

The background features a black field with dynamic, flowing waves of color. On the left, there are vibrant green waves that curve upwards and then downwards. On the right, there are warm orange and yellow waves that curve downwards and then upwards, creating a sense of movement and energy.

# GROUP MEETINGS



THE WHO, WHAT AND WHY OF  
FORMING FAMILY GROUPS!

# WHO WILL THIS BENEFIT?

- Anyone involved with your family as they become a Group
- Anyone working with the Group as they prepare for construction, and
- Especially anyone who works with the families as a group during construction

- Once you have formed the group, you should meet with them regularly.



# TO BETTER MANAGE THE GROUPS...

- You should seriously consider establishing group policies before the self-help program begins.
- Consider establishing policies on such activities as –
  - When to form groups
  - Family Labor contribution
  - Handling grievances
  - Family Termination

# NUMBER OF GROUP MEETINGS & POSSIBLE TOPICS

- There is no absolute number of meetings that you have to hold
- A list of possible meeting topics will be provided

# GROUP MANAGEMENT TOOL

- Membership Agreement
  - This is a formal agreement among the families in the group and between the families and the self-help organization

# MEETING TOPICS

Site Planning and Building Codes

House Planning – Plans and Specifications

Insurance

Money Management

Use of Tools

Construction and Work Procedures

Money Management

Lot Selection

Taxes

Mortgage Costs

Labor Sharing

Ground Breaking Plans

Ground-Breaking Plans



# THE GRANTEE

- Explain your role to the groups members
- Provide them with a history of your agency
  - # of years in business
  - # of homes built
  - Staff experience
  - Shares pictures of homes built
  - A brochure

The goal is to build confidence and trust in the agency.

# ORGANIZE GROUPS & GIVE STRUCTURE

- Hold Elections for officers
  - President
  - Vice-President
  - Secretary/Treasurer
  - Timekeeper

You can also establish any committees at the same time or a later date

# GROUP MEETINGS ARE THE VEHICLE

- Use the meetings to cover any and all aspects of the process. In addition to the previously listed items, you can discuss:
  - Planning, Construction and Maintenance of a home
  - Responsibilities of Home Ownership
  - Requirements of a 502 Rural Housing Loan
  - Detail the Self-Help Method

# STAFF RESPONSIBILITY FOR GROUP MEETINGS

- The Group Coordinator/Recruiter is responsible for scheduling and organizing the meetings. This includes having various speakers come discuss relevant topics, i.e., an insurance agent can discuss insurances, RD can discuss the 502 loan program
- The Construction Supervisor is responsible for training the groups regarding the construction method.

# SUGGESTED GROUP MEETINGS

- Meeting 1 Self-Help Orientation
- Meeting 2 502 Loan Process
- Meeting 3 Introducing lot selection and house plans
- Meeting 4 Selection of lots/house plans/options – loan docket preparation
- Meeting 5 Membership Agreement and Election of Officers
- Meeting 6 Review Loan Information and sign forms
- Meeting 7 Property taxes and insurance
- Meeting 8 Money Management
- Meeting 9 Construction procedures & Techniques
- Meeting 10 Preparing to build
- Meeting 11 Loan closing
- Meeting 12 Landscaping
- Meeting 13 Home maintenance and occupancy preparation

# PURPOSES OF GROUP MEETINGS

- Develop trust and cooperation among program participants
- Build skill in financial and home management
- Provide construction training

# MEETING SCHEDULE

- The above mentioned list of meetings is not set in stone. You may deem it unnecessary to hold 13 meetings or you might think you need more. You may even have other topics you would like to include.
- It is up to your organization how many meetings, where to hold the, what topics to include and what speakers to invite.

# SELF-HELP ORIENTATION

- This should have already been done...but (re)explain the program to the families.
- Suggested Topics:
  - What is self-help?
  - Who is the agency operating for the program?
  - Where does the mortgage loan come from?
  - Requirements for participating in the program
  - How long does it take to build the houses?
  - The importance of family labor contributions
  - The cost of the house built using the self-help method



# 502 LOAN PROCESS

- Suggested Topics
  - RD's 502 loan eligibility criteria
  - Loan application and processing procedures
  - Mortgage payments
  - Loan servicing by RD's local office
  - RD's expectations of the self-help participant
  - RD's foreclosure policy

# LOT SELECTION AND HOUSE PLANS

- Suggested Topics
  - Availability of affordable building
  - Which plan will fit which lot
  - Types of lots, regular, corner, cul-de-sac
  - Limitations according to family size
  - Explanation of color schemes
  - Review of items not allowed
  - Review of house plans
  - Selection of building lot and color options by each family

# MEMBERSHIP AGREEMENT

- Suggested Topics:
  - Review and explain the membership agreement, in its entirety
  - Review and explain officers
    - Duties and responsibilities
  - Select a name for the group association (optional)
  - Elect officers

# REVIEW OF LOAN PACKAGES & SIGNING NECESSARY FORMS

- Suggested Topics
- Review each family's loan application, house plans, cost estimates, plot plans and loan docket forms
  - This is something that is typically done individually but a group overview can still prove helpful
- Sign RD documents as needed
- Schedule the application submission interview
  - Often times this is done individually but some RD offices do hold meeting as a group

# PROPERTY TAXES & INSURANCE

- Suggested Topics
  - Tax assessments in the area
  - Tax exemptions
  - Planning and saving for tax payments
  - RD property insurance requirements
  - Type of insurance coverage available and the cost
  - Definitions of insurance terms
  - Making claims against insurance policies
  - Other types of insurance

# MONEY MANAGEMENT

- Suggested Topics
  - Why use a bank or credit union?
  - Benefits of a checking account
  - Maintaining your checking account
  - Benefits of a savings account
  - Benefits of budgeting
  - Basic budgeting points
  - Maintaining a good credit rating

# CONSTRUCTION PROCEDURES & TECHNIQUES

- Suggested Topics
  - The self-help housing construction process
  - The required construction tools
  - The use of construction tools
  - Basic construction techniques
  - General construction safety regulations
  - Discussion of the house plans

# PREPARING TO BUILD

- Suggested Topics
  - Establishing work hours
  - Labor Contribution
  - Scheduled work tasks
  - Expectations of working on Site
  - Proper attire and safety equipment
  - Explain on-site timekeeping and timesheet



# LOAN CLOSING

- Suggested Topics
  - Scheduling the closing
  - Signing the documents
  - Making sure insurance is in place
  - Closing Costs
  - What to bring
  - Who will be present

# LANDSCAPING

- Suggested Topics
  - Landscape function
  - Planning
  - Selecting plants and shrubs
  - Planting techniques

# HOME MAINTENANCE & OCCUPANCY PREPARATION

- Suggested Topics
  - Home exterior
  - Lawn care
  - Appliances
  - Heating / Cooling Element
  - Maintenance tool & materials
  - Emergency items
  - Monthly jobs and tests

# CONFLICT RESOLUTION

- Suggested Topics
- Membership Agreement
- Group Association Role
- RD Role
- Grantee Role