



# Impact Report

The Economic and Human Impact of  
Nonprofit Organizations on  
Rural America

2014





## National Rural Housing Coalition

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NRHC is a national membership organization comprised of rural community activists, public officials, and nonprofit developers. NRHC fights for better housing and community services for low-income, rural families. NRHC is managed by Rapoza Associates, a public interest lobbying, policy analysis, and government relations firm located in Washington, D.C. that specializes in providing comprehensive legislative and support services to community development organizations, associations, and public agencies.

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In preparing this report, NRHC benefitted from the advice and participation of its Board of Directors, many of whom are working to develop and preserve affordable rural housing.

All photos in this report were provided by NRHC members, unless otherwise noted.

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# Executive Summary

In recent years, nonprofit organizations have become an increasingly important vehicle to deliver housing assistance and basic community services to rural America. The purpose of this report is to document the impact of these organizations in planning, developing, financing, and constructing clean, decent, and affordable housing in addition to improved community facilities.

In the fall of 2014, the National Rural Housing Coalition (NRHC) surveyed 107 nonprofit, rural housing organizations—serving low-income families in rural communities throughout all 50 states, Puerto Rico, and the U.S. Virgin Islands—on their activity in their last completed fiscal year (Fiscal Year 2013). This report provides a full analysis of the aggregated survey responses.

This report also includes Rural Revitalization Success Stories collected from 32 rural housing organizations. These Success Stories provide real-life examples of how rural housing and community development organizations leverage federal, state, local, and private resources to revitalize rural communities across the nation by developing and preserving access to affordable homeownership and rental housing opportunities, clean and affordable water and sewer systems, and community services.

Together, the two pillars of this report provide policymakers with a better appreciation of the broad economic and human impact that rural nonprofit organizations have on the communities they serve. In addition, the report demonstrates the importance of critical federal housing and community facilities programs—including those administered by the U.S. Departments of Agriculture (USDA) and Housing and Urban Development (HUD), as well as the Low Income Housing Tax Credit (LIHTC)—in improving quality of life in rural America.

Overall, NRHC's 2014 Impact Survey shows that in the last completed fiscal year, nonprofit housing organizations helped low-income, rural families secure \$1.3 billion in financing to build, purchase, or rehabilitate 8,800 units of affordable housing and improved access to clean and affordable water and sewer systems for 491,462 families. **As a result, these organizations generated almost \$380 million in economic activity that created over 40,000 jobs and \$550 million in tax revenue.**

Specifically, the survey results show that in FY13, rural housing and community development organizations:

- ◆ Expanded access to affordable homeownership to 4,712 rural families through the construction, acquisition, or rehabilitation of their homes and by securing \$443.8 million in low-cost financing;
- ◆ Constructed, acquired, or preserved 4,088 affordable rental housing units, amounting to \$852.9 million in federal, state, local, and private financing;
- ◆ Improved water and wastewater facilities for nearly half a million rural households and leveraged \$232.6 million to finance those facilities;
- ◆ Directly invested \$83.8 million in financing to support affordable homeownership and rental housing in rural communities;
- ◆ Assisted 33,997 rural families with quality Housing Counseling services, including Pre-purchase/Homebuyer Education, Foreclosure Mitigation, and Financial Education courses;
- ◆ Provided 5,653 rural housing professionals and 622 organizations with technical assistance and training; and
- ◆ Supported 249 local rural housing organizations with \$11 million in operational and pass-through funds.





# 2014 Impact Study

## Expanding Access to Rural Homeownership

Rural housing organizations play a key role in expanding access to affordable homeownership in rural America. By successfully leveraging federal, state, local, and private resources, these organizations help rural families assemble the low-cost financing they need to become homeowners and build wealth.

Of the 107 housing organizations surveyed, 84 percent—90 organizations—provide homeownership programs for low-income, rural families. In the most recently completed fiscal year (Fiscal Year 2013), these organizations:

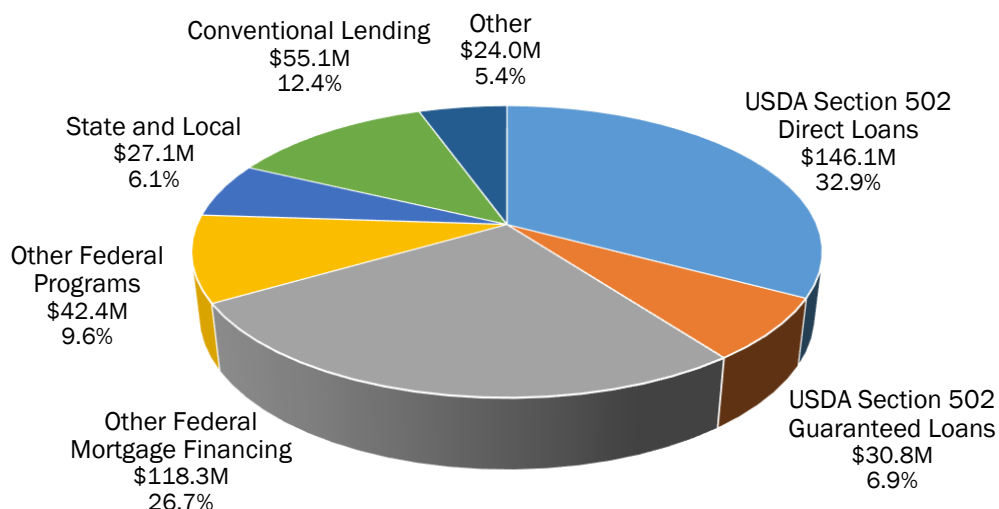
- ◆ Secured \$443.8 million in federal, state, local, and private financing resources to improve access to clean, decent, and affordable homeownership opportunities. At year's end, the surveyed organizations had an additional \$502.6 million in homeownership financing pending in their pipeline;
- ◆ Helped 4,712 rural families construct, acquire, or rehabilitate their homes;
- ◆ Generated \$14.2 million in sweat equity—or \$20,268 on average—for 701 families under the U.S. Department of Agriculture (USDA) Mutual Self-Help Housing program. Under the program, small groups of families work together to build their own homes on nights and weekends. By providing 65 percent of the construction labor—typically 1,000 hours—families can reduce the cost of their home and build wealth.

Nearly 31,000 families are currently on waiting lists maintained by these organizations. Significantly, of the 90 organizations that provide homeownership programs, 40—or 44.4 percent—do not keep waiting lists. Of those that do maintain waiting lists, each organization has average 618 families seeking homeownership programs.

## Financing Sources

The U.S. Department of Agriculture (USDA) Section 502 Direct Loan program represents the most significant source of homeownership financing secured by rural housing organizations in FY13. In fact, \$146.1 million in low-cost mortgages was obtained through the program. This amounts to one-third (32.9 percent) of all homeownership financing secured by these organizations. (Chart 1).<sup>1</sup>

Chart 1: Survey Findings on Homeownership Financing\*



\*May not add up due to rounding to the nearest 10th.

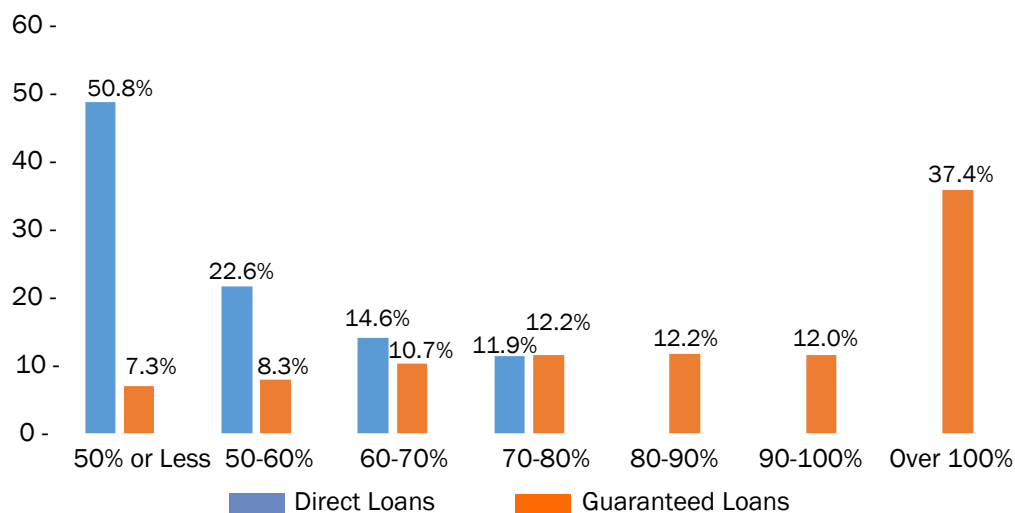


The Section 502 Direct Loan program serves a unique role in ensuring affordable homeownership opportunities for low-income, rural families. It is exclusively targeted to very low- and low-income rural families earning less than 80 percent of the Area Median Income (AMI). Because the Section 502 Direct Loan program offers subsidized interest rates to as low as one percent and longer loan terms up to 38 years, rural families can access affordable mortgage loans that are unavailable from any other source.<sup>2</sup>

In addition, Section 502 Direct Loans are one of the most cost-effective federal housing programs. In Fiscal Year 2014 (FY14), each Section 502 Direct Loan costs the government \$3,000 over the lifetime of the loan. This is less than the annual cost of other federal housing programs.<sup>3</sup>

It is important to note, however, that Section 502 Guaranteed Loans comprised 7.5 percent—or \$29.8 million—of the total financing secured by low-income families and rural housing organizations. The Section 502 Guaranteed Loan program is an important tool for increasing homeownership opportunities; however, it cannot replace or duplicate the success of the Section 502 Direct Loan program in assisting low-income families. Because the Section 502 Guaranteed Loan program does not provide subsidized interest rates, it cannot reach smaller, poorer, and more remote rural communities in the same way that the Section 502 Direct Loan program does (Chart 2). The average Section 502 Guaranteed Loan borrower earned \$54,255 in 2013, nearly twice the average income of Section 502 Direct Loan borrowers (\$28,275).<sup>4</sup>

Chart 2: Direct and Guaranteed Loan Borrowers  
By Percent of Area Median Income\*



\*May not add up due to rounding to the nearest 10th.

1. One survey respondent, the Wyoming Community Development Authority (WCDA), secured \$72.2 million in financing from federal mortgage programs outside of USDA and \$13.8 million in conventional financing, significantly greater than respondents. If WCDA's activity is excluded, the proportion of USDA Section 502 Direct and Guaranteed Loans increases to 40.8 percent and 8.6 percent, respectively, while other federal mortgage financing is cut in half to 12.9 percent.
2. National Rural Housing Coalition, "Opening Doors to Rural Homeownership: Opportunities to Expand Homeownership, Build Wealth, and Strengthen Communities," Revised 2014 (available at <http://ruralhousingcoalition.org/wp-content/uploads/2012/12/Opening-Doors-to-Homeownership-2014-FINAL.pdf>).
3. Id.
4. Id.

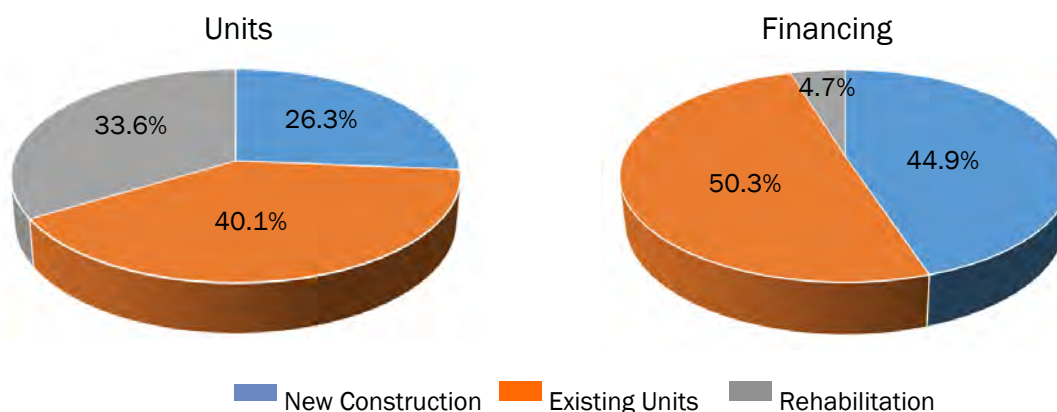
## Location and Types of Homeownership Units

In FY13, rural housing organizations helped 4,712 families construct 1,238 new homes, purchase 1,890 existing homes, or rehabilitate 1,584 homes.

More than three-fourths (76.1 percent) of these homes are located in rural communities outside of Metropolitan Statistical Areas (MSAs).

Overall, new construction accounts for 26.3 percent of all homeownership units and 44.9 percent of the financing secured. The purchase of existing units amounts to 40.1 percent of all units and 50.3 percent of all homeownership financing. Rehabilitation accounts for 33.6 percent of the units and 4.7 percent of secured financing (Chart 3).

Chart 3: Survey Findings on Homeownership Units and Financing\*



\*May not add up due to rounding to the nearest 10th.

## Mutual Self-Help Housing

In FY13, rural housing organizations responding to this survey helped 701 families build their own homes under the USDA Mutual Self-Help Housing program. This represents 56.6 percent of all new construction units developed by the surveyed organizations.

Mutual Self-Help Housing is uniquely designed to provide access to affordable homeownership to low-income families. It is the only federal program that combines “sweat equity” homeownership opportunities with technical assistance and affordable loans for America’s rural families.



Under the program, small groups of six to 12 families work together on nights and weekends to build their own and each other’s homes. Typically, each Mutual Self-Help Housing family provides at least 1,000 hours—or 65 percent—of the construction labor. Through hard work and long hours, Self-Help Housing families decrease construction costs, earning equity in their home.<sup>5</sup>

5. Id.

Altogether, these families earned a combined \$14.2 million in sweat equity in FY13. This amounts to an average of \$20,268 for each family. By earning sweat equity, families can become homeowners without the need for high down payments. In addition, sweat equity is often a more significant contribution than a typical down payment.

Self-Help Housing organizations are supported by two USDA funding opportunities. First, USDA Section 523 Mutual Self-Help Housing Technical Assistance Grants allow experienced, nonprofit developers to provide training, construction supervision, and technical assistance to participating families. Section 502 Direct Loans provide access to affordable mortgages with subsidized interest rates as low as one percent. Together, these programs have been successful in addressing the lack of access to clean, decent, and affordable housing in rural communities. According to USDA Regional Technical Assistance Contractors, 50,000 families are currently on waiting lists to participate in Mutual Self-Help Housing programs.<sup>6</sup>

## Rural Rental Housing Development and Preservation

Rural housing organizations play a critical role in planning, developing, securing financing, constructing, and preserving quality, affordable rental housing.

Of the 107 rural housing organizations surveyed, 43 percent—or 46 organizations—provide affordable rental housing programs for low-income families. In FY13, these organizations:

- ◆ Secured \$852.9 million in federal, state, local, and private financing sources. At year's end, these organizations had an additional \$499.4 million in financing pending in their pipelines; and
- ◆ Developed, acquired, or preserved 4,088 units of affordable rental housing, with another 79 rental housing projects—or 3,137 units—pending at year's end.



In total, 42,354 families are on waiting lists for the 36,251 affordable rental units owned, managed, or sponsored by rural housing organizations. Of the 46 organizations that provide rental housing programs, 13—28.3 percent—do not keep waiting lists. Of those that do, each organization has an average 1,283 families seeking rental housing assistance.

### Financing Sources

In FY13, rural housing organizations helped secure \$852.9 million in financing to develop, acquire, or preserve 4,088 units of affordable rental housing.

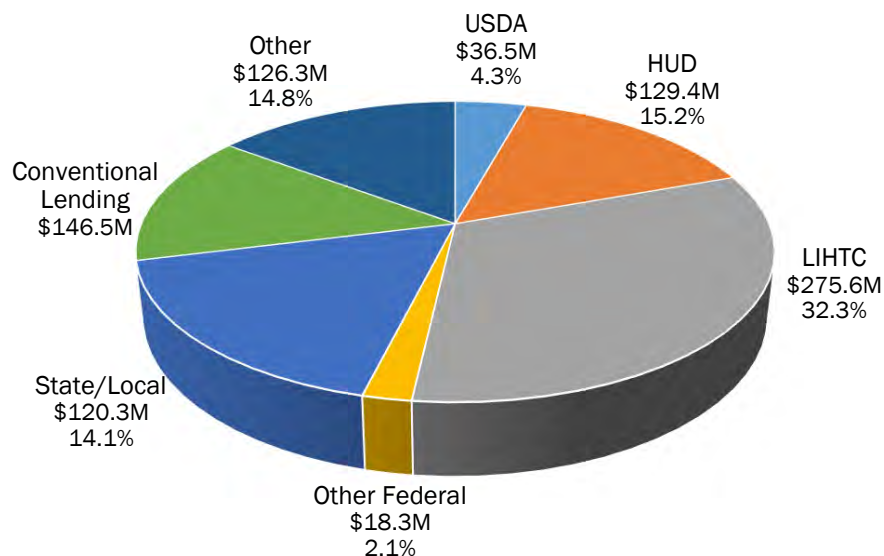
As the largest source of federal housing funding, the Low Income Housing Tax Credit (LIHTC) was the principle tool used by rural communities in FY13 to overcome barriers to affordable rental housing. According to survey responses, LIHTC investments amounted to \$275.6 million—or nearly one-third (32.3 percent)—of all available financing for the development and preservation of rural rental housing (Chart 4).

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6. Id.



Chart 4: Survey Findings on Sources of Rental Housing Financing\*



\*May not add up due to rounding to the nearest 10th.

It is important to note that financing from the USDA Section 515 Rural Rental Housing Direct Loan program (Section 515) amounted to just \$14.2 million or 1.7 percent of the total financing packaged by rural housing organizations. This is unsurprising given the significant cuts in funding for this program over recent years. In 2012, USDA halted financing the construction of new rental housing under the program. Only \$28.4 million was made available for Section 515 in FY14.<sup>7</sup>

In contrast, between the mid-1970s and mid-1990s, Section 515 served as the principal source of financing for affordable rental housing in many rural communities. Today, nearly 400,000 of America's most vulnerable families live in housing financed under Section 515. Rental units developed with Section 515 loans are exclusively targeted to very low-, low-, and moderate-income families, the elderly, and persons with disabilities. A vast majority (94 percent) of Section 515 tenants earn very low incomes. The average annual income is only \$11,628. Sixty-one percent these households are elderly or disabled, 30 percent are headed by persons of color, and 72 percent are headed by women.<sup>8</sup>



Funding cuts have only made it more challenging for rural communities to preserve their existing Section 515 affordable rental housing stock. This is because Section 515 properties are rapidly aging and are in need of rehabilitation and recapitalization. The average property in USDA's portfolio is 26.8 years old and 84 percent of all properties in the portfolio are older than 20 years.<sup>9</sup>

7. National Rural Housing Coalition, "Rural America's Rental Housing Crisis: Federal Strategies to Preserve Access to Affordable Rental Housing in Rural Communities," 2014 (available at [http://ruralhousingcoalition.org/wp-content/uploads/2014/07/NRHC-Rural-America-Rental-Housing-Crisis\\_FINALV3.compressed.pdf](http://ruralhousingcoalition.org/wp-content/uploads/2014/07/NRHC-Rural-America-Rental-Housing-Crisis_FINALV3.compressed.pdf)).

8. Id.

9. U.S. Department of Agriculture (USDA program data, FY13).

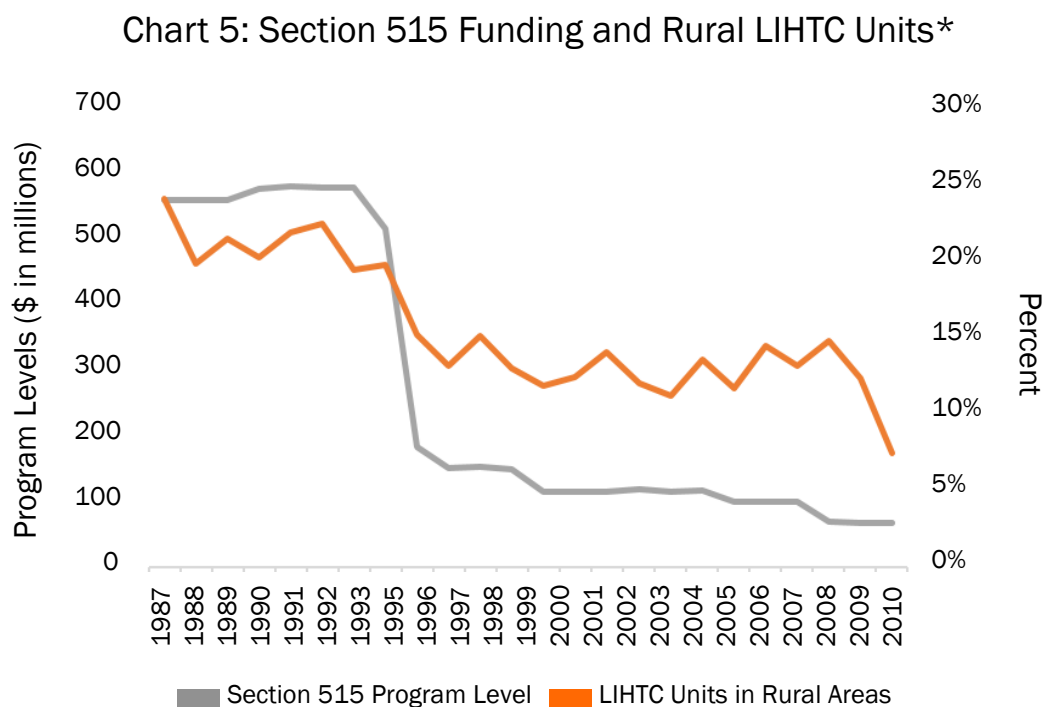


In 2004, USDA published its Comprehensive Property Assessment and Portfolio Analysis (CPA), which found that 100 percent of the properties in its portfolio do not have sufficient Replacement Reserves—or provisions for future reserves—to meet 20-year projected capital needs for ongoing maintenance and repairs. The report estimated that \$2.6 billion in additional funding would be needed over 20 years in order to preserve the portfolio.<sup>10</sup>

In many rural communities, the only available source of affordable rental housing is those that are financed through Section 515. Given the status of the federal budget and the sharp reductions in rural rental housing funding, it is clear that funding for new construction of rental housing in rural America is not forthcoming. Thus, the immediate challenge is assembling resources and a sensible policy aimed at preserving the existing portfolio of rural rental housing developments.

Moreover, because Section 515 plays an important role in attracting housing development resources to rural America, the demise of this program has made it more difficult for rural communities to access the LIHTC program.

A 2014 NRHC report, “Rural America’s Rental Housing Crisis,” found a very strong correlation (+.93) between Section 515 funding and the number of LIHTC units built in rural communities. In fact, between 1987—the first year of LIHTC allocations—and 2010, funding for Section 515 was slashed by 88 percent, from \$555 million to \$68 million. Over the same period of time, the percentage of LIHTC-financed units developed in rural communities dropped from 24 percent to only 7.5 percent. While more recent LIHTC data is not publicly available, it is reasonable to assume that further cuts to the Section 515 program have resulted in even fewer LIHTC investments for rural communities (Chart 5).<sup>11</sup>



\*May not add up due to rounding to the nearest 10th.

10. ICF Consulting, “Rural Rental Housing: Comprehensive Property Assessment and Portfolio Analysis,” Prepared for the U.S. Department of Agriculture, November 2004.

11. National Rural Housing Coalition, “Rural America’s Rental Housing Crisis: Federal Strategies to Preserve Access to Affordable Rental Housing in Rural Communities,” 2014 (available at [http://ruralhousingcoalition.org/wp-content/uploads/2014/07/NRHC-Rural-America-Rental-Housing-Crisis\\_FINALV3.compressed.pdf](http://ruralhousingcoalition.org/wp-content/uploads/2014/07/NRHC-Rural-America-Rental-Housing-Crisis_FINALV3.compressed.pdf)).

## Location and Types of Rental Units

In FY13, rural housing organizations constructed, acquired, or preserved 4,088 units of affordable rental housing (Chart 6).

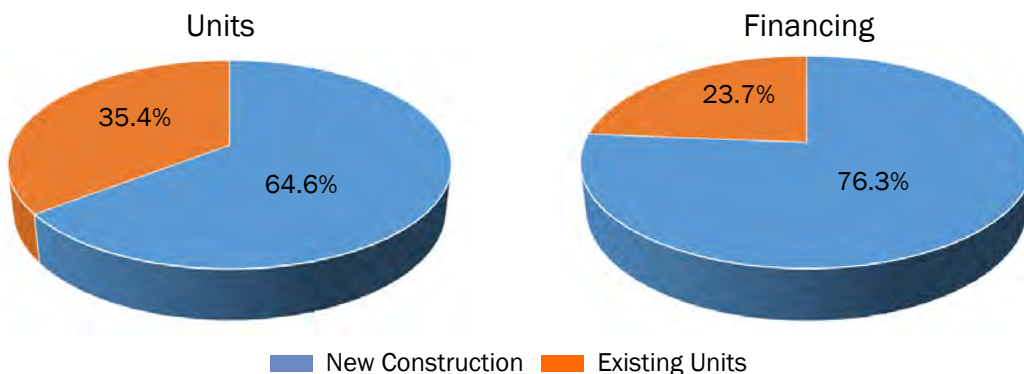
Chart 6: Survey Finding on Types of Rental Units*		
Types of Rental Units	Number of Units	Financing Secured
New Construction	2,642	\$651.0M
Existing Housing	1,466	\$201.8M
<b>Grand Total</b>	<b>4,088</b>	<b>\$852.9M</b>

\*May not add up due to rounding to the nearest 10th.

Fully half (52.8 percent) of these rental housing units are located in rural communities outside of metropolitan statistical areas (MSAs). These communities typically have less access to the financing needed to develop or preserve affordable rental housing.

New construction accounts for 64.6 percent of all units and 76.3 percent of all financing secured. The purchase and rehabilitation of existing rental housing accounts for 35.4 percent of all units and 23.7 percent of all financing (Chart 7).

Chart 7: Survey Findings on Rental Housing Units and Financing\*



\*May not add up due to rounding to the nearest 10th.

## Access to Clean and Affordable Water and Sewer Systems

Many rural communities have severely limited access to a clean and affordable water supply and are considered to live in “water poverty.” In addition to serving the housing needs of rural America, many rural housing organizations also work to overcome water insecurity, particularly in areas of high risk, including Colonias along the U.S. Mexico border, on Native American lands, in Appalachia, and in communities with a high number of farmworkers.<sup>12</sup>

Virtually all the water and wastewater systems in violation of federal standards are located in rural areas. According to the most recent Environmental Protection Agency (EPA) Needs Survey, small community water systems will need a total of \$64.5 billion in financing over the next 20 years.<sup>13</sup>

Of the 107 housing and community development organizations surveyed, 11.2 percent—or 12 organizations—develop, repair, or consolidate water and sewer systems, assemble financing, and provide technical assistance to localities. In FY13, these organizations:

- ◆ Secured \$232.6 million in financing to construct, expand, and repair water and sewer systems. At year’s end, these organizations had an additional 52 water and sewer projects in their pipeline. This amounts to \$106.5 million in pending financing;
- ◆ Improved access to clean and affordable water and sewer systems for 491,462 families; and
- ◆ Provided technical assistance on 327 projects.

Overall, 66 projects—serving about 16,436 households—are currently on waiting lists maintained by these organizations. Of the 12 organizations that provide water and sewer programs, five (41.7 percent) do not keep waiting lists. Of those that do, each organization has an average 2,348 families seeking water and sewer assistance.



### Location and Type of Water and Sewer Projects

Rural organizations construct, expand, and repair water and sewer systems in rural communities. In FY13, these organizations provided water and sewer services to 491,462 households (Chart 7).

12. National Rural Housing Coalition, “Opening Doors to Rural Homeownership: Opportunities to Expand Homeownership, Build Wealth, and Strengthen Communities,” Revised 2014 (available at <http://ruralhousingcoalition.org/wp-content/uploads/2012/12/Opening-Doors-to-Homeownership-2014-FINAL.pdf>).

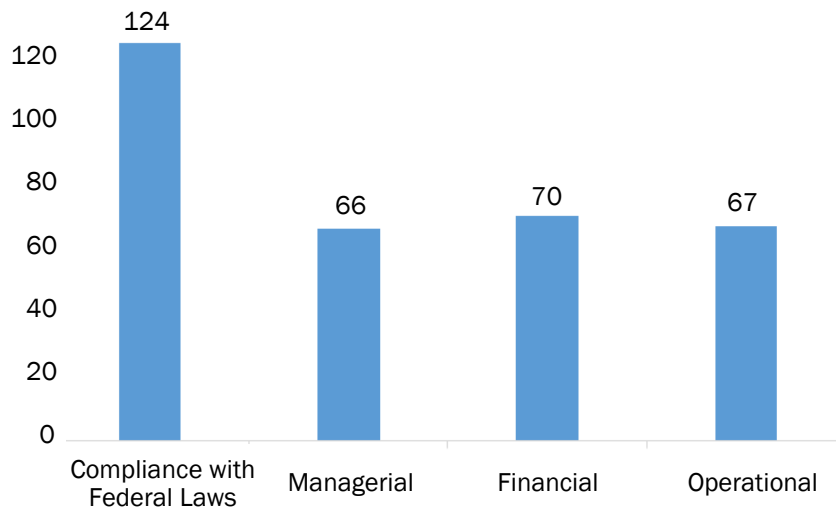
13. United States Environmental Protection Agency, “Drinking Water Infrastructure Needs Survey and Assessment: Fifth Report To Congress,” April 2013 (available at [http://water.epa.gov/grants\\_funding/dwsrf/upload/epa816r13006.pdf](http://water.epa.gov/grants_funding/dwsrf/upload/epa816r13006.pdf)).

<b>Chart 7: Survey Finding on Water and Sewer Infrastructure*</b>		
<b>Water and Sewer Services</b>	<b>Number of Projects</b>	<b>Financing Secured</b>
<i>Construction of New System</i>	26	\$45.5M
<i>Expansion of Existing System</i>	25	\$22.6M
<i>Repair/Replace Existing System</i>	54	\$27.6M
<i>Consolidation with Nearby System</i>	7	\$5.1M
<i>Regulatory Compliance</i>	45	\$21.5M
<b>Grand Total</b>	<b>157</b>	<b>\$122.4M</b>

\*May not add up due to rounding to the nearest 10th.

Rural organizations also provide water- and sewer-related technical assistance to local governments. This includes managerial, financial, and operational technical assistance, as well as compliance with federal law. In FY13, rural housing organizations provided 327 projects with some form of technical assistance, totaling \$110.2 million in financing (Chart 8).

**Chart 8: Survey Findings on Water and Sewer Technical Assistance\***  
(Number of Projects)



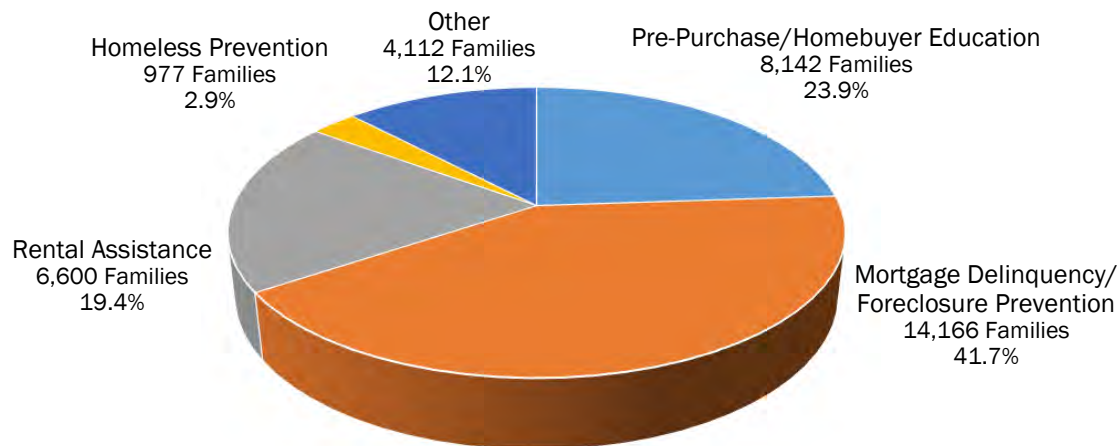
Overall, 85.6 percent of these water and sewer systems are located in rural communities within metropolitan statistical areas (MSAs). A majority (89.1 percent) are in communities with populations less than 3,300. The remaining 10.9 percent are located in communities with populations between 3,300 and 10,000.

## Housing Counseling Services

Housing counseling can improve access to affordable, safe mortgage loans, especially for families who otherwise might not qualify or who may experience barriers to conventional lending. In addition, because rural housing organizations are located in the communities they serve, they are often the first point of contact for struggling families, helping them overcome financial challenges and avoid costly foreclosure.

Of the 107 rural housing organizations surveyed, 66 (61.7 percent) provide housing counseling services. In FY13, rural housing organizations provided housing counseling services to 33,997 families (Chart 9).

Chart 9: Survey Findings on Housing Counseling\*



\*May not add up due to rounding to the nearest 10th.

## Other Activities

Of the 107 housing organizations surveyed, 19.6 percent—21 organizations—provide direct financing to support affordable homeownership and rental housing as Community Development Financial Institutions (CDFIs) and Community Development Corporations (CDCs). In FY13, these organizations provided:

- ♦ \$22.6 million in direct financing to help 467 families become homeowners;
- ♦ \$22.1 million in direct financing to help develop, acquire, or preserve 953 units of rental housing; and
- ♦ \$39.1 million in direct financing to help develop 280,902 square feet of community facilities.

Moreover, nine rural housing organizations (8.4 percent) provide operational grants and pass-through funds to local housing organizations, while 22 organizations (20.6 percent) provide technical assistance and training to individuals and organizations. In FY13, these organizations:

- ♦ Provided 5,653 housing professionals and 622 organizations with technical assistance and training; and
- ♦ Supported more than 249 local organizations with \$11 million in operational and pass-through funds.



## Measuring Economic Impact

NRHC measured the economic impact of rural housing and community development organizations by aggregating survey responses and analyzing them using formulas developed by the National Association of Home Builders (NAHB), Rural Community Assistance Partnership (RCAP), and College of William and Mary in Williamsburg, Virginia.

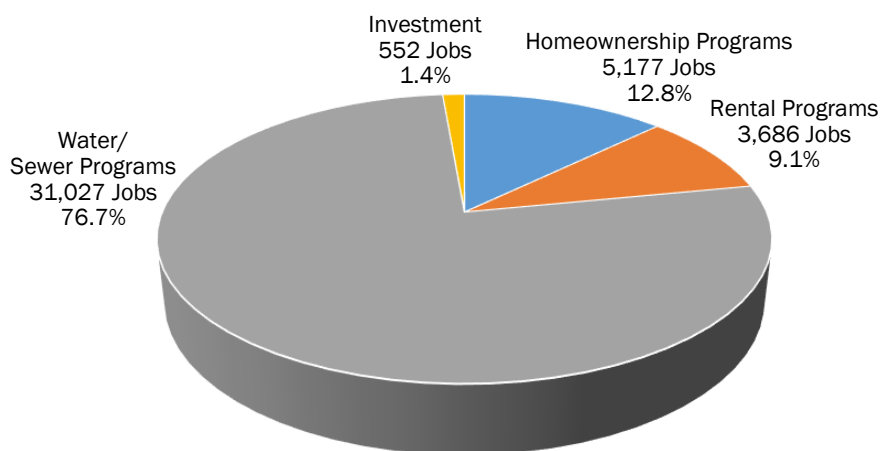
According to NAHB, every 100 new-construction, single-family homes leads to the creation of 324 jobs, \$2.1 million in local income, and \$2.2 million in local tax revenue. The purchase of 100 existing homes leads to 53 jobs, \$3.1 million in local income, and \$743,000 in local taxes.<sup>14</sup>

In addition, NAHB estimates that every 100 new-construction, rental housing units lead to 122 jobs, \$7.9 million in local income, and \$827,000 in local taxes. The acquisition or preservation of 100 rental units results in 32 jobs, \$2.3 million in local income, and \$395,000 in local taxes.<sup>15</sup>

RCAP reports that every \$1 billion spent on upgrading and/or maintaining clean water infrastructure creates about 28,500 jobs and that every job added in the water and sewer sector creates an additional 3.68 jobs in the national economy.<sup>16</sup> The College of William and Mary suggests that every dollar spent constructing a water or sewer project generates an average \$2.03 in tax revenue.<sup>17</sup>

Using these formulas, NRHC estimates that the 107 organizations surveyed generated almost \$380 million in economic activity that created 40,443 jobs and \$549.5 million in tax revenue (Charts 10 and 11.)

Chart 10: Survey Findings on Job Creation\*



\*May not add up due to rounding to the nearest 10th.

14. National Association of Home Builders, "The Local Impact of Home Building In A Typical Metro Area: Income, Jobs, and Taxes Generated," June 2009 (available at [http://www.nahb.org/fileUpload\\_details.aspx?contentTypeID=3&contentID=35601&subContentID=219188](http://www.nahb.org/fileUpload_details.aspx?contentTypeID=3&contentID=35601&subContentID=219188))

15. Id.

16. Rural Community Assistance Partnership, "Water Infrastructure Creates Jobs," (available at [http://www.rcap.org/sites/default/files/rcap-files/rcap\\_water-jobs\\_infographic.pdf](http://www.rcap.org/sites/default/files/rcap-files/rcap_water-jobs_infographic.pdf)).

17. Isabelle Cohen, Thomas Freiling, and Eric Robinson, "The Economic Impact and Financing of Infrastructure Spending," College of William and Mary, Commissioned by the Associated Equipment Distributors (AED), 2012 (available at <https://www.wm.edu/as/publicpolicy/documents/prs/aed.pdf>).

**Chart 11: Survey Findings on Economic Impact\***

**Homeownership Activities**

	Units	Jobs Created	Income Generated	Tax Revenue Generated
<i>New Construction</i>	1,238	4,011	\$26.0M	\$27.2M
<i>Existing Housing</i>	1,890	1,022	\$58.6M	\$14.0M
<i>Rehabilitation Only</i>	1,584	164	\$14.5M	\$1.2M
<b>Homeownership Subtotal</b>	<b>4,712</b>	<b>5,177</b>	<b>\$99.1M</b>	<b>\$42.5M</b>

**Rental Housing Activities**

	Units	Jobs Created	Income Generated	Tax Revenue Generated
<i>New Construction</i>	2,642	3,223	\$208.7M	\$21.8M
<i>Existing Housing</i>	1,446	463	\$33.3M	\$5.7M
<b>Rental Housing Subtotal</b>	<b>4,088</b>	<b>3,686</b>	<b>\$242.0M</b>	<b>\$27.6M</b>

**Water and Sewer Activities**

	Financing	Jobs Created	Income Generated	Tax Revenue Generated
<i>Water and Sewer Financing</i>	\$232.6M	31,027	—	\$472.2M
<b>Water and Sewer Subtotal</b>	<b>\$232.6M</b>	<b>31,027</b>	<b>—</b>	<b>\$472.2M</b>

**CDFI/CDC Investment Activity**

	Units	Jobs Created	Income Generated	Tax Revenue Generated
<i>Homeownership</i>	467	248	\$14.5M	\$3.5M
<i>Rental Housing</i>	953	305	\$22.0M	\$3.8M
<b>CDFI/CDC Subtotal</b>	<b>1,420</b>	<b>552</b>	<b>\$36.4M</b>	<b>\$7.2M</b>

**Grand Total**

	Jobs Created	Income Generated	Tax Revenue Generated
<b>Grand Total</b>	<b>40,443</b>	<b>\$337.5M</b>	<b>\$549.5M</b>

\*May not add up due to rounding to the nearest 10th.

# Rural Revitalization Success Stories

This section features 32 Rural Revitalization Success Stories collected from rural housing organizations across the nation.



These Success Stories provide real-life examples of how rural housing organizations leverage federal, state, local, and private resources to plan, develop, finance, and construct affordable housing for low-income families in rural America.

## CONTACT

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## BY THE NUMBERS

(1982-present)

Year Founded: 1982

Location: Indio, CA

Jobs Created: 6,661

Housing Units Developed:  
4,343

Financing Secured: \$673M

College Scholarships Provided:  
628

The Coachella Valley Housing Coalition (CVHC) was founded in 1982 by a group of community advocates and local community and business leaders who wanted to address the substandard living conditions of farmworkers and other low-income families in the Coachella Valley. