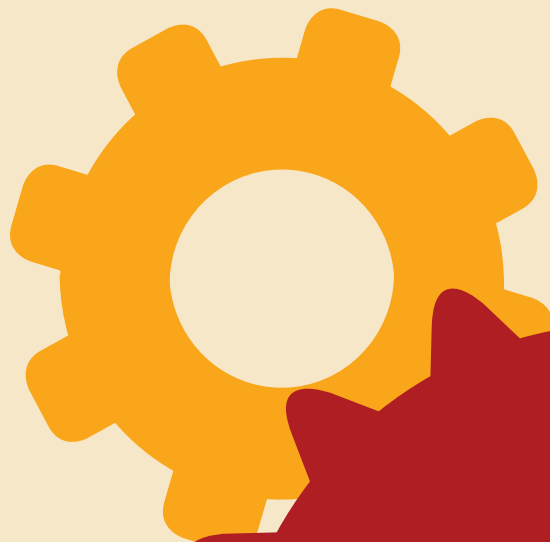


Getting Started

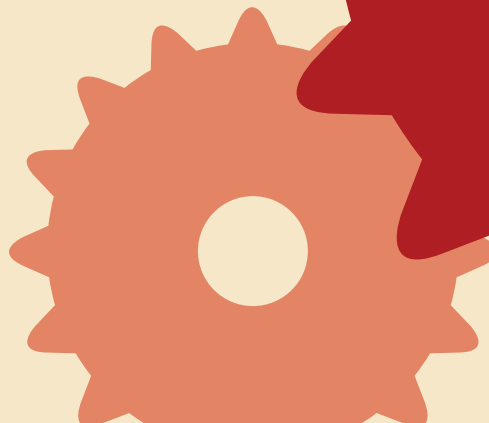
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Reference



Reference

GETTING STARTED

State and local REALTOR® associations take a variety of actions to increase housing opportunity in their communities. Many of these involve public events like housing summits or mortgage education classes, but all require careful planning, budgeting, scheduling, and idea generation. Here are some suggestions to help you get started on those activities.

Brainstorming

Whatever event or campaign you're planning, you'll want to involve your staff or your planning committee to generate, vet, and refine ideas. There are some obvious advantages to doing this in a group, rather than one-on-one: (1) hearing participants' ideas tends to spark and generate more ideas, as each idea plays off of others, (2) everyone's experience and viewpoint are slightly different so plans generated this way tend to have a wider appeal, (3) the simple fact of being invited to contribute helps all participants take a greater interest and ownership in the project. Here are some ideas that can help you work together:

- Define the topic or problem narrowly so the group can reach useful conclusions. If you ask, "How do we increase housing opportunity in our area?" you've probably tackled a huge problem. But, if you ask instead, "Who do you think might want to be a media sponsor for our upcoming repair day?" that is more likely to yield some solid suggestions.
- Designate someone to take notes; at some point ideas will start coming out fast and furiously and you wouldn't want to miss any of them.
- Classical brainstorming seeks ideas, not solutions, and requires all ideas to be honored, not judged. This atmosphere invites participants to dispense with assumptions and think more broadly and creatively.
- A discussion leader should come with some thoughts to act as idea-starters and to show participants the kind and range of ideas that would be welcomed.

Even when given permission to think creatively, most people will still think primarily within the context of past examples of the same event. For example, if you asked your team how to raise money for a home repair day, many would think about how money was raised for previous repair days. But if you ask your team to think laterally or more generally, they might remember fund raising tactics that worked for the high school choir, the cub scout service project, the foreign student exchange, etc.

