the self-help functions, the time allocation needed per position, and the total costs including salaries, hourly wages, contracted labor, and benefits. The FTEs drive many of the additional line-item costs, so getting personnel right is a critical first step.

Some fresh thought and vision can help. Envision what it will take to manage and oversee the program; to recruit, market, package loans, and coordinate participants; to oversee construction while training, scheduling subs, and assuring materials are present; to do the

grant and loan bookkeeping, budget oversight and cost management; to do administration; and consider other tasks such as land development, assessment of properties, and more. Ask yourself, is the person power present to achieve the self-help goals?

After developing a budget that you believe will be necessary to operate a successful program, take a look at your TA Cost. Look at the methods for figuring and approving TA Costs and see where your budget fits. Many grantees use Method A, which provides a limit of 15% of the cost of equivalent value of modest homes in the area. There really is no direct correlation between the cost or value of modest housing and what it costs an organization to operate a two-year self-help housing program. If what it will take to run a successful program exceeds the 15%, then the organization can choose to negotiate with the State Director (c) using an appropriate rationale.

Costs do not stay static! They rarely go down. For line items you can't estimate, shop and get quotes, so you have a sound basis for it. The second budget year should not look exactly like the first year. As you look at personnel costs, make sure to plan for increases to retain and incentivize quality staff. While it is difficult to hit the bullseye on everything – take health



insurance for instance, do the best you can with supportable data and trends. Still, budgets are not perfect as circumstances and costs can change. If you are hit with too much change, budgets can be modified.

NeighborGood Partners sees grantees that occasionally have to supplement their self-help budget with precious organizational Net Assets. This may happen if costs change, grant deliverables take additional time, or some expenses are unforeseen. Some things are inside and some are outside of a grantee's control. But, once Net Assets are used, they are gone forever and must be built back up by the organization. As a general premise, self-help housing should not create financial losses for nonprofit organizations when funded and managed adequately. The program should ideally pay its own way.

Save this article and read it again before you embark on your next budgeting adventure!

NEW NAME & LOOK....SAME MISSION!

NCALL, which has promoted affordable housing on the Delmarva Peninsula for more than 46 years, rebranded in late October designed to better communicate its community and neighborhood-centric mission and values. At the heart of the rebranding is a change of name from NCALL to NeighborGood Partners (neighborgoodpartners.org). We also unveiled a new logo.

The NeighborGood Partners brand embodies an intentional turn outward. The name embodies the organization's spirit of working closely with clients, funders and community partners to build thriving neighborhoods through affordable housing, lending and financial education, primarily in underserved communities. The NeighborGood Partners brand replaces NCALL, which was an acronym for the National Council on Agricultural Life & Labor Research Fund, Inc.

"As NCALL, we've been fighting for equitable housing on the Delmarva Peninsula for nearly 50 years," said Board Chair Randy Kunkle of M&T Bank. "Research tells us that those we've served value our services. But the research also says that unless someone has worked with us directly, few know from the name what NCALL does. It's time to put a more descriptive face on our work. Our goal is to put an approachable front door on our services and better connect with people who need

help finding, and affording housing," he added.

NeighborGood Partners Executive Director Karen Speakman said the Board and staff invested nearly a year of discussion and planning in the rebranding exercise. Speakman said, "We believe the new brand is more outward facing, inviting and approachable than our former name." She explained that the committee sifted through dozens of options before agreeing that a play on the word 'neighborhood', with the addition of the word 'good' in combination with the word 'partners' strongly signals the NeighborGood Partners mission of strengthening communities through housing, lending and education.

Kunkle added, "A transition like this is not something we take lightly. The NCALL name will always be recognized by those we've served and will remain a source of pride amongst our staff and the many people, past and present, who've built and supported this organization. But we operate in a world crowded



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with acronyms. A strong brand name like NeighborGood Partners will help us stand out from that crowd and reach a broader audience."

"We are good neighbors; we are good partners, NeighborGood Partners," states Speakman.

About NeighborGood Partners: We are an IRS-designated 501(c)(3) nonprofit that specializes in affordable housing development, housing and financial education and community development lending.

