

**Training Needs of Affordable Housing Nonprofits:
How to Develop "Better Total Management"?**

by

G. Stevenson Smith, Ph.D., CPA, CMA, CCA

RESEARCH PAPER 9906

Professor of Accounting

West Virginia University

Introduction

The following report analyzes the data collected from two surveys as that data relates to the training needs of affordable housing nonprofits (AHN). The first survey was administered in March to nonprofit managers attending a seminar in Charleston. The second survey is a collection of audio taped phone interviews with the executive directors of 28 AHNs conducted in July. The purpose of both surveys was to collect data about the training needs of AHNs in the State of West Virginia. In addition the first survey collected background information about business practices, funding sources, and computer/software usage. Although the first survey collected valuable information about training needs, it was felt after a review that the training needs of the AHNs could be better identified through a series of open-ended interview questions with executive directors at AHNs.

The Training Network

A communication and training network is under construction to help with the training needs of the State's AHNs. Figure 1 illustrates the components in that network.

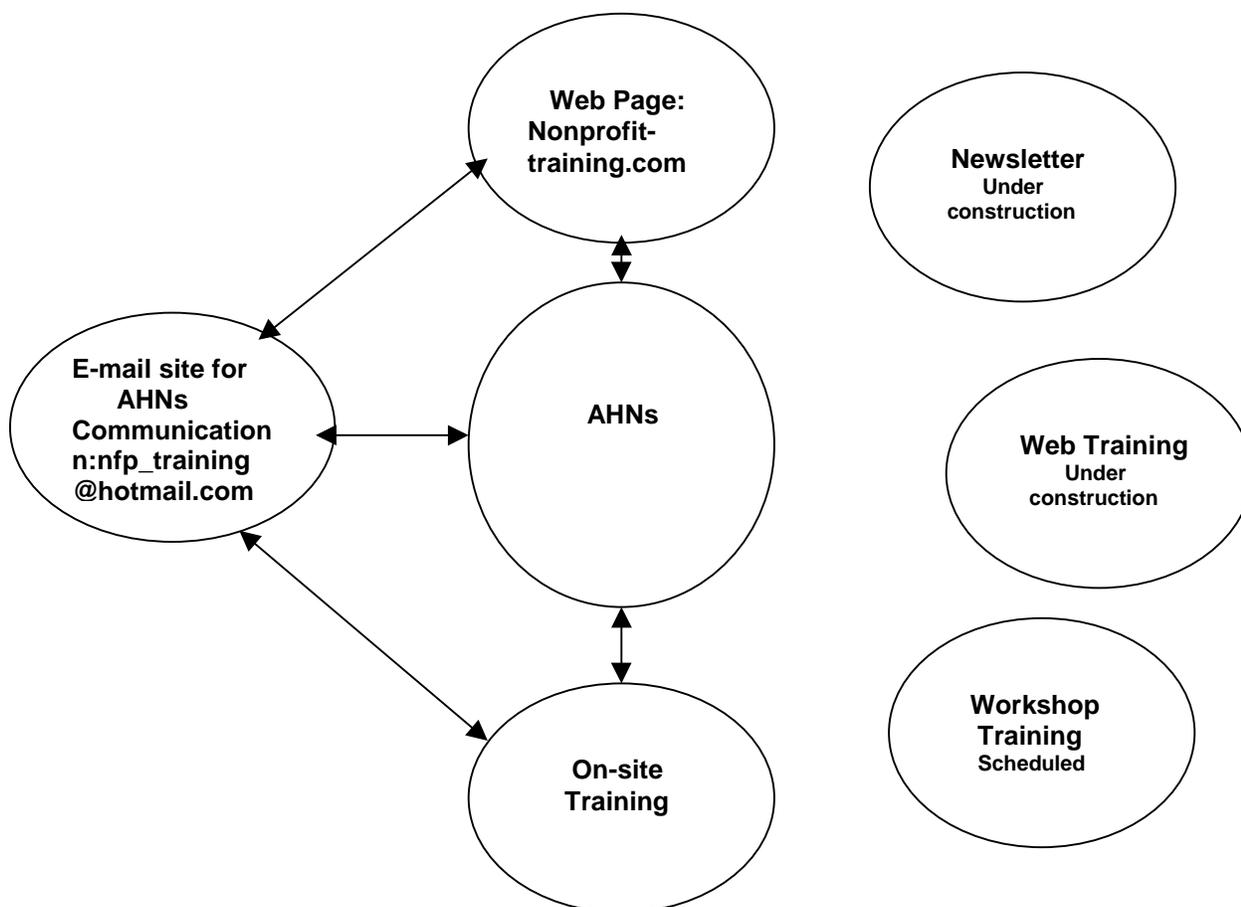


Figure 1: Components of the Communication and Training Network for AHNs

Figure 1 illustrates the developing nature of the AHN's training network. Currently, a Web page titled *The Nonprofit Information and Training Center* has been created at <http://www.nonprofit-training.com>. It will be available for one-year. At the present time, it provides information about the HUD grant and links to useful sites for AHNs. It also has a chat room and a message board. E-mail has been used to communicate with AHNs. An e-mail address has been set up at hotmail.com. Hotmail.com is a free e-mail service that provides many auxiliary services for its users.

On-site training in strategic planning has been provided for three AHNs. (Potomac Highland Support Services, Eastern Community Action, and Mountain CAP) The training began with three-hour seminars, and it is continuing with one-on-one counseling sessions. The sessions are dealing with issues related to the implementation of the balanced scorecard, a method of strategic planning.

As illustrated in Figure 1, a newsletter, web training, and workshop training are components of the network. A one-day workshop is scheduled for September 14, 1999, at Jackson's Mill. It will deal with issues related to helping AHNs with electronic commerce such how to prepare report filings through the Internet to avoid paper filings. Representatives from the Electronic Commerce Resource Center (ECRC) will be presenting a seminar segment dealing with the cost efficiencies of using the Internet. The newsletter is being developed, and once the training needs of the AHNs are accessed, Web training will be developed. Appendix A lists the e-mail addresses for most of the AHNs in the State. It should be noted that most of them are connected to the Internet with e-mail applications and most of them are "definitely" interested in participating in a chat room discussion of affordable housing topics.

