Building Affordable Housing:
An Organizer's Guide

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Project Neighbors cannot be thanked enough for their dedication, innovation, and driving spirit for lasting community change. In addition to the 30 years work that led to the fine-tuning of the organizational model presented in this guide, as an organization they have transformed the lives of entire families and the character of the largest low-income community in Porter County. For that we will all always be grateful.

The authors of this text are faculty, staff, and students who have led the Community Outreach Partnership Center project at Valparaiso University. Primarily, Professor Larry Baas, who is the Director of the COPC, Chair of Valparaiso University's Political Science Department and a Project Neighbors board member. Others who contributed significantly to researching, writing, and editing the guide include Kaytie Frey, Associate Director of the COPC, and COPC Associates Kristen Delliquadri, Crystal Ganz, Aman Alagh, Brad Brown, Justin Watkins, Elyssa Swango, Amber Nelson, and Evelyn Bottando. Photos are by Elyssa Swango.

Based upon the practices developed over years of trial and error, local organizations including Trinity Lutheran Church, Immanuel Lutheran Church, the Mennonite Church and the First United Methodist Church, all of Valparaiso, have used variants of this model. Their efforts have provided additional examples of strategies and tactics that have worked.

Paul Schreiner, who has been at the core of numerous of these projects, deserves special thanks. Without his hard work and patience, most of the housing projects would not have been possible.

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Thanks and keep up the good work!!!!

Building Affordable Housing: An Organizer's Guide

Introduction

Producing quality housing that is also "affordable" is a critical problem for both urban and rural communities nationwide. One of the earliest approaches to creating homes and buildings was the classic country barn-raising model where neighbors got together and helped each other build a house. Entire families showed up and housing was created in a working-picnic type atmosphere. As the United States became more urban and the sense of community that fueled such cooperative ventures dissipated, other efforts to address affordable housing were developed. These have ranged from the creation of public housing, homeless shelters, a wide-variety of government sponsored grants, tax incentives, loan programs, creative financing, education programs focusing on potential homeowners and planning and land-use strategies. Governments at all levels, as well as the private sector and philanthropic organizations, have been involved in efforts to address shortages in the availability of quality affordable housing. All have had varying degrees of success. This brief manual takes us full circle and outlines a model that closely approximates the original barn-raising model in which neighbors, mobilized by their commitment and concern for others in their community, pooled their resources to create quality affordable housing while regenerating a sense of unity and community. In this model, **building relationships in the community** is as important as building the house.

The following presents an outline of a successful model of how to produce quality, affordable housing. It is based on the experience of Project Neighbors, a small group of committed and extremely hard working people living in Valparaiso, Indiana who have dedicated themselves to being good neighbors by helping others who are challenged in a variety of ways realize a better and more fulfilling life. Constructing quality affordable housing is only part of what has been accomplished by Project Neighbors, but their knowledge and experience in building over thirty units of quality affordable housing with volunteers provides a useful model for others to follow.

It should be clear from the outset that this is <u>not</u> a technical manual on how to construct a house. It is an outline of how to organize a group of dedicated people who have varying skills to produce quality and affordable housing with as little expense as possible. It is a manual showing how a community can utilize existing assets and come together to solve its own problems. It is based on years of experience working with and organizing volunteers to build quality affordable housing. It has evolved as a result of successes, challenges and failures. Over the years it has become clear that certain things work and others do not. Hopefully, this guide will help you avoid practices that do not work and will give you ideas for implementing a project that will be successful in your community.

The manual is based on the processes utilized by Project Neighbors but is written for use by organizations that may not have been developed for the purpose of creating affordable housing. It is designed to be used by an organization or group of people who have developed an interest in resolving the housing problem in their community and need some guidance to get started. In particular, it is directed at faith-based organizations such

as churches and other service groups, like Rotary or Kiwanis, who are interested in taking on a housing project and have the ability to recruit enough volunteers to complete the house. Many of the examples are taken from the recent projects of Trinity Lutheran Church in Valparaiso, Indiana, which adopted this model after working with Project Neighbors on several projects. Their experience indicates that a group of people, even when most of them have very few construction skills, can be organized to construct quality, affordable housing.

Project Neighbors

For over thirty years an organization, originally called the Valparaiso Builders Association and currently called Project Neighbors, has worked to help families who need housing and other assistance to 'get back on their feet'. A guiding principal of the group is that all people are called to utilize their time, talents and other resources to help others less fortunate than themselves. Their motto for doing this work in partnership with the families is that Project Neighbors gives a hand up, not a handout. Building on this ideal they work to bridge the gulf between the rich and the poor. In many communities this gulf is reflected most vividly in the discrepancies between the quality of housing available for the wealthy versus the low and moderate-income. For that reason, Project Neighbors has made a commitment to provide quality, affordable housing for disadvantaged families, particularly those with children. In addition, as the organization has developed they have worked to help people from different economic, social and ethnic backgrounds to harmoniously coexist --in short, to create unity out of diversity. Most of their recent efforts have been directed at a small low-income neighborhood, Hilltop Neighborhood, in Valparaiso, Indiana. There they have worked to strengthen the neighborhood by providing affordable housing, broadening and enriching the cultural, economic and educational opportunities and expanding the child care and health services available to the residents. Recently additional effort has been directed to assist and integrate the growing Hispanic population in the area into the community.

Project Neighbors has grown and adjusted strategies over time through several phases. The earliest phase was characterized by a somewhat *ad hoc* style with a small group of people – most affiliated with Valparaiso University -- and their friends responding to requests from individual families, many of who lived in the housing projects of Chicago and wanted a safer place to raise their children. These families, most of whom were

African-American, were assisted in finding housing in Valparaiso and when no one would sell or rent to them, Project Neighbors built houses for them.

Recognizing the need to provide support structures for these newly arrived residents, Project Neighbors embarked on a second phase. The organization directed its attention to finding groups of persons who would support the new community members and help bring additional persons into the community. These support groups, often affiliated with local churches, would "adopt" a family and help them find jobs, support them financially and in general be good neighbors to them as they acclimated to Valparaiso. Most importantly, personal relationships were developed and nourished with these families.

Building on its earlier successes, Project Neighbors launched into a third phase marked by an emphasis on the construction of primarily new housing for low-income families, most of whom were already living in Valparaiso with their children and were either lacking housing altogether or were living in substandard and dangerous housing. Though the focus was on utilizing volunteers to remodel or build new homes, the fundamental emphasis on being good neighbors and building personal relationships with these families did not change. The latter phase of this construction period also featured the development of partnerships with local contractors who donated their services. During this phase they rehabilitated or created more than 20 units of affordable housing.

During this third phase, it became clear that the community needed additional support services, particularly in the areas of childcare, health care and economic development. To attack these problems, Project Neighbors purchased an old laboratory building from Valparaiso University and, with the help of volunteers, converted the building into a childcare center and a medical center for uninsured, low-income families. This organization is Hilltop Neighborhood House and it has been in successful, continuous operation since 1995. They also created a successful business in the area when they purchased and remodeled a burned out building and built it into one of the most popular restaurants in the community. With the support of local contractors who volunteered many of their services, Project Neighbors built a small grocery store in the neighborhood that is run by a neighborhood Hispanic family. Recently, a laundromat was added to this grocery store, which to meets a very significant local need.

Given this experience over the past several years, they have developed and utilized a model that combines experts, volunteers, and a wide variety of community supports, which allow them to construct new housing units at a very affordable price. This guide is based primarily on the successful model they have developed and used over many years. This is a model that can be used in many different communities.

Let's Build a House

Prior to getting down to the basics, two points need to be emphasized. First, it should be made very clear up front that building a house with volunteers is not an easy task. What you are going to do is take an organization or group of people whose purpose is not the construction of affordable housing, or even construction of anything for that matter, and

in a period of 15-20 weeks, working mostly on Saturdays, construct a high quality affordable house. This will be done during hot, cold, rainy and all types of less than ideal weather conditions. This project takes a lot of work, time, effort and patience. There is a need for a large number of people with a wide variety of skills. Initial enthusiasm, which will drive the project early, will inevitably wane as the project interferes with other competing issues in the lives of individuals. Like most worthwhile endeavors, the first time through is the most difficult. Hopefully by following the ideas outlined here, it will make the entire project go more smoothly.