NeighborGood Partners offers:

- Pre-purchase counseling
- Financial education
- Default and foreclosure prevention programs
- Housing and community development expertise
- Lending

NeighborGood Partners is a:

- Federally certified Housing Counseling Agency
- Certified Community Development Financial Institution (CDFI)
- An organizational member of NeighborWorks America

TECHSOUP: A NONPROFIT FOR NONPROFITS!

Are you paying full price for your tech needs? Is finding reliable software applications and technology resources at the best discounted prices for your tight budget an overwhelming proposition? If so, you may want to explore what TechSoup can offer you.

Since 1987, TechSoup has helped over one million organizations by providing discounted tech products and services. By partnering with over a hundred socially conscious corporations via their charitable donations, TechSoup makes significantly discounted software, hardware, services, and training available to nonprofit organizations. Some of these corporations include Microsoft, Adobe, Dell, Norton, and Intuit (QuickBooks).

TechSoup understands nonprofits because it is a nonprofit. They know your primary focus is to achieve your social change missions, so when it comes to dealing with technology, they want to do the work for you. TechSoup partners with socially aware donor corporations to provide their products and services. A wide variety of products and services are offered to TechSoup members including software - cloud-based or on-premise, new and refurbished computer hardware, IT services, and training via their product catalog, and all of these products and services are identical to the non-discounted versions. One exception is that the training courses are also



available to non-TechSoup members.

To take advantage of TechSoup, you need to become a member. You will be asked to prove your 501(c)(3) status, and, once that happens, you will be granted membership and full access to all of their discounted products. Another advantage to having a TechSoup membership is that some corporations, like Google, do not donate directly to TechSoup but require that a nonprofit have a TechSoup membership to qualify for Google's own nonprofit discounts.

There is a lot more to TechSoup memberships than purchasing products and services... and you won't be on your own. TechSoup offers free technical support for the products you purchase and may require help to install. Their technicians are available to provide installation support or to help troubleshoot if you run into issues.

If you weren't sure if TechSoup was right for you or just didn't know what it was, take the time to check it out at techsoup.org. Your organization may be able to afford some IT technology that you thought was out of reach.

BUDGET PASSES CONGRESS

Right before the publication of this newsletter, Congress passed an Omnibus Appropriations for the year. Self-Help remains at \$32 million for FY '23. The 502 Direct Loan program got a slight increase to \$1.2575 B.

RD INTEREST RATE

The Rural Development 502 Direct note rate increased to 3.75% in December and will likely go up again in January. Visit RD's website monthly to check for changes.

THE GOVERNANCE CORNER

Three Basic Duties Created by the Fiduciary Relationship of Nonprofit Board Membership—Care, Loyalty, and Obedience

Duty of Care: This duty is interpreted as maintaining a level of competence, attention, and diligence that is expected by a prudent person when making a decision. It includes acting in good faith and in the best interest of the organization. In general, officers and Boards of Directors are not liable for errors in judgment provided prudence and care was present. The bottom line is to be careful and aware of your responsibilities in the management and oversight of the corporation.

Duty of Loyalty: This duty is a standard of faithfulness which requires a Board member to give undivided, unconflicted allegiance to the organization when making decisions impacting the organization. This requires that a director refrain

from engaging in personal activities that would injure or take advantage of the corporation. A situation where a director would benefit by making a financial gain because of a decision is often referred to as “self-dealing.” A “conflict of interest” also occurs when a member of a board is conflicted on a decision because s/he is affiliated with another organization in such a way that they are not able to do what is best for this organization.

Duty of Obedience: This essentially means that the Directors will not allow the organization to engage in activities which are outside of the powers granted to the



corporation by statute, charter, bylaws, and/or the organization’s mission. A willful or negligent breach of this duty may subject the director to liability. Acting in good faith would be a defense where the director is found to have committed a simple mistake or error in judgment, but not when the activity in question exceeds the limits placed upon the organization by its corporate documents and authority.

SHARES UPDATES

SHARES has been going through some technical difficulties and has not work well for the last few weeks. Those issues have now been resolved and SHARES is now running as expected.