As stated, the purpose of this report is to analyze the data collected from two surveys as that data relates to the training needs of AHNs. The first part of the analysis deals with the data collected from the survey administered in March.

First Survey: Quantitative Analysis

Table 1 shows respondents' attitudes about their training needs as identified in the survey instrument (see Appendix B). There was a high request level for training (more than 80% in the "very interested" column) in the following areas:

- Developing a Business Plan
- Loan Origination Training
- Internet Usage Training
- Developing Client/Customer Satisfaction Measures
- Leadership Training
- Evaluation of Performance Measures
- Mortgage Analysis Training (highest rating)

It should be noted most of these areas are very operationally oriented, i.e., they are concerned with the daily activities of the organization (business plan, loan origination, Internet usage, leadership, and mortgage analysis). The training needs identified as most important are not long-

Table 1: Survey Responses from Questionnaire: Training Interests

Statement	Questionnaire Response (25)		
	Very Interested or Somewhat Interested (%)	Not Very Interested or Not Interested (%)	Uncertain or Blank (%)
Statement One: Developing a Business Plan	84	8	8
Statement Two: Computer Literacy Training	80	8	12
Statement Three: Accounting Software Training	80	8	12
Statement Four: Loan Origination Training	88	4	8
Statement Five: Internet Usage Training	88	8	4
Statement Six: Budget Training	72	12	16
Statement Seven: Developing a Vision Statement	52	28	20
Statement Eight: Developing Client/Customer Satisfaction Measures	84	8	8
Statement Nine: Leadership Training	84	4	12
Statement Ten: Evaluation of Performance Measures	88	8	4
Statement Eleven: Developing Financial Ratio Measures	76	16	8
Statement Twelve: Developing Strategic Plans	68	28	4
Statement Thirteen: Developing Nonfinancial Ratio Measures	60	28	12
Statement Fourteen: Mortgage Analysis Training	92	0	8
Statement Fifteen: Developing Electronic Commerce Applications	64	20	16
Statement Sixteen: Training for Cost Estimating	80	12	8
Statement Seventeen: RESPA/TIL Training (manual)	48	32	20
Statement Eighteen: RESPA/TIL Training (computer)	44	32	24

term or strategically oriented subjects. For example, business planning usually focuses on only a one-year period.

In further reviewing Table 1, the areas selected by respondents, as being the least important for training should be noted (less than 80% in the "very interested" column). These areas are:

- Budget Training
- Developing a Vision Statement
- Developing Financial Ratio Measures
- Developing Strategic Plans
- Developing Nonfinancial Ratio Measures
- Electronic Commerce Applications

It should be noted that the highest level of non-interest was with RESPA/TIL training. There was a high level of uncertainty or blank responses on these two statements. It may reflect unfamiliarity with RESPA.