Second, while the major goal of this project is to address the problem of affordable housing by constructing at least one quality housing unit, an important goal – and some would argue an equally important or even more important goal – is to have a positive effect on the organization and the community building the house. Our experience is that the process of building the house has always had a positive impact on the people and the organization undertaking the effort. Regularly working together on a project such as this has the effect of bringing the organization together and provides an opportunity for members of the organization to get to know one another in a different context. Regular anecdotal reports, as well as a survey of members of a local church who had just completed building a house, indicate that as a result of participating in their recent construction project, people developed a greater sense of identity with their group, made new friends, and improved relationships with people they already knew. They are proud of their group and personal accomplishments. They learn new skills, believe their group can and will work together on similar projects, and plan to work on projects like this in the future. Specific survey results from a group of people who were involved in a recent project:

- 75% reported feeling more a part of the group
- 90% reported making new friends on the project
- 80% reported becoming closer to people the already knew
- 95% reported being proud of their group's efforts
- 95% reported being proud of their own efforts
- 63% reported developing new skills on the project
- 55% reported getting to know people different than themselves
- 90% reported that the project demonstrates that people can work together to solve community problems
- 80% reported wanting to participate in projects like this in the future

Overview of the Model

Prior to discussing the details of this model, it will be helpful to provide a general overview of the process. In a nutshell, this is much like the country barn-raising model noted earlier - a group of committed people who believe there is a substantial need for affordable housing come together as an organization or group to build a house. They organize to do this, secure land, financing, building materials, recruit volunteers, set up workdays and over a period of 15 weeks or so, mainly on Saturdays, they construct a house. The house is then sold to a family for whatever the house actually cost.

Following this model, it is possible to construct very nice homes for about $45,000 that, in a suburban community like Valparaiso are often appraised for $130,000 or more. The house is sold to the family for what the construction actually cost, not the appraised value. Obviously, if a less expensive home were to be constructed the selling price would be proportionally less. The question to be addressed in the next section is exactly how this is done.

Commitment: A Driving Force

An obligation and duty to share time and talents. A key element for the success of a group is to share a common ideology or a commitment to the project. Whatever the source, a shared belief concerning an obligation to help others has to be present and is vital for the project's success. More specifically, members of the group need to feel they have a responsibility, whether derived from their spiritual beliefs or a sense of civic duty, to share their time, talents, and resources to help others less fortunate than themselves. This dedication is critical because individuals are going to be asked to contribute a significant amount of their time to complete this project. As will be discussed later, it is often easy to get people excited about spending an afternoon or a day on a project, getting a t-shirt and going home. This is not the task here. We are talking about 15-20 weeks – or more specifically 15-20 Saturdays. And depending on when the house is built, those can be some real cold or real hot and extremely uncomfortable days. It takes a lot of dedication to get volunteers on a roof on the 10th Saturday of the project when the temperature is barely above freezing. The point is not to discourage your organization from undertaking this effort, but to simply note that dedication – borderline fanaticism is better –is essential. Churches and service organizations are naturals for this type of project because they already have this underlying group commitment.

A need for Affordable Housing. Additionally, there must be a realization that there is a definite need in the community for affordable housing because market solutions do not or will not adequately meet the need for quality, affordable housing for low and moderate income families, particularly families with children. If this data is not readily available, it should be someone's task to find this information and make it readily available to the entire group. Sources of information on the need for affordable housing include:

- Recent census data
- Newspaper articles
- Local government officials
- Local community development corporations
- Local homeless shelters
- The Department of Housing and Urban Development (www.HUD.gov)
- Quality of life surveys conducted in the community
- City, county or regional consolidated planning documents
- Impediments to Fair Housing document

In addition, it often helps to start with a family in mind. This will provide a very visible image of the specific need. All this will help demonstrate the need for affordable housing and will foster development of the commitment necessary to complete this project.

Benefits to members and participants. It is helpful to discuss the benefits that the volunteers themselves will receive. As indicated already, volunteers will meet new people and form new friendships. Volunteers also will develop a strong sense of pride because of their individual efforts and the efforts of the organization as a whole. Those who work at the construction site may also learn new skills.

Organization: A Key to Success

After the necessary commitment and an understanding of the need for affordable housing are developed, the next key ingredient for success is organization. This manual is written principally to assist existing organizations such as churches, service groups, or non-profit community based organizations. If you are starting from scratch consider establishing the new organization as a charitable organization, which is a not-for-profit organization registered legally as a 501 (c) 3.[1] This will facilitate the donation of property, service or materials because then it can be explained to potential donors that the cost is tax deductible. If the group is not established as a not-for-profit organization, it may be helpful to work with some other charitable group that shares an interest in affordable housing and can provide the non-profit umbrella for tax and other purposes. However this is done, being established as a charitable group is an important step that will come in handy later. There are numerous other government designations your organization can seek, such as becoming a Community Development Corporation (CDC) or a Community Housing Development Organization (CHDO). This largely depends on the amount of bureaucracy your organization is willing to tolerate in pursuit of its housing goals. Project Neighbors and the churches in Valparaiso who have built these houses are not CDC's or CHDO's. More information about these two government designations and many others can be found on the HUD website (www.hud.gov) or by calling your local HUD office.

There are certainly many possible models of how to organize for projects such as this. The following suggestions are offered based on Project Neighbor's organizational model of recruiting volunteers and building housing on donated or inexpensive land, while using as many donated materials as possible. The organizational model is based

[1] If the organization does not have an attorney, they may wish to hire one to help in this process. The group should try to find an attorney who is willing to either donate his/her services or to provide services at a reduced cost. This way, the only major cost involved in registering as a nonprofit would be a filing fee to the IRS, which cannot be waived. In order to help establish the organization as a nonprofit, the attorney may ask for the following items: Board of directors, Organized budget, Certificate of Incorporation, Articles of Incorporation (These will describe the purpose of the organization, place of business, and provide other relevant information), bylaws, brochure (if the group has one), an agenda from a meeting, a meeting notice, and sample minutes from a meeting.

on one used when working with a church or other similarly large group of people, but it is easily adaptable to organizations of various sizes. The chart on the following page delineates clear lines of authority and responsibility, but in reality, as with most organizations, duties can be quite flexible and are presented here simply for demonstration purposes. Titles have been created for the purpose of providing clear descriptions to the reader; in actuality people do have these roles but it is often somewhat informal and there are not really specific titles for each key volunteer.

The Vision and Organizing Committee

This committee may be called anything, but it is a group of people who are responsible for the overall direction and planning of the project. It should include all of the people who occupy key positions listed in the organizational chart on the next page and any other individual who has an interest and special skill needed for this project. This is the core group.

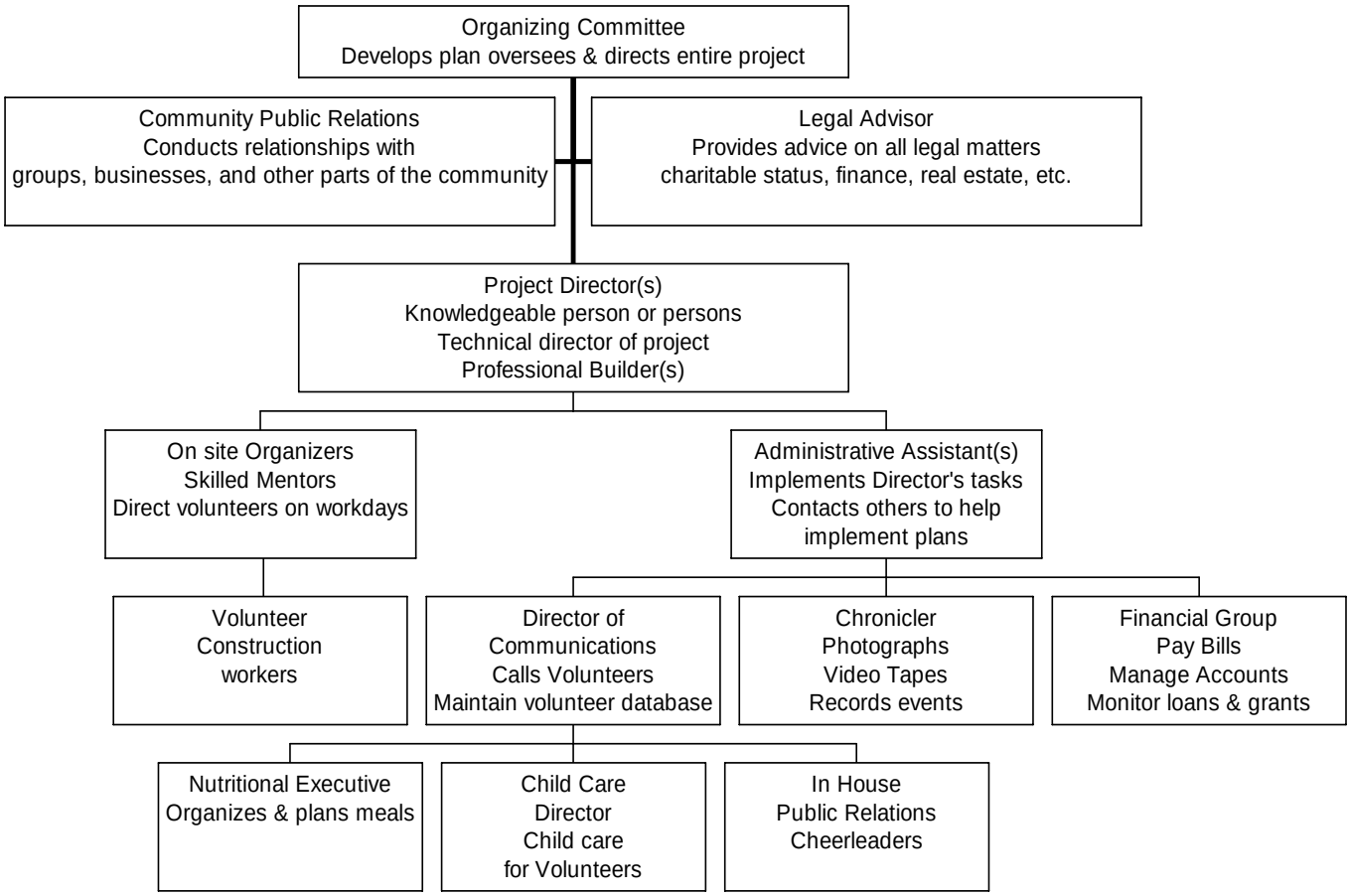
In general this committee will either do or delegate the following tasks:

- Coordinate the entire project.
- Decide the type of housing to be constructed.
- Determine the design of the house.
- Select vendors for various materials.
- Select subcontractors as needed.
- Purchase or secure the land.
- Secure funding.
- Make sure necessary legal work and zoning requirements are taken care of.