You may have been experiencing problems logging in, pulling reports, moving from page to page, and searching for and opening Borrower Modules (Files). We previously advised users to use only the Microsoft Edge Browser in Internet Explorer (IE) Mode to help with some of these issues. This is no longer necessary, but if you continue to have issues while in IE Mode, you may need to turn IE Mode off for the SHARES System.

If you need help with this process, or have issues using other browsers besides Edge, please contact Phyllis at prosica@neighborgoodpartners.org.

HAC PLANS CONFERENCE

SAVE THE DATE!

The Housing Assistance Council (HAC) is already planning their 2023 National Rural Housing Conference. The conference will be held in Washington, DC October 24-27, 2023. There will be a self-help housing track, so we hope to see you there!

IMPROVING THE HIRING AND RECRUITING OF EMPLOYEES

It seems that more than ever employers are struggling to attract and recruit talent. When it comes to recruiting employees, companies can look at studies on this subject and gain insight into improving their recruiting methods.

Here are nine research findings from a summary of a review of attracting and selecting employees (Ryan & Tippins), and practical recommendations on how organizations can improve their efforts in recruiting and retaining top talent:

1. **The sources of recruitment affect the characteristics of the applicants attracted-** Research found that applicants sourced from job ads had a much higher turnover rate than those who came through referrals. Using sources such as referrals yields applicants that are more likely to stay and more likely to be better performers.
2. **Recruitment materials have a more positive impact if they contain more information-** By providing applicants with more detailed information about the job (salary, benefits, location, culture, etc.) applicants who fit the job are more likely to be recruited and retained.
3. **Organizational image influences applicants' initial reactions to employers-** Providing a positive message about the organization in all communications can show how attractive the place may be for the applicant to work.
4. **More marketable applicants are more attentive and influenced by initial recruitment activities-** The hiring team should ensure that recruitment activities remain compelling throughout the entire process to increase the possibilities of keeping top talent in the recruitment process.
5. **Recruiter demographics have a relatively small effect on applicants' attraction to the organization-** The hiring team should focus more on the content of recruiting messages and the organization's overall image of diversity rather than matching recruiter/applicant demographics.
6. **Realistic job previews reduce subsequent turnover-** Providing applicants with a realistic picture of the job (brochures, videos, group discussions that highlight the pros and cons of the job), and not just the positives, can lead to hiring applicants who are more likely to stay.
7. **Applicants will assume job and organizational information based on the image projected in their early interactions-** Organizations should provide clear, specific, and complete information in recruitment materials about the nature of the job and the organization so that applicants do not make inaccurate assumptions.
8. **Recruiter warmth has a positive and significant effect on applicants' decision to accept a job-** Individuals who have contact with applicants should be chosen for their interpersonal skills.
9. **Job-choice decisions can be influenced by the perception of applicants about the match between their values and the organizations values-** Organizations should provide information about their values so that applicants can make an accurate fit assessment, and hiring decisions can lead to improved retention.

The findings from this summary review, which continue to be found in more recent studies, can help organizations to improve the recruitment process and the probability of hiring and retaining great employees.

502 REGULATION CHANGES

In November and December, USDA issued some changes to the direct single family housing programs through Handbook-1-3550. So far the big changes have been to Chapters 3 and 5, but more are expected. These new rules include but are not limited to:

- Removal of the 2,000 maximum square feet limitation. Other factors preventing “above modest housing” remain (e.g., loan limits, income limits, income producing structures/land).
- Added clarification related to ineligibility of “tiny homes” when not “real

property” built to Agency standards.

- Added guidance regarding Accessory Dwelling Units (ADU). Clarifying that ADUs which are independent structures with separate kitchen, bath, HVAC, utilities are not eligible, whereas similar design features are not restricted when they are part of the main dwelling, and they serve the members of the household (such as multigenerational households).
- Added the requirement that Self-Help grantees must submit loan packages through E-Forms.

Regional Video-Conference Call Planned

NeighborGood Partners will be hosting another regional video-conference via Teams on **Thursday, January 19th at 11:00 a.m.** for an open discussion. Please join us and be prepared to share your thoughts and questions.



@neighborgoodpartners

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