The six items listed above with the highest level of non-interest from the respondents appear to reveal a trend. The development of vision statements, strategic planning are methodologies that have a long-term focus instead of a daily operational focus. Furthermore, financial and nonfinancial ratios are a way to evaluate the effectiveness of strategic plans. It is not clear why respondents would rate the "Evaluation of Performance Measures" as important and at the same time, rate the financial and nonfinancial measures used to develop those performance measures as unimportant.

In order for an organization to accomplish its short-term goals successfully, it must have a long-term or strategic plan. Without strategic planning, short-term goals tend to go in different directions making it difficult for the AHN director to effectively coordinate activities or to effectively manage available work time. Without a strategic plan, it is more likely that managers will continue to fight "brush fires" that set their organization's direction. By using a strategic plan, they are more able to set their own directions.

The reasons the respondents expressed more interest in short-term techniques rather than training reflective of long-term planning are not clear. It is probably due to several factors. Perhaps the respondents are not familiar with the advantages of long-term planning. Managerially they are focused on the next grant period--a very short-term approach. The survey group did not believe that strategic planning was important. This result could be due to a lack of understanding about the meaning attached to "strategic plans." Furthermore, it may itself reflect an area where more training is needed.

The Interviews: Qualitative Analysis

The interviews of the executive directors were conducted to extend the material collected in the first survey and to let the executive directors speak for themselves about their training needs.

Graduate students conducted all phone interviews, and each collected audiotape was transcribed into a hard copy. The interview questions of particular concern in this report were the following. The interview instrument is in Appendix C:

- *Are there some things you feel your staff could do better right now?*
- *What are things that frustrate you about your organization or your job?*
- *What are things, which are most difficult to do in your job?*
- *Are there services, which you would like to provide, but are unable to at the present time?*
- *If you could have one free training session for your organization, what would you choose?*

The answers to these questions were rich-context responses. All the comments made by interviewee were recorded. Afterwards, all the comments were analyzed to determine the training needs being suggested or indicated in the recorded comments. This method of analysis is very different from the analysis used with checked-off question responses. Analysis of rich-context data does not provide for analysis through percentage responses or other methods used with quantitative data.

In reviewing the answers to these questions, it became immediately apparent that the training needs of executive directors extended beyond the selections that had been provided in the first survey. In addition, it became clear that it might be possible to provide training, such as marketing methods to AHNs. But for training to effectively meet the goals suggested by the executive directors, there needs to be coordinated support services provided. For example, it does not make sense nor is the time available for each and every AHN director to send announcements about their activities to local newspapers. In that case, it would be more effective to have a centralized marketing service available. The development of such support services would also change the nature of the training program.

Additionally, computer training that is identified as an area of needed training, but before such training is developed, it needs to be determined whether the computers at AHNs are capable of running today's software.

Training	Description	Priority to Training:	Interview Comments
Time Management	Help to better schedule and manage their time.		Time management was mentioned as an area of training needs
Marketing Plans: How to get corporate sponsors	Help in marketing themselves to the business community, local government, and the low-income community	Centralized marketing support services for the State's AHNs.	<p><i>...its always good for our staff to get a big picture of, you know, how things fit together.</i></p> <p><i>What we really need to do is to develop some of the relationships with the businesses that don't even know we're here in the county so that we can have good working relationships with them.</i></p> <p><i>I haven't had a lot of luck with bank participation in our housing programs</i></p>