The committee should meet early to design the overall project, and select and recruit volunteers for key roles in organizing and running the project. They should also meet throughout the project to continually reevaluate and assess what is and what is not working, making adjustments as necessary.

It is important for this group to involve as many people as possible (who may or may not be on the actual committee) in the early stages of this project. Members of the organization need to be given ownership of the project and it will not be successful if it is seen as the 'special project' of just a few people in the organization. Early participation and creation of a sense of ownership will make it easier during the 13th week of construction to find people to do specific tasks. There are many ways to involve the whole organization from the very beginning. For example, involve people in the selection of the specifics of the house -- designing the kitchen, selecting carpets, and selecting the roofing and siding and coordinating colors. This is a way that many people can be involved and makes it clear that this is not just a group of "handy men" getting together on Saturday morning to drink coffee, eat donuts and pound some nails. As you will see later, there is a role for everyone in this project from young to old, skilled to unskilled, challenged and unchallenged. Involving everyone from the beginning gives the group a

Affordable Housing Organization Chart



sense of ownership of the process and a common purpose, which will make the project more successful and enjoyable.

The Vision and Organizing Committee works very closely with the Project Coordinator. The Project Coordinator and the Administrative Assistant will more than likely make many of the specific day to day decisions as well as implement them, but major decisions should be done with the approval of and in consultation with this committee.

Legal Advisor

This may not be absolutely necessary but it is desirable to have someone available who can provide legal advice from time to time. There will be real estate transactions involved, possible zoning considerations and issues related to liability, charitable status and donations. At a minimum, someone needs to examine issues of individual and group liability for accidents. Projects such as this are generally easily added to a church's existing insurance coverage. However, liability may be more complex for other types of organizations.

Community Public Relations

There are numerous issues that may emerge that relate to the organization's relationship to the community. First, the group may want to appropriately publicize what they are doing not only for the purpose of recognition, but also to lay the groundwork for asking for support and donations of money and services from others who are not a part of the organization. Second, when people hear that affordable housing is being built in their neighborhood the "not in my backyard" flags go up and they may strongly and publicly object to the project. It is important to be extremely sensitive to these concerns. One of the last things a church or other civic organization wants is to have public protests against them broadcast in the media. In many instances the house you will be building will enhance the neighborhood, but it is not always easy to convince neighbors of this ahead of time. There are effective strategies for addressing these concerns. For example, in at least one instance when there was a sense that the neighbors would not like the addition of an affordable housing unit in their neighborhood, all permits and variances were secured from the city prior to the announcement of the project. Neighbors were not happy and indicated they would have strongly demonstrated against the project. In the end, the house is the nicest looking one in the immediate area,

enhancing the value of property and the aesthetics of the neighborhood even though it is "affordable housing". The point is, there needs to be some group with the responsibility of developing a strategy on how to deal with the public on matters such as this. Additionally, when the project is completed and some type of celebration planned, this group can announce the completion of the project and recognize appropriate people, groups and organizations who have supported it.

Project Coordinator

Obviously if a house is going to be built, you need to have someone who knows how to build a house. Ideally this will be someone in the organization who is a builder or has extensive experience in the building and construction industry. If such a person is available, it will alleviate many problems. That person will know how to do much of the actual building of the house and can direct the ongoing project, including recruiting skilled volunteers for the highly technical work, such as electricity and plumbing. If a church or service organization has more than one contractor or persons knowledgeable in the field they can work together. In this case, more is definitely better. Within Project Neighbors, the executive director of the organization is a contractor who manages the projects. Without such a person, the task of building becomes very difficult. Similarly, in the churches that have worked with this model, all have had either one or more contractors willing to fulfill this function. In one instance, members of two churches came together to build a house and there were several contractors involved.

If such a person is not available, you may need to put together a team of people who collectively have enough skills to serve as project coordinators. This will make the project more difficult, but it would be much like a homeowner serving as his or her own general contractor -- it's possible, but not the most desirable situation. The assumption in the remainder of this manual is that such a person (or persons) has been found to serve as Project Coordinator.

In particular the coordinator will either do or delegate the following tasks:

1) Set the construction schedule
2) Order the necessary materials
3) Make sure the necessary tools are available on the workdays they are needed
4) Hire any necessary sub contractors for the job
5) Train and supervise volunteers
6) Control the quality of work and repair mistakes made by volunteers
7) Communicate with and organize on site coordinators
8) Make sure the house is completed.

The coordinator will also need to have more than simply building skills. It would also help if the person is a "teacher" with a good deal of **patience**. Volunteers, some of whom will know absolutely nothing about the process of building a house, will do much of the work. They will have to be taught what to do and their mistakes will have to be tolerated and often times corrected. Many people think they have a particular skill, but really they

do not. Others are possibly incapable of ever developing a particular skill but still want to try to learn it. The spirit of this is that everyone is welcome and encouraged to participate, regardless of skill level. This approach intentionally values community over efficiency. Either the builder/coordinator will have to be the one doing the teaching, monitoring and correcting or there will have to be several other people available with enough skills and patience to work directly with the less skilled volunteers. As will be discussed later, it helps if you have appointed on site coordinators with sufficient skills to direct the activities of volunteers working simultaneously on different aspects of the construction.

Because volunteers are being used instead of professionals, construction may take longer than expected. It should be anticipated that volunteers would make mistakes. The coordinator or other leaders may have to stay longer than the rest of the volunteers in order to correct mistakes and check for quality in all parts of the construction.

The bottom line is that this is not an ordinary construction project where skilled trades people come in and do the job and leave. It is a task that takes not only a master builder but also a master teacher with much patience. It is a task to build a house and to build community. Remember that this is a learning experience for everyone and next time less training and quality control will be necessary.

On Site Coordinators

Because the job of the project coordinator is so time consuming, it is extremely important to have all the help that is possible. One source of support can come from people who may not necessarily be builders or trades people, but who do have enough knowledge and skill in a particular area to lead a group of unskilled volunteers on a specific task. It is amazing how much a group of unskilled people can accomplish with a little direction from one person who possesses that particular skill. For example, if one person has some experience hanging dry wall, that person can lead a group of unskilled volunteers and they can accomplish a good deal. Similarly, jobs like siding, roofing and even electrical work can be accomplished with a group when only one person has that particular skill. The important point is that if there can be several such people available every work day in different areas, a good deal of work can get done and this frees up the coordinator to focus on some of the more difficult problems. The more people who are willing to serve in this capacity as leaders, the better. It also helps ensure that volunteers have work to do the entire time they are at the job site. If volunteers are left standing around with no direction, they will not come back.

Administrative Assistant

This person becomes the primary assistant to the project coordinator. The assistant does not have to be knowledgeable about building a house or any particular building trade. Rather, it is more important to find someone who is friendly, flexible, detail-oriented and well organized. The primary function will be to meet regularly with the project director and to do whatever the Project Director needs done or find someone to do that task. For example, while there will be a tentative schedule established in

the beginning, this will have to be regularly evaluated and altered. The assistant will then note these changes and communicate with other people to make sure that the right people show up the following week. In general, this person will meet with the Project Director on a workday or shortly thereafter and plan the following week. Once it is determined what has been accomplished and what will be needed the following week, the Administrative Assistant can contact the Director of Communications, who in turn, can contact others to make sure that the necessary people will be there as well as the necessary food. This person will also more than likely develop and maintain the database of volunteers that will be discussed later.