GETTING STARTED *(continued)*

Creating a Work Plan

A well-designed and thoughtfully drawn work plan or project plan is your best assurance that your program will be a success. A timeline and a budget (see below) are essential components of any plan, but if you're thinking, for example, of hosting a housing summit or sponsoring a home repair event, you'll need to plan:

- A key part of any plan is the assignment of responsibilities. For every task in your timeline and every activity in your budget, there should be someone designated as responsible. They may not do all of the work themselves, but they are the ones responsible for making sure their tasks are completed on time and on budget.
- Build in lots of communication. Right from the start, collect and distribute phone numbers and email addresses of all key players. A work breakdown for your upcoming event is an artificial construct. In reality, tasks tend to overlap and affect one another more than a chart or graph might suggest, so it is essential that everyone remain in touch with each other throughout the planning process as well as during the event itself.
- Draw up a list of all the equipment and resources you'll need. If you're building wheel-chair access ramps, you'll need not only the lumber and hardware for the ramps, but also the medical kits for minor injuries, food and water to keep everyone fed and hydrated, tents and chairs for cooling off and resting, banners to tell the world and rally your troops, and much more. And once you know what you'll need, then you'll have to document how you'll acquire it (purchase or donation), transport it (delivered or picked up), dispose of it afterwards, etc.
- Assign people to handle all of the coordinating activities. If you're repairing a house, someone should coordinate with the neighbors on the day, time, traffic, clean up, etc. Someone will need to secure the necessary permits. Someone will have to be on-site and visible to receive deliveries.
- Working with the press is a coordinating activity but one important enough to be addressed separately. For any public housing opportunity undertaking sponsored by your association, you'll want as much publicity as possible. Even if you have media partners for the event, you should make certain to notify as many outlets as you can and to provide them with background materials as early as possible. Also, think about what makes a good story, what makes the reporters' job easier. For a local newspaper, provide quotes and digital photographs. For instance, for local TV and radio stations, make people available for interviews.
- Involve local officials. Make it clear what you are seeking (a public endorsement, participation on a panel, etc.) and be mindful that many officials have heavy demands on their time.
- Include follow up in your plan. Thank your contributors. Report to your sponsors. Evaluate your success. Document your process. Add it to your web site. Follow through on your commitments or assignments.

GETTING STARTED *(continued)*

Creating a Timeline

If you're planning a housing fair or creating an affordable housing certification program or any number of other activities, you'll no doubt find that most of the work occurs in the weeks and months beforehand. And if you're doing any of these programs for the first time, you may also discover that the run-up period required is far longer (and passes far more quickly!) than you imagined. The best way to avoid surprises and collapse the lead-time is to create a timeline. Here are some ideas that might help:

- Identify what activities are contingent or dependent upon others (e.g., you can't print the program or mail the reminder cards until you've nailed down the date).
- Think of the steps along your timeline not as point-in-time events but rather as ranges of time running minimally from "must start by" to "must be completed by."
- Remember that multiple activities can take place simultaneously, so your timeline need not be a series of strictly sequential steps but more of a flow of overlapping tasks.
- Build in some buffer. Add in some extra time to catch up on tasks that take longer than expected, to reassess your progress, or generally to accommodate the unexpected.
- Be realistic. If a task would take two days, uninterrupted, think about who will actually be doing the work and think about what other commitments or responsibilities that person might have. Instead of assuming the task will be completed in two days, maybe it's best to assume four or five.
- Don't forget holidays, weekends, or previous commitments (e.g., vacations) for those who will be doing the work.

Creating A Budget

Whether you are planning a symposium, a media campaign, or an affordable housing tour, you will need to create a budget so you can estimate costs, track expenditures, and raise funding sufficient to cover the event or project expenses. As you begin your planning, a reasonable question to ask is, "What will this cost?"

The answer, of course, is, "It depends." It depends on any number of factors that could drive the cost up or down by orders of magnitude. Is your media campaign based on television ads or neighborhood newspapers? Are you expecting 10 vendors at your housing fair or 200? How much of the cost will your association bear and how much will your partners contribute? What role will volunteers play and what goods and services will be donated at no cost?