			<p><i>I think we could do a better job of marketing what we do to the community.</i></p> <p><i>The most difficult thing I find to do is interest...low-income people, in actually applying to buy a house and being able to stick with the process and follow through until they become a successful homeowner.</i></p>
Paperwork Efficiencies: How to improve the communications	Help with changing reporting requirements; need updates continuing changes	<p>Software for paper completion; Internet connection for electronic filing and researching</p> <p>Prior to training for paperwork efficiencies, it may be necessary to train for effective use of the Internet.</p>	<p><i>..the reporting requirements are overwhelming. mind-boggling</i></p> <p><i>...you start and sometimes it takes a year or more to get the money, to get all the paperwork done, and for people who need housing right away that seems like forever</i></p> <p><i>If you work with government agencies you'll find out that they work at a certain pace, and they don't have the sense of urgency that others seem to have.</i></p> <p><i>Sometimes you don't know how to do a specific task because HUD takes so long to issue regulation</i></p>
Organizational Flexibility	Help in becoming more organizationally flexible	Strategic Planning	<i>Every year HUD manipulates our administrative fees, which we use as basic operating budget so sometimes we are funded 100%...(then) we are down to 92%</i>
Customer Training	How to handle clients or customers who become abusive; landlords, for example	Identifying and understanding who are the customers	<p><i>..dealing with potential volatile situations, learning how to diffuse you know, very angry people, would be beneficial.</i></p> <p><i>Well, dealing with tenants--low income families that, you know, we try to explain that we are here to provide housing, but they have been dependent so long under the state welfare programs that they feel we are here to baby-sit them.</i></p>
Computer Training (including Internet)	Staff training; typical computer training; computer software training on handling paper work. Accounting and financial reporting software	<p>Up-to-date computers</p> <p>Prior to providing financial training, there needs to be an understanding among ex. Directors about the information financial reports can provide</p>	<p><i>With new computer programs coming out all the time and new ways of doing things, sometimes we don't have time to get all that training...</i></p> <p><i>(What is difficult to do?) To keep track of the finances on a daily basis by each of the different activities that we do.</i></p>
Working with Volunteers	Change in the type of volunteer than in the past requires help with new techniques for better coordination		<p><i>...volunteers want to come in for a specific period of time, do a specific job, and keep moving. So it takes a lot of coordination to work with volunteers.</i></p> <p><i>...when you have meetings you don't get the turnout that I feel that you need to really develop an overall community concept and for the overall</i></p>

			<i>community to be involved and appraised of what is actually going on to be able to take advantage of situations that might be directed toward them.</i>
Finding Grant Monies	Help to coordinate grant sources available for AHNs so management time can be better spent on managing the organization	Network or subscription to list of grant sources; Internet connection	<i>We don't get a lot of payback for the amount of time invested in looking for grants.</i>
Reduce Employee Turnover	Help in ways of retaining trained employees		<i>Everyone, almost everyone that holds a position with the agency wears more than one hat. ...we don't have very much money to recruit and retain quality employees. That leads to a lot of personnel problems, a lot of turn-over..</i>
Cash Flow Training: Cash Budgets	Recent program changes require up front cash outflow; whereas in past no initial outflow	Computer software and spreadsheet training	<i>As far as housing, we just haven't been successful in getting the fund. The problem that we run into...is that if you are working with an organization that doesn't have up-front money (us), they are limited as to what they can do. ...we don't have problems getting paid, but we have to do all the work and pay for the houses before we get paid, which, as a nonprofit, you don't have any working capital.</i>
Real estate management training	Dealing with rights-of way, able to read deeds, homeowner association documentation, understanding credit reports	Computer software that outlines real estate issues	<i>We need more legal training with real estate management and purchasing and... We need a lot more sophisticated training than what we've been able to get.</i>
Home ownership counseling and support training	Discouraged families	Fannies Mae software for home counseling may help	<i>My most difficult portion of my job...is getting low-income families, giving them the confidence to be able to understand that they do qualify for these programs.</i>
Strategic Planning	How to prepare for a long-term plan	Recognizing the need for long-term planning	<i>Well, there's a fire here, there's a fire over there, and there's a fire over here. Which one do you want to jump on first and try to resolve? ...if we could come up with ways to fine tuning our operation..(And) keeping focused... It would be nice to have a five-year plan and an annual plan. If we were better funded we would have an opportunity to meet more often and have better lines of communication so that everyone was more up-to-date on the total processes that we're going through...</i>

Motivational Training	How to "keep the faith."		<p><i>Many times it's keeping the staff up because you deal with a lot of really tough, unbearable situations, and so to keep their morale up and keep the hope alive. That's one of the hardest things.</i></p> <p><i>...the staff motivation at times is difficult.</i></p>
Working with Boards, Successfully	How to work with your board of directors		<p><i>...we never know whether or not we can make decisions that need to be made on the spot, ...unless she knows about them and approves...</i></p> <p><i>I would like to see my board in the volunteer area doing a better job than possibly they are doing right now.</i></p>

Training Issues

The outlined training needs raise several issues. In order for training to be presented effectively, the format for the training needs to be carefully determined. Should the training be presented as a workshop? On the Web? Other ways?

Another issue is the skill level of the group for whom the training is being developed. Understanding the target group is very important. This is especially important for computer training where the material can quickly become frustrating for those participants without the proper entry-level skills. Further, if participants do not have the basic background in good management techniques, they may view training related to development of long-term goals as ineffective or "pie-in-the-sky" techniques.

Finally, the training needs to be sustainable. This means that after the training is over it still has to have an impact. Certain techniques can provide assurances that training sustainability will occur.