Director of Communications

The Project Coordinator and the Administrative Assistant will meet to determine how many people and what types of skills will be needed for the work during the upcoming workday. This will give volunteers a week's notice that their skill is needed, and it is best to plan each workday immediately following the last one. As indicated, a tentative schedule will be laid out before the project begins. However, for a variety of reasons the schedule will rarely be followed completely. It is, therefore, necessary to contact those people who have signed up to work for a particular day or time or who have indicated they have a particular skill to make sure they will show up when they are needed. This includes making sure that the necessary on site coordinators are there as well. All these people need to be contacted to make sure that they will be there the following week. This is the task of the Director of Communications. This person should round up a team of people who will be willing to make these phone calls early in the week and to continue to make the calls until the necessary people are contacted so there will be enough volunteers with the needed skills to get the jobs done the following week.

In addition, the Director of Communications will also contact the Food Coordinator who will then make arrangements for food on the following Saturday. The Director of Communications will also have to contact the Director of Childcare to let that person know if anyone is needed to provide childcare for volunteers on the following Saturday. Finally, the Director of Communications should contact the in-house Public Relations Directors (cheerleaders) to let them know what progress is being made so they can use the information to continue to rally the troops (volunteers) on a regular basis and send announcements to local media whenever needed.

While the administrative assistant will probably be the one who develops the volunteer and skill database, the Director of Communications will have access to it and will use and modify it as needed.

Phone Callers

This is a group of people who are willing to make weekly phone calls to the volunteers who will need to be at the work site the following week. They have to be persistent and available early in the week so arrangements can be made for the

workday on Saturday. In general people should know in advance when they will work but additional people need to be called. The phone callers can also work with the Food Coordinator and make calls to people who will provide the food. This is not always an easy task and one should not forget to recognize the phone callers for what they do. They may spend one or two evenings a week making sure the right people are there on the workday and that there is food for the workers.

Food Coordinator

In the final analysis this project is about building a house, but it is also about building community, a sense of purpose and accomplishment, and at the same time trying to have a good time. A centerpiece of the workday experience is food. A regular time should be set aside for all work to cease and everyone to sit down together and share a meal, comment on the progress, criticize how hard the project coordinator and other coordinators make everyone work and comment on the wide variety of the quality of work that everyone is or is not doing. It is a time for fun and humor. The Food Coordinator is responsible for getting together a group of people who will provide food for that day. The Director of Communications will inform the Food Coordinator as to how many to expect and then either the Food Coordinator or the Phone Callers will call people from the database to make sure that plenty of good food is available. This person also makes sure that the food gets there and that things are cleaned up afterwards. It also helps to have coffee and donuts available for an early morning break. Breaks are another opportunity for the group to get together and they enhance the sense of community among the volunteers.

Do not ever underestimate the importance of this activity. It is critical for the development of the necessary spirit to continue with projects such as this. Without these opportunities to eat together, workdays can become situations where everyone goes separate ways, does their separate jobs and has little contact with other members of the group.

Child Care Director

One of the more frequent responses from younger people with children is that they would love to help but they can’t find a baby sitter for their children at that time. It has been discovered that recruiting people to volunteer to baby sit will help many of the young parents who want to get out and work on the house. It also takes away one more excuse for not participating in the project. In addition, providing childcare is an opportunity for other people to become involved in the project. There are many people who would not feel comfortable or who are not capable of pounding nails or getting on a ladder, but are fully competent and willing to provide childcare. The Child Care Director will then keep a list of available volunteers and will find appropriate childcare for the workdays when it is needed.

In House Public Relations Directors – Cheerleaders

After doing projects such as this several times, it became clear that a vehicle was needed to maintain the early enthusiasm of the group. Many people are conditioned to doing volunteer work on a one shot or one event basis and are not prepared to tackle a job that will last several months and requires regular participation over that period. The function of the cheerleaders will be to develop methods to maintain the initial enthusiasm throughout the project. If the group is a service organization that only meets monthly that may be a little difficult, but at least regular reports with pictures of the progress or special recognition of individuals should be planned. Churches or other groups that meet more frequently can have weekly updates and pictures to show people the project. Testimonials to all the "fun" people are having would also help. Exactly what will work is probably dependent on the specific organization, but there needs to be some effort to keep the troops enthused about the project (and possibly recruit more help as you go). After 4 or 5 weeks (and it gets worse later) more and more people will find other things to do on the workdays and it will be harder and harder to get enough volunteers to complete the job. Cheerleaders can help with this inevitable decline in interest.

Chronicler

It is very important to have someone (or more likely, a group of people) who is willing to photograph or video tape the construction of the house. There is nothing better than sitting down after it's all over and seeing pictures and videos of what was once an empty lot or run-down property being transformed in a lovely home. If possible, both still pictures and videotape should be used. This should also be available to put together an album or an edited version of the tape. Every effort should be made to make sure that pictures are taken of everyone who participates in the project (as long as they don't mind), even those people who have done baby sitting, phone calls, provided food, and done other less visible jobs. The cheerleaders can also use these photos and videos as a means of maintaining enthusiasm for the project. Once again this is an opportunity for people who want to participate but don't necessarily want to wield power tools. The photos and video can also be used to recruit new volunteers and generate interest in future projects.

Financial Group

The Financial Group will have varied functions depending on how the project is financed. If the organization has received a grant or a loan for the project this group will be responsible for managing that loan or the grant. In addition, there will have to be accounts established with various vendors and these bills will have to be paid. It will help if people working in this area have experience with managing accounts, paying bills and/or dealing with grants. There may be some instances where an organization establishes a partnership with a group such as a Community Development Corporation and they handle all of the financial matters. On the other hand, if the group finances the construction itself there may be a good deal of work for the financial group to do. This group will need to work closely with the Project Coordinator.

Additionally, it will be helpful if the financial group could include people who are familiar with real estate transactions and charitable contributions. The project will benefit if land and/or materials can be donated to the project. If the group has people available who can assist potential donors this would be extremely helpful. The Legal Advisor can be either a part of this group or consulted on these issues.

The Volunteers

Last but not least are the volunteers who will do the actual construction work. Of course, all people here are volunteers, but these are the ones who will do the actual physical construction of the house. This will generally be a varied lot ranging from people with professional skills to those who may never have held a hammer or even thought about pounding a nail. They will be a diverse mix of church members, business people, high school and college students, and so on. The task is to blend those with construction skills and those without skills, and mold them into a unit capable of actually building a house. This can be the biggest challenge. With careful planning, people with the appropriate skills can be matched with those who have no skills and everyone can be given some meaningful tasks for that day and be kept busy the entire day making progress on the house. This can be an important learning experience for volunteers and some of the people who began without any skills have ended up leading groups in the next project.

At the same time, it is important to keep in mind that many people do not like to expose their incompetence in such a public forum and you should be sensitive to those feelings. After all, one of the goals is to foster greater community amongst members, not alienation. One helpful hint is to establish one or two members of the group who are comfortable being insulted and regularly point out their mistakes or inadequacies in a humorous fashion. This may help others to gain the sense that however bad they may be, others are worse and have survived the process and gained some respect, even if in a back handed way. The important point to remember is that these people are volunteers and are trying their best and the project is about developing community among all the participants.

Partnering with Other Organizations

The previous discussion has been based on the model of a single organization being involved in the project. You may also want to consider partnering with another organization. For example, Project Neighbors, a relatively small group, often partners with various churches. The advantages of this are many. First, you involve a greater number of people and the likelihood of finding skilled people increases. Second, financial resources also increase. Third, there are additional opportunities for developing a sense of community not only within your own group but also with other community organizations.

Recently Project Neighbors developed partnerships with the First United Methodist Church and the Mennonite Church, both of Valparaiso, Indiana to build a duplex in the Hilltop Neighborhood. Project direction was under a group of contractors from all three

organizations and was very successful. Perhaps most important, both of the churches were introduced to the neighborhood and its people and have continued to be very active in this particular community providing a wide variety of support and services.

Of course, involving more than one organization also creates difficulties concerning the allocation of responsibilities. While this manual does not address these issues directly, many of the ideas offered here about organization, publicity, and so on can be applied to multiple group projects. The experiences Project Neighbors has encountered indicate that joint projects can be highly successful.

Getting Started

Selling the Project

As indicated earlier, in order to do a project such as this you need a group of committed people who believe sincerely that the absence of affordable housing is a critical problem in the community and that their efforts will substantially help to alleviate this problem. In most communities this will not be difficult to do. There is generally data readily available from a variety of sources, such as government, real estate and builders groups, indicating how much housing is available and at what cost. When compared with income data from census reports it is not difficult to figure out how many families do not have enough income to purchase housing in the community. Similarly, people from the local homeless shelter can generally paint a good picture of how many people are homeless in and around your community and are in desperate need of affordable housing. Here is an opportunity to involve more people in the project by giving them the task of documenting the need. In the Appendices, a variety of other sources for information about affordable housing and obtaining data to complete this research are listed.