As you create your budget, here are some thoughts to keep in mind:

- Use a computerized spreadsheet like Excel. Budgeted items may cost more or less than originally expected and being able to track your expenditures as you go will show you where you may need to cut, where there are opportunities to do more, or when it may be necessary to raise additional funds.

GETTING STARTED *(continued)*

- Don't change your overall budget unless your funding changes (either up or down). For example, if you add an expense without adding new funding or without cutting another compensating expense, your budget will simply become the total of what you are spending, not the tool you need to plan and stay on track throughout the life of the project.
- When estimating expenses, choose the high side of a range of costs. When estimating income or funding, estimate on the low side of the range of possibilities. It is always preferable to end with a surplus rather than a deficit.
- Include an amount (possibly 10% of your total budget) as a contingency fund to cover either overlooked or unexpected expenses.
- If you have not conducted a similar event in the past, find people who have and ask them to detail the associated expenses.
- Do a “mental movie” of the event or campaign and stop at every point along the way to ask yourself, “Have I included that expense?” and “How much will it cost?”
- Don't overlook taxes, permitting fees, and other, similar add-ons that will increase your costs.
- Document your assumptions. If you are assuming, for example, that there will be no charge for the venue or that someone will make an in-kind contribution of food and drink, make sure you note that separately and explicitly.
- Have someone else double-check your assumptions, your entries, and your calculations/formulas.
- Keep all receipts.
- If you may do a similar event in the future, take a moment to write down surprises, problems, or cautions. These will be helpful reminders to you or valuable lessons to others.

Reference

ORGANIZATIONS, LINKS, AND DESCRIPTIONS

The organizations listed here are referenced elsewhere in the Toolkit and do not represent an exhaustive list of all organizations involved in affordable housing.

Center for Housing Policy

www.nhc.org/housing/chp-index

NHC's research affiliate, the Center for Housing Policy, specializes in developing solutions through research. In partnership with NHC and its members, the Center works to broaden understanding of the nation's housing challenges and to examine the impact of policies and programs developed to address these needs. Combining research and practical, real-world expertise, the Center helps to develop effective policy solutions at the national, state, and local levels that increase the availability of affordable homes.

Center for Responsible Lending

www.responsiblelending.org

The Center for Responsible Lending is a non-profit, nonpartisan research and policy organization dedicated to protecting homeownership and family wealth by working to eliminate abusive financial practices. CRL is affiliated with Self-Help, one of the nation's largest community development financial institutions.

Federal Home Loan Banks

www.fhlbanks.com

The Federal Home Loan Banks (FHLBanks) are 12 regional cooperative banks that U.S. lending institutions use to finance housing and economic development in their communities. Created by Congress, the FHLBanks have been the largest source of funding for community lending for eight decades.

Federal Housing Administration

www.hud.gov/pha

The Federal Housing Administration, generally known as "FHA", provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. FHA insures mortgages on single family and multi-family homes including manufactured homes and hospitals. It is the largest insurer of mortgages in the world, insuring over 34 million properties since its inception in 1934.

Federal Reserve Banks

www.federalreserve.gov/communityaffairs/national

The twelve Federal Reserve Banks operate under the general supervision of the Board of Governors of the Federal Reserve System. Through its Community Affairs program, the System engages in outreach, educational, and technical assistance activities to help financial institutions, community-based organizations, government entities, and the public understand and address financial services issues affecting low- and moderate-income persons and communities.

ORGANIZATIONS, LINKS, AND DESCRIPTIONS *(continued)*

Homeowner Affordability and Stability Plan

www.fdic.gov/consumers/loans/hasp/index.html

On February 18, 2009, President Obama announced a comprehensive plan to help responsible homeowners avoid foreclosure by providing affordable and sustainable mortgage loans. The Homeowner Affordability and Stability Plan, a \$75 billion dollar federal program, provides for a sweeping loan modification program targeted at borrowers who are at risk of foreclosure because their incomes are not sufficient to make their mortgage payments. It also includes refinancing opportunities for borrowers who are current on their mortgage payments but have been unable to refinance because their homes have decreased in value.