General Issues: Identifying a "Best Fit" Format

In developing training for AHNs, it is important to determine not only the type of training that they would like to have presented, but also the best format in which that training can be efficiently presented. These choices need to be made before the training is developed. Several choices follow and Appendix D provides a check off sheet for making these choices.

Group Training Sessions: Most effective with topics that are technical and have wide application to each AHN's daily operations yet requires hands-on applications. Done at a common group classroom location. An example is computer software training.

One-on-one Training: Most effective with training that is directed toward making decisions based on individualized manager's judgments. Most expensive training to develop and present. Done on AHNs site. An example is developing strategic plans.

Web Training: Web training has several applications. It can be developed to provide component training. In those cases, it would be used to assure that everyone entering a seminar is "up-to-speed." An example of this training would be a module on spreadsheet techniques that attendees coming to a training course on Excel need to become familiar with prior to attending the seminar. Completing the Web session would teach them those techniques. Web training can also be used for training on subjects that may not require hands-on or individualized training. An example is real estate management training.

In addition to the identifying the best format for the training, the background of the presenter needs to be considered before the training is developed. For example students through service learning activities can present some training sessions. With other training, it may be necessary to have a very highly trained professional making the presentation.

Computer Training: Where does it start?

The existing computer technical abilities of the group that needs computer training is important. If training is going to be oriented to the proper skill level, the existing skill set needs to be identified. In the first survey, a question was posed to determine the usage of common software packages by AHNs. Table 2 shows those results. By reviewing Table 2, several conclusions can be drawn about the computer skills of the AHNs.

The major operating system in use is Windows, but about 26% of respondents are still using Windows 3.1. This operating system is not Y2K compliant. The most frequently used software for word processing is either WordPerfect or MS Word. The level of software sophistication appears limited. Quicken, which is not a sophisticated financial package, is more commonly used than Peachtree, for example.

Software packages specifically designed to be used within AHN's operations are not in use as for example those available from Fannie Mae. Instead, packages such as Access and Excel are being used to design individual spreadsheets. It is not known whether these individualized applications are duplicating those that are available for free from other sources. Beyond word-processing packages and spreadsheets, the most commonly used software are the browser packages with Explorer being more commonly used than Netscape. Usage of software by AHNs appears to be restricted to largely word processing and spreadsheet applications.

Sustainability of Training

The usefulness of training is tied to its sustainability. Training that is presented in a "seminar and drop" approach is not as useful as those approaches that try to ensure that the training will actually be used. For example, this is more likely to occur when a seminar or workshop is coordinated with later support either through an effective help desk or follow-ups by support personnel to the participant's site. To insure the sustainability of training, it is recommended that methods for continuing support become part of the training packages.

Table 2: Percentage Usage Levels of Various Software Packages among AHNs Surveyed

Software Program	Usage At Work:			
	Not Used at Work (%)	Sometimes Used at Work (%)	Frequently Used at Work (%)	Don't know if used at Work (%)
Netscape	57	9	34	
Explorer	45	18	36	
Lotus 123	52	13	34	
Fannie Mae=s Desktop Originator	96		4	
Excel	39	52	9	
Access	78	17	4	
Fannie Mae=s Desktop Underwriter	96			4
Peachtree Accounting Software	82		14	5
Fund EZ	96			4
WordPerfect	5	32	64	
Quicken Financial Software	73	14	14	
MSWord	24	29	48	
ABC Specs and Forms	95	5		
Window 3.1	74	13	13	
Mortgage Analysis Software: Please name _____	100			
NW 2000	100			
IBM DOS	83	4	13	
Mac OS	96	4		
Windows NT	76	10	14	
Housing Cost Estimating Software: Please name _____	100			

Unix	95		5	
Linux	95		5	
Fannie Mae= Desktop Counselor	96	4		
Windows 95, 97, or 98	9	9	82	
MortgageWare	100			

Summary

The data collected in this report shows that there is a wide range of training services that are wanted and needed by the State's AHNs. As there is a large number of training programs that can be developed and a limited amount of resources available for the delivery of these programs, it behooves planners to carefully determine which training is most important. It is recommended that the training programs that are developed be prepared with the objective of achieving "better total management."

It is possible to pick and choose among the numerous training requirements in a random order or to pick those that are the easiest to deliver. Rather than taking that approach, it is recommended that the training programs that are developed be used to create a coordinated approach to "better total management." This training approach may mean not offering training on a technical subject such as Excel but rather offering training on time management because it better fits into the long-term goal of providing "better total management" for AHNs.

Appendix A: E-mail/Web Page Addresses and Chat Room Interest.