Project Neighbors always begins their projects with a particular family in mind. This is helpful because the need is clear and it has a face on it. This is an important way to sell the project and it assists in planning, families with no children and families with six children have very different housing needs. One problem with this, which will be discussed in more detail later, is that selecting a family can become divisive for a group. For example, in one church project as soon as it was announced that the church was going to build a house, the pastor's phone began ringing with names of friends, relatives and others, and it was clear that any choice from these would make others very unhappy. In this instance, choosing a family was turned over to the local Community Development Corporation. The next house the church built was designed specifically for a physically challenged member of the church who was in desperate need of accessible housing.

Selling the project can range from presenting data to demonstrate the need, or other more or less dramatic events. In one project the City Planner – who was also a member of the local Community Development Corporation – came in and talked about the need. In another case, a half-dozen members of the church dressed up in work clothes, brought tools and stood in front of the Church and sang "If I had a Hammer," while others passed

out nails to everyone in the church. Here is the point where the Cheerleader group can be brought in and they can be involved in planning the early as well as later events to keep people enthused about the project.

This also is the time to sell the wide variety of jobs that are involved in this and to emphasize that this is not a "boys and their toys" project but instead that it involves everyone in the organization. Yes, builders are needed – men and women -- but you will also need baby sitters, cooks, financial people, phone callers, and cheerleaders.

The important point is the project needs to be sold to the group so that they are committed to the project. Every effort needs to be made to give the entire group ownership of the project.

Skill Data Base

At this point, the assumption is that if a group is planning to undertake this project, there must have been the reasonable assumption that there are enough skilled people to accomplish the task. At the same time it is important to know precisely the types of skills that people in the organization have, the degree of that skill and when people will be available. Because this project also stresses the development of the group, it is important to find out what skills people might like to contribute and what they would like to learn. On the following page is a sample questionnaire sent to members of a congregation. The questionnaire emphasizes building skills, but also looks for people willing to be involved in food preparation, phone calls, and other tasks. It also asks if they have the skill, can help, or would like to learn. This helps to create groups of people for particular jobs that can be matched. There is also place to indicate the dates people will or will not be available so you do not waste time calling them for when they cannot participate.

When selling the project and distributing the skill questionnaire, the wide variety of jobs and the need for people who are not skilled in construction should be emphasized. For example, it is usual on a workday if there are at least two trips to the lumberyard, hardware store or even a bakery. These jobs are critical, because if the project director or project coordinators have to do this, it takes away from the groups' productivity. "Gopher" jobs and real dumb labor jobs, like carrying supplies around the worksite or holding a ladder, are very important. Likewise, getting a group of people who are willing to come after the job is done for the day and spend an hour cleaning up the work site is very important for efficiency and also for safety. Jobs also are available for people who want to prepare food, who can do research, enter data, make phone calls, baby sit, pay bills, or almost anything.

While there are a wide variety of computer programs to use on a database such as this, in the past we have used Microsoft Excel, which allows a wide variety of sorting to isolate a group of people who have the skill, etc., and are available on those days. The list can be developed and maintained by anybody, but generally the Administrative Assistant has control of it and copies are provided to the Director of Communications, the Food Coordinator, and the Director of Childcare.

Volunteer Sign Up Sheet & Skill Inventory

Name:	**Phone:**	**Email:**
Address:		

Do you have any special skills related to construction that would allow you to help coordinate this project?
____ Yes ____ No

If you would like to help with this project in any way, circle the dates (all Saturdays) below you think you **might** be available or would like to work. Obviously, we won't hold you to this. We just need a rough idea. At this time, if you are not sure when you would be available, can we just call you for most of these days?
____ Yes ____ No

March	17	24	31		
April	7	14	21	28	
May	5	12	19	26	
June	2	9	16	23	30

Would you be available at other times during the week? ____ Weekdays ____ Evenings

In the table below, check off whether you have this skill, can help with this area, or would like to have this skill.

Heating	Have Skill	Can help	Would like to develop skill
Plumbing	Have Skill	Can help	Would like to develop skill
Dry Wall	Have Skill	Can help	Would like to develop skill
Gutters	Have Skill	Can help	Would like to develop skill
Painting/Staining	Have Skill	Can help	Would like to develop skill
Siding	Have Skill	Can help	Would like to develop skill
Electrical	Have Skill	Can help	Would like to develop skill
Trim Carpentry	Have Skill	Can help	Would like to develop skill
General Carpentry	Have Skill	Can help	Would like to develop skill
Framing	Have Skill	Can help	Would like to develop skill
Floor Covering	Have Skill	Can help	Would like to develop skill
Insulation	Have Skill	Can help	Would like to develop skill
Landscape	Have Skill	Can help	Would like to develop skill
General Labor	Have Skill	Can help	Would like to develop skill
Babysitting	Have Skill	Can help	Would like to develop skill
Cooking	Have Skill	Can help	Would like to develop skill
Clean Up	Have Skill	Can help	Would like to develop skill

Would you like to help provide refreshments on Saturdays for this project? ____ Yes ____ No

Would you like to help make calls for this project? ____ Yes ____ No

Would you like to help with some administrative tasks on this project? ____ Yes ____ No

Are there any other ways you could help with this project? Or do you have any other ideas that might help us with this project?

_____

_____

_____

Knowing the times people are available can be important, so as not to call people who are not available. It also does not hurt to identify a group of people who may not be available during the earlier part of the project but who can be brought in later. This can be important as volunteers tire so that a whole new fresh group can be brought into the project to reinvigorate the effort.

Getting Land

At its most basic level, the Project Neighbors model involves somehow getting the land for nothing or at the lowest cost possible, using volunteer labor, and getting as much of the material donated as possible. When no one is making a profit on the house, the cost of the house simply becomes the cost of the land and materials plus the cost of any other work that must be subcontracted. The result is quality, affordable housing. The first step in this process is to find land cheap or free.

Here is an area where your financial group can be of help. If you have been able to recruit people who are knowledgeable about real estate and taxes you can show community members how they can donate land to the project and gain tax advantages. In several instances people who owned land were interested in selling or donating the land to the project for the sole purpose of a tax deduction. To assist them, group members were able to secure extremely favorable appraisals of the land allowing the person to donate the land or sell it at a price much lower than the appraised value and taking the difference as a deduction off their income tax.

Finding inexpensive, appropriate land can be very difficult. As a community grows, it becomes harder and harder to find low cost land for sale. Securing low cost land can be done in several different ways:

> *Ask Group Members*: Perhaps the simplest way to begin searching for land is to ask members of the group whether anyone has available land they are willing to sell or donate. Although there may not be a great chance that someone within the group has extra property, it is worth asking. In addition, group members who are already committed to the project may be willing to sell their own land at a reduced price, or they may know others who would sell or donate land.
>
> *Realtor*: Ideally a member of your group will be involved in real estate. That person can help find land and contact landowners and find out the cost of the property. If there is no one in the group with these skills you could contact a professional realtor. In such a case, make sure to explain to the realtor what the group is doing and he/she may decide to donate their service or may know of other professionals looking for a charitable cause.
>
> *Neighborhood Searches*. Group members can scout out lots for sale themselves. Riding through the community or checking newspapers will help identify property for sale. Searches can be made for empty lots that may not be for sale. Take note of the street and specific address where the property is located. Given the

address, you can check with the county recorder to find out who owns the property. Then, the member scouting land can look up the owner's phone number and ask about the property. The county recorder can be found at the town's courthouse or administration building. Again, make sure to tell the owner what the group is doing indicating that they are always looking for donations and can help with any tax breaks involved.

Older Houses: You may also want to consider buying an old house. If the house can be remodeled, you can use the remodeling as the project instead of building new. If it cannot be remodeled, the house can be torn down and removed (save materials that can be re-used in the later construction) and a new house put in its place. Additionally, you may find an older house with additional property where the house can be remodeled or sold and the other land used to build a new house. Even though this seems like a more expensive option, it may generate savings because materials from a house that is torn down can be reused in construction of the new house. However, this is generally not a good option because demolition can add seven to ten thousand dollars to the cost of the project. In some areas where land is very scarce you may consider contacting the owner of a home after there has been a fire. They may be willing to sell the property.

Local Community Development Corporation: In several recent projects, both Project Neighbors and Trinity Lutheran Church developed a partnership with the local Community Development Corporation (CDC). In this partnership, the CDC obtained grants for the purchase of the land and Project Neighbors and Trinity Lutheran Church served as the contractors who built the home. In the case of Trinity, the CDC also served as the fiscal agent for the project.

Before actually purchasing or securing the land, local zoning laws should always be consulted to find out what types of buildings are permitted at that location. Contact the local zoning board to find out more about local zoning regulations and/or recruit someone into the group who has this expertise. In addition, it should be noted that all of Projects Neighbors' houses have been built within the city, not out in the country or in some remote area. That is counter-productive; it separates a low-income family from the community and resources they might need to survive. It also limits family selection – only a family with a car could live in a house out in the country, and many people who are intended beneficiaries of this project do not have/cannot afford cars.

What Kind of House?

It is difficult to say what comes first in a project like this. You may have the type of house you want to build in mind before you start or at least a general idea of what you want. At the same time, it may be hard to determine exactly what type of house you will build until you have a lot. If you are rehabbing an existing structure then you don't have to think about this so much. When you have reached a point where you can make the decision, what type of house you will build depends on a variety of factors. Perhaps the most important is your purpose in building a house in the first place. What exactly do

you want to accomplish? Do you have a particular family in mind with three or four children or are you focusing on housing for a physically challenged person? Once you have determined the exact purpose there are still many choices to be made. If the Project Director is a builder, he/she may have the most to say about this. At the same time, here is another opportunity to bring in a group of people who will investigate and make recommendations about the type and ultimate design of the house. This is best set up as an *ad hoc* committee of other members of the organization or as a special subcommittee of the Vision Committee.

You could also make this a larger group project by selecting alternative designs and have the members of the organization debate and vote on the various plans. You could also turn over parts of the house to be redesigned or altered by various people in the group. If the family that will own or live in the house has already been selected, consider including them in the design process. In the final analysis however, the builder should sensitively review all design ideas.

Whatever the exact strategy used to select the type of house and the ultimate house selected, consider at least one factor in this process. Experience has taught that when constructing a new house, it is best to select a house plan that comes with the walls pre framed. This is not a "manufactured home" but it is one where all the lumber has been cut and all the walls have been framed. Then, it is a matter of putting it together. This is called *panelized housin*g. This is still a difficult task that takes skilled people, but it saves valuable time. These housing frames come on large trucks and with the assistance of a crane can be assembled in a single day. It is not unusual to have the various parts assembled, windows and doors installed, the roof tar papered, and the door locked by the end of the first or at least second day. It would take unskilled workers as much as two months of Saturdays to accomplish this. There will still be plenty of work to be done after this portion is complete.

While these houses come as packages, there is plenty of opportunity to alter them to fit the needs of the lot and individual preferences of various group members and the family, if they are involved in the design process. A list of places where panelized houses can be purchased is in Appendix 2.

Financing a House

Whether the land is donated or paid for, there is still a need to obtain additional funding to construct the house. Keep in mind you are building this house to sell or turn over to some other agency. If you are selling the house it is not difficult to sell a house for one-third of its market value so selling should not be a problem. In almost all instances what you are looking for is a short-term construction loan and, under most situations, these should not be too difficult to obtain.

For example, if you have been successful in getting the land donated or already have the land, you can take that information, plus the plans for the new house to the bank and in most instances you should be able to get a construction loan to begin the project. Keep in mind, you are going to sell the house when you are completed. Again using a simple example, if the house has a market value of $100,000 and all you will need is $35,000 for materials and subcontracting and, this is the price at which you are going to sell the house, there is $65,000 in equity in the house already. This is like getting a 65% down payment.

In another situation where financing could be very easy is if you are a church. Churches generally have a good deal of equity built up in their property and that equity can be used to finance building a house. This also is a very important issue for the church and relates to their commitment. If a church is genuinely committed to this, being involved in the financing of a project such as this should not be difficult. If a church is capable of financing the project but would not consider doing it, one might question their sincerity. Additionally, many churches have endowment funds from which you can borrow or use as equity.

One more example where financing of a project such as this can be easy was when Valparaiso University received its Community Outreach Partnership Center grant from the Office of University Partnerships within the U.S. Department of Housing and Urban Development. It was then announced in the newspaper that they would be involved in constructing affordable housing and within a few days several banks in the community contacted them and offered their services in financing such projects. Banks are interested in projects such as this for philanthropic purposes and business advantages. The Community Reinvestment Act of 1977 states that banks must reinvest in community projects which will create or retain jobs, preserve historic buildings, create low income housing, or provide other public benefits if they are going to expand. Investing in affordable housing projects fulfills their obligation under this law. Assuming the group planning the project has some credibility, banks will be anxious to support affordable housing projects. Other funding examples include:

> *Donations from Group Members*: For example, Project Neighbors was originally financed by a local family group, the Reiner Foundation, and also through interest free loans from group members. However, financing a house using core member donations cannot be done often, especially if the group is not financially well off from the start.

Other Individual Donations: Individual donations can come from anyone who knows about the group and is willing to financially support the building project. Businesses in the community may donate building materials to help lower the cost of construction. In order to get individual support in the community, someone must be responsible for talking to community members and businesses to make them aware of the project and of the benefits of the program. Individuals must realize how much their help would be appreciated. Furthermore, establishment as a charitable organization will help facilitate donations because the donor can count the donation as a tax deduction.

Group Donations: Other groups, such as a church or local organization, can help to fund a house by pledging donations. Giving money to the project may be one way that people who are unable to volunteer can feel as if they, too, are contributing to the project. One of the leaders from the group building the house needs to talk to the local organization and tell them the importance of their monetary contributions to the non-profit endeavor. Once the project is actually started, a church can use extra donations collected at Christmas, Easter or any other special occasions, to fund the project. If a group, such as Habitat for Humanity or a school organization, commits to volunteering, they can often be persuaded to donate money as well.

Fundraisers: Another way to raise money for land and other construction costs is to hold a fundraiser. In the past, groups have actually held fundraisers on behalf of Project Neighbors. There are countless types of fundraisers that can be held, including bake sales or walk-a-thons. One example that has been successful is the "Gifts of Hope" project at Trinity Lutheran Church. At Christmas time catalogues were developed which include items needed by local organizations. Individuals then selected one of these items to be donated to that group in the name of someone else. For example, Project Neighbors listed items such as a side of shingles, a sink, a faucet, a door, a cabinet, etc., along with the cost of it. Interested people could then select one of these items, donate that much money to Project Neighbors, and a card was then sent to the person receiving the gift that a side of shingles, or something else, has been donated in that person's name to Project Neighbors. This is a good project that helps these organizations and at the same time puts the spirit of giving into Christmas in a non-commercial way. Holding a fundraiser will take time and therefore will require someone to organize and run the event. This is another opportunity to involve people in the project.

Government or Charitable Grants: Project Neighbors has always avoided depending on government grants. Nevertheless, there are a wide variety of grants available for the construction of affordable housing. Probably the best source for information on this is to go the HUD web page and consult other sources cited in Appendix 1 of this document. Your local government officials, as well as the local CDC or your Congressman's regional office, may also be able to provide information about grants. There are many searchable databases on the internet

where you can search for grants. A very good place to start is The Foundation Center at http://www.fdncenter.org, which is a large national directory of thousands of private and public foundations.

Partner Organizations: There are often many organizations in the community that are interested in developing affordable housing. Some of these organizations have access to funds for this purpose and are willing to partner with other organizations that have similar interests. By working together both organizations are able to further their goals. A partnership with a group such as this can help significantly in gaining access to funds or other types of support that one would not in other ways be able to get. For example, in the construction of a recent house using the Project Neighbors model, Trinity Lutheran Church partnered with the local Community Development Corporation who obtained funds to purchase the land from the Indiana Housing Finance Authority. Trinity served as the contractor and built the house on the land and then turned it over to the CDC, who identified the appropriate family and sold the house to them.

It should be noted that while most of the above suggestions deal with monetary donations, it is equally helpful for groups or individuals to donate actual building materials such as shingles, dry wall, paint, tiles or landscaping shrubs. Often times, businesses can be asked to allow for a delayed payment for building materials until the house is eventually sold.

Selecting a Family

On several occasions reference has been made to selecting the family that will purchase and live in the house. As indicated, Project Neighbors generally starts with a family in mind. This is certainly a preferred method in that the house can be selected and designed for that particular family. For example, Trinity Lutheran Church built a home for a physically challenged member of their congregation and was able to make it accessible to meet the particular needs of that family. In addition, if the family is known in advance, family members can participate in the building process and develop “sweat equity” in their new home. Furthermore, those who build the house can then develop more personal relationships with the family who will occupy the home.

There are, however, potential problems inherent in having the organization that builds the house also select the family. For example, it may take a year between the identification of the family and when the house is finally ready for occupancy. During that period many things may happen and circumstances may change that make that family either unavailable or a less than desirable option than originally thought. For example, they may move or their financial status may decline to the point that they would not be eligible for any type of mortgage to purchase the house, even at a substantially reduced cost. You are then forced to find a different family and that may prove to be difficult. You should be prepared for these possibilities and have at least considered alternative plans if this happens.

In addition, the actual process of selecting the family may prove to be very divisive within the organization itself. You are going to produce a very nice house at a very low cost. Many persons will be interested in such a "deal" and would certainly "need" such a house. Also, virtually everyone in the group may know several persons or have several relatives they believe would qualify for such a home. Competition among organization members could get quite nasty and may impede the project, as well as get in the way of increasing a sense of community among the group.

One solution to these problems is to have some other organization select the family. As indicated earlier, in some instances this process has been turned over to the local Community Development Corporation, which has an established procedure for selecting families that both need and are financially able to afford to purchase the house. Another option might be to develop a partnership with the local homeless shelter, which may be able to identify suitable families. There are certainly many other similar organizations in most communities that would be available to assist in this process and take this potentially divisive choice out of your hands. These organizations also are generally in a better position, especially if your organization is a church or service group like Kiwanis, to screen persons based on both need and financial condition, and thereby more efficiently deal with the larger community problem of affordable housing.

There are no absolute rules on whether you or some other organization should select the family. Experience suggests a general rule of thumb that if you are an organization such as Project Neighbors which has a long-term relationship with a particular neighborhood you would be in a very good position to do the selection of the family yourself. In this case you are well aware of the community and individuals and are in a good position to make such choices. However, if you are a church or civic organization without such a long-term relationship with a neighborhood, you might want to turn over the selection process to an organization that might have that knowledge or that could at least make an objective decision.

Subcontracting Some of the Work

There are some things that volunteers cannot and should not do in a building project such as this. There will need to be some subcontractors hired to do some of the jobs. The most frequently subcontracted jobs include digging the hole for the foundation and laying the foundation. Professionals may also be needed for other projects such as heating or air conditioning. Before subcontracting out specific projects talk to potential subcontractors and explain the nature of the project and ask them if they would be willing to donate all or part of the service. The project coordinator will more than likely know which people are susceptible to such an appeal and he/she may remind the people how much business they do together. Here is another opportunity for having information available about the tax benefits of donating to a charitable organization. Let them know that you can handle any legal work necessary to verify their donation. Similarly, let them know they will be publicly acknowledged for their donation and that group members certainly would consider using their services when the opportunities arose.

Obviously, the larger the group involved in building the home, the greater the chance that someone in the group will have necessary skills to do specialized work. However, if needed, do not be afraid to sub contract out various jobs. It in the long run it will make the project run smoother, and it is important that the house be a quality living environment.

Materials and Supplies: Partnering with Local Businesses

Given that volunteers contribute most of the labor, the major cost of constructing the house is the materials. Lumber, roofing materials, concrete, plumbing and electrical supplies, etc. need to be purchased. Obviously the more of this material that is donated the lower the cost of the house. Here again is where the community public relations group along with the Project Director can target certain businesses and ask for donations or discounts on materials. If the purpose of the project along with the need is clearly articulated you may be able to secure substantial discounts or donations of material. It is important to indicate that such donations will not only alleviate a need, but also are tax deductible and the efforts of the business will be publicly acknowledged and group members would certainly consider patronizing these businesses in the future. Over the years businesses have commented on how much new business has been generated by participation in projects such as this. One noted that it was more cost effective than most advertising when it comes to generating new business.

Not all of the materials will be donated and some will have to be purchased. Therefore, accounts will have to be established with various vendors. What vendors to utilize should be something considered by the Vision Committee along with the Project Director. Because your organization may not have accounts with these vendors, or have a lengthy track record with them this may take some time. In addition, some of these organizations are not locally controlled and establishing credit with them needs to be approved by others. As a result, start this process early. Project Neighbors makes every effort to support locally owned and operated businesses because these businesses are also critical to a strong community.

Establishing the accounts and making sure these bills are paid should be the function of the finance group. What actually happens depends on the type of financing that has been arranged. In some cases the paying of these bills involves taking a draw on the construction loan. In other cases, the group may want to ask the vendor to allow them to pay off all the bills after the payment is received from the family (bank) when the house is completed. Suggest that if there are interest costs on this, the supplier may want to consider the interest as a donation instead of charging it to the group. This is why it is helpful to have someone in the financial group who is familiar with establishing accounts and paying bills.

Building Permits and Variances

The necessary building permits will have to be obtained as well as any variances. The project coordinator should be responsible for this or that person could assign it to some other person or subcommittee. Make sure that someone with knowledge about these

matters has been consulted and assurances have been made that all necessary permits and variances have been obtained.

Informing the Neighbors

It is important at some time – and after the permits and variances have been obtained is a good time – if they don't already know, to inform the neighbors of exactly what is going to happen over the next 15-20 weeks. The Community Public Relations Group can handle this task. Be sure to inform them of the purpose of the project and what the house will look like when it is completed. It may not hurt to indicate the appraised value of the house and how it relates to the current value of housing in the neighborhood. The assumption is that during the planning process consideration was given to making sure the house was consistent in design and value to the others in the area. Parking also becomes an issue so let them know that there may be a large number of cars parked in the area on Saturdays for the next 15-20 weeks.

Assure the neighbors – if possible – that this will enhance the quality of the neighborhood. Let them know whom to contact if they have concerns or questions. Invite them to help. Thank them for their patience.

The Plan

There will need to be a relatively specific schedule for the construction of the house. An example is provided below of a tentative plan from a recent project. While the goal is to develop a specific schedule and stick to it, the reality is that this will rarely happen. Weather and dependence on the schedules of sub contractors are two factors that will interfere with this schedule. Therefore, there has to be a constant effort to reevaluate this schedule and inform all relevant parties about the changes. The fact that this schedule is only a goal should also be made clear to everyone at the outset so that they are not surprised if there are frequent changes.

Tentative Building Schedule

Week 1:	Site preparation: Clear site
Week 2:	Foundation
Week 3:	Deck
Week 4:	Erect House, windows, doors (using panelized housing , this is a 1-2 day effort)
Week 5:	Shingle, plumbing, siding, porch
Week 6:	Siding, plumbing, porch
Week 7:	Siding, electrical
Week 8:	Siding, electrical, concrete, brick
Week 9:	Siding, heat
Week 10:	Siding, heat, inspect, insulate
Week 11:	Drywall
Week 12:	Drywall

Week 13: Drywall
Week 14: Paint
Week 15: Paint, Trim
Week 16: Trim
Week 17: Trim, Floor Covering
Week 18: Punch out

Recall in the discussion of the skill database that people were asked to sign up for not only skills, but also for available times. Knowledge of this will help work people into the schedule and help make plans to "save" some people for later in the project. It has been noted on several occasions that interest in the project inevitably wanes after a period of time. It will help to have a group of "fresh" volunteers ready to inject a new sense of enthusiasm into the project at various points. For example, if some person indicates they are interested in painting and are available when painting will be done, make plans for them to do this and don't wear them out prior to this time. If new blood can be periodically injected into the project it will help considerably. Enthusiasm is contagious.

What also works is having various people – perhaps the on site coordinators – identify and, based on the skill data base, put together a "team" that will work on that specific project. This group can then be scheduled to do that particular job at a particular time.

The need to be flexible is the key here. This will mean that the Project Director, the Administrative Assistant, and the Director of Communications will have to work together very closely to make the necessary adjustments and keep people informed of these changes. Once again, regular posting of the revised schedule will help everyone.

The example plan is relatively self-explanatory. However a few comments will help explain some of the activities.

Preparing the Property and Related Matters

Depending on the nature of the property there may be a good deal of work that can be done by volunteers. If a house has to be removed from the property volunteers may only be able to play a minimal role. Often times when there is a project that can be done more quickly by professionals, the temptation is to let the pros do it. Try to avoid the temptation and whenever possible let volunteers do the work even if it takes longer. Often times the site only needs to be cleaned up or have garbage removed. Project Neighbors always tries to leave as much vegetation and mature tree on the land as possible. This is an excellent opportunity for unskilled people to become involved in the projects.

The task of digging the hole and making the foundation is one that is best left to professionals and is often most easily done by a sub contractor- unless, of course, someone in your group does this type of work.

There also will have to be other work done related to utilities and plumbing prior to the day the house will be erected. Once these are completed, the deck can be put on the foundation. This is another opportunity for less than skilled people to participate. Anyone who is capable of hammering nails can be very valuable at this stage.

Make sure the Chroniclers get pictures of what the property looked like prior to any work being done. Before and after shots are dramatic examples of what the group has accomplished.

Barn Raising Day

If the earlier suggestion of working with "panelized" housing is followed, this tends to be one of the most exciting days of the project. The house will come on trucks and a crane will lift parts of the house onto the deck. There needs to be a half-dozen or so relatively skilled, athletic people to assist with this. So while there is not a lot of need for volunteers in this portion of the project, it is exciting to watch the "house" go up. As the various parts are in place, volunteers then can be used to put in windows, doors and do other tasks. Once the roof is on, people can begin to lay tarpaper on the roof. As indicated earlier, it is not unusual that after just one day that all the windows and doors are in and the house can be locked up by late afternoon.

Don't miss this opportunity to turn this into a working-picnic-celebration. Be careful to note that there may not be a lot of volunteer help needed, but encourage people to come out and eat and celebrate the beginning of the project. This can be a good kick-off event. The hard work of most of the volunteers will come later. Also make sure that the Chroniclers are here. Great pictures and videos often come from this day.

Preparing For Workdays: What Happens

In general, the effort is to do most of the construction of this house on a series of 15-20 Saturdays. The pattern has been to have workdays begin at 8, a coffee break sometime in the middle (people tend to do this on their own), lunch at noon, and then individuals work another hour or so after that and the day is done. If possible, some come in after that time and clean up the work site. The project coordinator and on-site-coordinators generally have to be there an hour or so before the volunteers to finalize the plans for the day. Of course, much planning has already gone on during the week to make sure that people, supplies, tools, and food will be ready for Saturdays.

Once again, much of what will happen on the specific days is self-explanatory and the goal of this manual is not to dwell on technical matters but to focus on overall suggestions on how to organize such an effort. The key to a successful workday is planning and organization. Because the Project Coordinator(s) is the person with

special knowledge it will be largely the responsibility of this person to establish what will be accomplished on that particular day. Once that is set, the Administrative Assistant and the Director of Communications can make the necessary arrangements to make sure that the right people are there on that day. This includes making sure that arrangements for food and day care have been made.

On most days, the Project Coordinator(s) and On-Site Coordinators will have to do some preparation for the days activities. This will include making sure the materials are there and the particular job has reached a point where, with a little bit of help, volunteers can step in and take over. Necessary tools also will have to be available and even simple things like hammers often need to be provided. It would not hurt to buy a dozen or so hammers and a sufficient supply of nails, aprons, pencils and other equipment to have available.[2] Always assume that the volunteers will bring nothing and try to anticipate what will be needed.

In general, volunteers will be teamed with an on site coordinator who will explain the job for the day, provide necessary instructions, supervise and work with the group, and maintain quality control. Perhaps a simple example will suffice to demonstrate how this all might work. All of the recent houses built using this model have used vinyl siding. Most people do not have any idea how to install this. However, with a little assistance, many people can become relatively qualified to complete such a project. Several things need to be done as part of the preparation.

If someone with knowledge can lay out the job and get the starting points set around the entire house, volunteers can be trained how to put the siding up. In fact, once trained, it is quite possible to start several teams of volunteers at different points around the house and in a few workdays, the entire house can be sided. The On-Site-Coordinator will have to continuously watch for quality control, but with a little preparation, several teams of volunteers can accomplish a good deal. The important point is that it takes preparation. Someone has to lay out the job, make sure the appropriate materials are there, as well as the necessary equipment including ladders and scaffolding, and provide some initial instruction.

This means there is a lot of work for the Project Coordinator, On-Site-Coordinators, Administrative Assistant and the Director of Communications. In some situations it becomes clear that the Project Coordinator and On-Site Coordinators could actually do the job more quickly than the volunteers could. Control the urge to take over and do the job. Have patience with the volunteers. Remember, if you do this again you will need to train them less.

Similarly, the Project Coordinator will have to put in some time during the week to ensure everything is ready for the Saturday workday. This is why it was suggested that there be a team put together so these responsibilities can be shared. In one

[2] It is probably necessary to build into the cost of the project the wear and tear, damage and loss on the various people's tools. This is something to be discussed with the Project Coordinator and others who will have to make major commitments of various tools for the projects.

project, it was set up that one coordinator took the project from vacant lot to barn raising, another took charge of electrical, another was responsible for plumbing, etc. If you have the luxury of many skilled people, make every effort to utilize them to avoid burn out for the lone coordinator. Similarly, this is why the Administrative Assistant and other groups are important and should be utilized. Everything that these people can do is one less thing that needs to be done by the Project Coordinator and allows that person greater time to be spent on the actual building process.

Appropriate planning will also avoid the problem of volunteers not having anything to do. You should follow the general rule that volunteers must be busy at all times. There is nothing that will discourage a volunteer more than showing up and not having any work. It is also a disservice to your project not to utilize the time and talents of people who are willing to contribute.

Have a sign up sheet so that you can acknowledge those people who were involved in the project at the end. Remember the baby sitters, the food providers, phone callers, and the variety of contributions of others.

Lunch Time

It has been part of the ritual of these projects for everyone to break at the same time and have lunch together. Don't ever underestimate the power of food in bringing a group together, fostering enthusiasm and boosting morale. These are times when people can relax, talk, and get to know each other better. It is a time to develop community. It is a time to commiserate on how hard you have worked and how sore you are. It is a time to enjoy yourself and each other. Make sure you acknowledge those who have prepared and brought the food for the day. While somewhat invisible in the overall project, they often have worked much harder than some of the people who have volunteered that day.

Celebrate

When the project is completed, celebrate. You will deserve it. This is a time to share the photos and video of the project. You might want to consider an open house and inviting the family selected although this may not be necessary or possible. This can be a time to recognize those outside groups that made various contributions to the project. The Public Relations Committee can prepare a press release or other form of announcement as to what the group has accomplished.

Other Final Suggestions for a Successful Project

- Be careful in leaning on a few skilled workers too heavily so they don't get burned out.

- Remember that it takes some volunteers a good deal of courage to come out in front of others and admit they don't know much. Be sensitive to that.

- Make sure that this does not digress into a situation where men build the house and women prepare the food. Integrate everyone into all facets of the workday.

- This is an opportunity for cross-generation cooperation. If this is a church group, encourage the elderly and youth to work together rather than have the "youth-group" do a separate project.

- Acknowledge the fact that if one member of a family worked on the project the other members of that family had to cover for that person while they were gone. In other words, it was a family effort.

- Be aware that not everyone can give the same level of commitment to the project, and be understanding of people's individual situations. Appreciate whatever contribution people are able to make.

- A core group of people who show up almost every week usually develops. Encourage this group but do not use that group as a standard to evaluate the contribution of others.

APPENDICES

APPENDIX 1- Useful Affordable Housing Resources

National Affordable Housing Network
P.O. Box 3706
Butte, MT 59702
(406) 782-8145
(406) 782-5168 (fax)
E-mail: nahn@nahn.com
Website: www.nahn.com

US Department of Housing and Urban Development
451 7th Street S.W., Washington, DC 20410
Telephone: (202) 708-1112
TTY: (202) 708-1455
Website: www.hud.gov

National Association of Affordable Housing Lenders (NAAHL)
1200 19th Street, NW, Suite 300
Washington, DC 20036
Website:
www.ffhsj.com/fairlend/naahl.htm

The National Housing Trust Fund Campaign
c/o National Low Income Housing Coalition
1012 Fourteenth Street, NW Suite 610
Washington, DC 20005
(202) 662-1530 phone
(202) 393-1973 fax
Website: www.nhtf.org/nhtf/default.asp

Affordable Housing Resource Center
Website:
www.novoco.com/resource.htm

Housing Zone
E-Mail: editor@housingzone.com
Website:
www.housingzone.com/topics/affordable.asp

Affordable Housing Investors Council
Website: www.ahic.org

Affordable Housing Design Advisor
Website: www.designadvisor.org

Affordable Housing Finance Magazine
Alexander & Edwards Publishing
220 Sansome St. 11th Floor
San Francisco, CA 94104
PHONE: (415) 546-7255
FAX: (415) 249-1595
E-mail: ahf@housingfinance.com
Website: www.housingfinance.com/ahf

Affordable Housing Techniques
Municipal Research & Services Center of Washington
2601 Fourth Ave, Ste 800
Seattle, WA 98121-1280
(206) 625-1300
Fax: (206) 625-1220
Website: www.mrsc.org/textaht.htm

APPENDIX 2- Sources of Panelized Housing

Normerica Building Systems
150 Ram Forest Road
Gomley, Onatrio
Canada
LOH 1G0
(905) 841-3161
(905) 841-9061 (fax)

Woodmaster Foundations, Inc.
P.O. Box
845 Dexter St
Prescott, WI 54021-0066
(715) 262-3655
(715) 262-5079 (fax)

The Original Lincoln Logs, Ltd.
P.O. Box 135, Riverside Drive
Chestertown. NY 12817
(518) 494-5500
(518) 494-7495 (fax)

Tomco Wood Products
8215 East Trans-Canada Hwy. RR2
S17C14
Kamloops, B.C. Canada V2C 2J3
(250) 573-2553
(250) 573-2557 (fax)

B.T. Building Systems
40 Oliver Terrace
Shelton, CT 06484
(203) 225-9090
(203) 225-9070 (fax)

American Standard Building Systems
P.O. Box 4908
Martinsville, VA 24115
(540) 638-3991
Blenker Component Systems
266 John Street
Amherst, WI 54406
(715) 824-5665
(715) 824-5663

APPENDIX 3- Sources of Data

United States Census Bureau
Website: http://factfinder.census.gov

Affordable Housing & Community Development Directory
Website:
http://olive.forest.net/alexed/home.htm
City of Chicago Department of Housing
Website: http://www.ci.chi.il.us

Illinois Housing Development Authority
Website: http://www.ihda.org

Indiana Housing Finance Authority
Website: http://www.indianahousing.org

Affordable Housing Finance Online
Website:
http://www.housingfinance.com/ahf/index.html