Housing and Community Facilities Programs

www.rurdev.usda.gov/rhs/index.html

The Housing and Community Facilities Programs (HCFP) is an agency of the U.S. Department of Agriculture (USDA). Located within the Department's Rural Development mission area, HCFP operates a broad range of programs to provide:

- homeownership options to individuals,
- housing rehabilitation and preservation funding,
- rental assistance to tenants of HCFP-funded multi-family housing complexes,
- farm labor housing,
- help to developers of multi-family housing projects, like assisted housing for the elderly and disabled, or apartment buildings, and
- community facilities, such as libraries, childcare centers, schools, municipal buildings, and firefighting equipment to Indian groups, non-profit organizations, communities and local governments.

HCFP administers direct loans, loan guarantees, and grants. Direct loans are made and serviced by USDA staff; loan guarantees are made to banks or other private lenders and grants are made directly to a person or organization.

Joint Center for Housing Studies

www.jchs.harvard.edu

The Joint Center for Housing Studies is Harvard University's center for information and research on housing in the United States. The Joint Center analyzes the dynamic relationships between housing markets and economic, demographic, and social trends, providing leaders in government, business, and the non-profit sector with the knowledge needed to develop effective policies and strategies.

ORGANIZATIONS, LINKS, AND DESCRIPTIONS *(continued)*

National Council of State Housing Agencies

www.ncsha.org

The nation's state Housing Finance Agencies (HFAs) created the National Council of State Housing Agencies (NCSHA) as a nonprofit organization more than 30 years ago to coordinate and leverage their federal advocacy efforts for affordable housing.

NCSHA's members are:

- the HFAs of every state, the District of Columbia, Puerto Rico, and the Virgin Islands,
- the agencies that allocate the Low Income Housing Tax Credit (Housing Credit) in the two states where an HFA does not, and
- approximately 350 profit and nonprofit firms in the affordable housing field.

NCSHA represents its members in Washington before Congress, the Administration, and several federal agencies concerned with housing, including HUD and the Treasury, and with other advocates for affordable housing.

National Housing Conference

www.nhc.org

For more than 75 years, the nonprofit National Housing Conference (NHC) has been the *United Voice for Housing*. A membership drawn from every industry segment forms the foundation for NHC's broad, nonpartisan advocacy for national policies and legislation that promote suitable housing in a safe, decent environment. NHC's research affiliate, the Center for Housing Policy, specializes in developing solutions through research. In partnership with NHC and its members, the Center works to broaden understanding of the nation's housing challenges and to examine the impact of policies and programs developed to address these needs.

NeighborWorks® America

www.nw.org

NeighborWorks® America, local NeighborWorks® organizations and Neighborhood Housing Services of America make up the NeighborWorks® network, which has successfully built healthy communities since 1978. Together, with national and local partners, NeighborWorks® creates new opportunities for residents while improving communities. A national nonprofit organization created by Congress to provide financial support, technical assistance, and training for community-based revitalization efforts.

ORGANIZATIONS, LINKS, AND DESCRIPTIONS *(continued)*

Office of Policy Development and Research (PD&R) of HUD

www.huduser.org

PD&R's primary function is to support HUD's mission and the policy agenda of the Secretary. PD&R performs policy analysis, research, surveys, studies, and evaluations; both short- and long-term; to help the Secretary and other principal staff make informed decisions on HUD policies, programs, and budget and legislative proposals. These activities provide the Department and the nation with current information on housing needs, market conditions, and HUD programs, as well as research on important housing and community development issues.

U.S. Department of Housing and Urban Development

www.hud.gov

HUD's mission is to increase homeownership, support community development, and increase access to affordable housing free from discrimination. To fulfill this mission, HUD will embrace high standards of ethics, management, and accountability and forge new partnerships — particularly with faith-based and community organizations — that leverage resources and improve HUD's ability to be effective on the community level.