Organization	E-mail Address	Web Page	Chat Room Attendance
ARC	Arc764@aol.com		Definitely
Central Appalachian Enterprise	Caez@wirefive.com		Maybe
Central WV Community Action Assoc.	No e-mail		
Changes	Jbonieycaa@hotmail.com		Definitely
Charleston Economic & Community	No e-mail		N/A
City of Beckley	Bha@cwv.net		Definitely
Clay Mountain Housing	Claymthousing@n2home.com		Definitely
Community Resources	Cri01@comresinc.org		No
Convenient House	Covhsjust@aol.com		Definitely
Eastern West Va. Community Action	EWVCA@hardynet.com		
Fairmont & Morgantown Housing Authorities	Home@access.mountain.net		Definitely
Fairmont Community Development	Fairpart@fcdp.com		Definitely
Greenbriar Community Services	Gcf@inet.net		Definitely
Hart Community Development	No e-mail		N/A
Hearts and Hands	Hhhbob@clergy.net		Maybe
Housing Authority of Mingo County	Sca00455@mail.wvnet.edu		
Housing Development Corporation	Ewright@access.mountain.net		
Huntington HHA	Bdotson@access.mountain.net		Definitely
Lincoln Cty. HDA	Shuffman@marshal.edu	www.lincolnwv.org	Definitely
McDowell Cty. Redevelop. Authority	Mcre@sitlink.net		Definitely
Morgantown & Fairmont Housing Authority	Home@access.mountain.net		Maybe
Mountain Cap	Mountaincap@newmedia.net	www.mountaincap.com	Maybe
Multi-Cap Inc	Kdyer@multi-cap.org		
North Central Community Action	Jpingley@citynet.net		Maybe
North Central Community Action (Elkins)	Ncca@neumedia.net		
North Central Community Action (Kingwood)	Lele@labyrinth.net		
North Central Community Action (Phillippi)	Abbooo81@mail.wvnet.edu		
Pride in Logan Cty.	Lindac@xwv.net		Definitely
S. Appalachian Labor School	Sals7@hotmail.com		
Wyoming Cty. Opportunity Council		www.wcoc.com	

APPENDIX B: The Survey Questions

AFFORDABLE HOUSING ASSESSMENT SURVEY

All information will only be reported in a summary form and all questionnaire responses **are confidential**. All participation is voluntary.

PART I Background Information: Please provide the following information.

1. Name of Nonprofit: _____
2. Address: _____

3. Phone Number: _____ Fax Number: _____
4. Please list the name of a contact person at your organization: _____
5. Please describe the geographic area that your nonprofit serves:
6. Does your nonprofit have any branch offices?
____no, ____ yes, if yes, how many branch offices do you have? _____
7. Who is the Director of your Board? _____
8. How many members are on your Board? _____
9. Please describe your organization's **one major purpose**:
10. What is your organization ' s current level of total funding? _____
11. In the provision of affordable housing services which of the following activities do you provide? Please **circle YES or NO** for **each** described activity.

Provide bridge financing between homeowner and financing institution	YES	NO
Originate Financing with outside lender	YES	NO
Provide Financing without outside lender	YES	NO
Oversee rental units	YES	NO
Provide homeowner financial training	YES	NO
Provide homeowner home maintenance training	YES	NO
House Construction with in-house crew	YES	NO
House Construction with independent contractor	YES	NO
House Construction with volunteers	YES	NO
Other: _____	YES	NO

12. Approximately how is your funding divided into the following functions/activities (expenditure items) that you provide. Please provide estimated percentages. Percentage totals should equal 100%.

Program	Estimated Dollar Amount	Estimated % of total program expenses
Food/Nutrition		
Transportation		
Head Start		
New Housing		
Housing rehabilitation (Code Compliant)		
Housing Repair/Weatherization		
Employment Training		
Other (over 10% of budget expenses)		
Total		100%

13. Please list the major funding programs (**over 10%** of annual budget revenues) from which your organization receives support.

Program	Estimated Dollar Amount	Estimated % of total program expenses
Total		100%

14. Please provide information about the number of different types of affordable housing units your organization has provided in the last fiscal year.

Type of Unit:	Number of Rental Units	Number of Homeowner Owned
3 Bedroom		
2 Bedroom		
1 Bedroom		

PART II Information on Business Practices: Please provide the following information.

15. Do you have a **written** mission statement? Yes_____ No_____

If yes, would you please fax us a copy at 304-293-0635. Thank you.

16. Do you have a **written** set of business plans that extend over the following time periods?
(Check all periods that apply, if more than one)

No business plan _____ Three-years _____
 Five-years _____ Two-years _____
 Four-years _____ One-year _____

If you answered **NO BUSINESS PLAN**, skip to Question 18.

If you answered positively to any part of Question 16, please provide details of how you trace the implementation of your business plan or plans:

17. Does your business plan go beyond completing an annual financial budget?

Yes_____ No_____

If you answered YES, please describe the business planning activities, beyond those of preparing an annual budget.

18. These questions are related to collecting information about two business methods that might or might not be used in your organization. Please answer Question A and B by circling either YES or NO. **If you answer YES to Part B**, please give an example of how the method or methods are used in your organization in Part C.

Question	Job Cost Reporting	Break-even Analysis
A. Are you familiar with the business techniques listed to the right?	Yes.....No	Yes.....No
B. Does your organization use this technique?	Yes.....No	Yes.....No
C. If you answered, YES to Question B (the above question), would you please provide an example of how the techniques are used in your organization.		

PART III Computer/Software Assessment

19. How many computers do you have within your organization? _____. **If you answered none or zero, skip to Question 26.**
20. Does your organization plan to upgrade its computer systems in the next 6 months? Yes_____ No_____. **If you answered NO, skip to Question 23.**
21. Please describe the type of upgrade(s) that is/are being planned.
22. How much is upgrade(s) estimated to cost?_____
23. Support Personnel: Please list the number of computer support personnel that you have in your organization.
- Number of: Full-time _____ Part-time _____
24. Please help us assess the hardware characteristics of the computers that are available in your **in your organization**. Indicate the characteristics of the three "best" computers available at work. If you don't know or are unsure, please place an "X" in the Don't Know column.

Computers: Listed in <u>your</u> order of "bestness"	Operating System (Windows 3.1, 95, 98, Windows NT, IBM DOS, Mac OS, Unix, Linux)	RAM Size (8-16-32-64-128)	Don't Know
First Best			
Second Best			
Third Best			

25. Please indicate by circling YES or NO as to whether your organization uses **any software packages** for recording any of the following information:

Item:	Please circle either Yes or No	
Initial Homeowner Assessment	YES	NO
Counseling Log Checklist	YES	NO
Affordability Assessment Evaluation Sheet (Pre-qualification sheet)	YES	NO
Generating HUD 1	YES	NO
Generating Truth-in-Lending Documents	YES	NO
Mortgage Loan Applications	YES	NO

26. Please help us assess the software that you have available within **your organization or at home**. Indicate the availability of the following software programs by placing an "X" in the appropriate columns. If you use the same software at work and at home, check **both** home usage and the appropriate level of work usage.

Software Program	Usage At Work:				Home Usage:
	Not Used at Work	Sometimes Used at Work	Frequently Used at Work	Don ' t know if used at Work	Used at Home
Netscape					
Explorer					
Lotus 123					
Fannie Mae ' s Desktop Originator					
Excel					
Access					
Fannie Mae ' s Desktop Underwriter					
Peachtree Accounting Software					
Fund EZ					
WordPerfect					
Quicken Financial Software					
MSWord					
ABC Specs and Forms					
Window 3.1					
Mortgage Analysis Software: Please name _____					
NW 2000					
IBM DOS					
Mac OS					
Windows NT					
Housing Cost Estimating Software: Please name _____					
Unix					

Software Program	Usage At Work:				Home Usage:
	Not Used at Work	Sometimes Used at Work	Frequently Used at Work	Don ' t know if used at Work	Used at Home
Fannie Mae ' Desktop Counselor					
Windows 95, 97, or 98					
MortgageWare					
Other: _____ _____					
Other: _____ _____					

PART IV Communications Assessment

27. A) At work, do you have Internet access? Yes _____ No _____.

B) At work, do you have an Intranet? Yes _____ No _____.

If you answered NO to BOTH Part A and B, skip to Question 34.

28. If you answered Yes, what is the major purpose you use the:

Internet for? _____

Intranet for? _____

29. How are you connected to the Internet at work? Please check one of the following:

LAN/Network _____ Phone Modem _____ Don ' t Know _____

30. Does your organization have a Web Page? Yes _____ No _____

If Yes, please list your Web page address: _____

31. At work, do you use e-mail? Yes _____ No _____ **If you answered NO, skip to Question 34.**

32. If you answered Yes, what do you use it for? _____

33. Please list your e-mail address: _____

34. Do you have Internet access at home? Yes _____ No _____ **If you answered NO, skip to Question 38**

35. If you answered Yes, what do you use it for? _____

36. Do you use e-mail at home? Yes _____ No _____

37. If you answered Yes, what do you use it for? _____

PART V Program/Training Assessment

38. Please indicate **your level of interest** in the following types of programs or training **by checking the appropriate response** in one of the five columns. If uncertain about a response, please check "Uncertain" on the right.

Program or Training	Very Interested	Somewhat Interested	Not Very Interested	Not Interested	Uncertain
Developing a Business Plan					
Computer Literacy Training					
Accounting Software Training					
Loan Origination Training					
Internet Usage Training					
Budget Training					
Developing a Vision Statement					
Developing Client/Customer Satisfaction Measures					
Leadership Training					
Evaluation of Performance Measures					
Developing Financial Ratio Measures					
Developing Strategic Plans					
Developing Nonfinancial Ratio Measures					
Mortgage Analysis Training					
Developing Electronic Commerce Applications					
Training for Cost Estimating					
RESPA/TIL training (manual)					
RESPA/TIL training (computer)					
Other: _____					
Other: _____					

Thank you for your help.

APPENDIX C: The Phone Interview Questions

TRAINING NEEDS ASSESSMENT SURVEY

NAME OF ORGANIZATION: _____

CONTACT PERSON: _____ DATE _____

Hello, my name is _____ and I am calling from West Virginia University. Could I speak to _____ (Executive Director)? If not available, try to make an appointment to call back.

When that person is on the line, re-introduce yourself. Then explain that "West Virginia University has received a grant from HUD to develop training programs for non-profit organizations and we need your help in determining the issues and problems in non-profits which could be addressed by training. To do this, we need to know more about the ways in which non-profit organizations operate. This interview will take a few minutes - perhaps a half-hour. Do you have time now, or do we need to make an appointment for another time. **If appointment: Record here and on time sheet.** You may refuse to answer any or all of our questions without affecting possible HUD funding, or any other relationship with HUD or WVU. All of your responses will be kept completely confidential. If you have any questions about this survey, you may contact Dr. Susan Hunter at 304-293-8761. Is it okay for us to tape this interview so we can ensure that we accurately describe your response?

1. First, I would like to hear about your organization successes. Could you tell me what you feel your organization does best? Of what are you most proud? **Probe for details - are there any other successes, could you give me more details about these successes?**

2. Are there some things you feel your staff could do better than it does right now?

____ 1. YES

____ 2. NO

2a. IF YES, could you tell me about these activities? What are they and why do you feel less comfortable with your efforts in these areas?

2b. IF NO, in looking at all of the services your organization provides, which are the least successful?

3. What are the things, which frustrate you about your organization or your job?

4. What are the things, which are most difficult to do in your job?

5. Are there services that you would like to provide but are unable to at the present time?

____ 1. YES

____ 2. NO

5a. IF YES, why aren't you able to provide these at the present time?

____ a. MONEY

____ b. Lack of expertise in that area

____ c. Lack of personnel to cover that many activities

6. If you could have one free training session for your organization, what would you choose?

7. Are there other types of training which individuals on your staff need to improve their performance?

8. What role does the computer play in your office?

If no answer, probe for:

Internet

E-mail

Word Processing

Training for clients

Training for staff

Fax

9. If we set up a chat room on the Internet to discuss affordable housing issues, would your organization be interested in participating?

___ a. Definitely

___ b. Maybe

___ c. No

9a. **IF YES**, when would be the best time for the chat room to be held?

What is your e-mail address? _____

Interviewer please Check Gender _____ Male _____ Female _____ No Idea

READ:

Thank you for taking the time to talk with me. I would like to give you some information about activities we have established to provide information for you. Our Web page address will be sent to you as soon as it is established. It will provide links to many sites with information you might find helpful.

On September 14, 1999, we will be holding an all-day meeting at Jackson's Mill to provide information about affordable housing issues.

Could you tell me the best address for sending information about this conference and other activities related to affordable housing to your organization.

APPENDIX D: Identifying a "Best Fit" Format: Check the best method

Type of Training	Group	One-on-one	Web Based
Time Management			
Marketing Plans			
Paperwork Issues			
Organizational Flexibility			
Customer Training			
Computer Training			
Working with Volunteers			
Finding Grant Monies			
Reduce Employee Turnover			
Cash Flow Training			
Real Estate Management			
Homeownership			
Strategic Planning			
Motivational Training			
Working with Boards			
Electronic Commerce Application			
Leadership Training			
Mortgage Analysis Training (Loan Origination Training)			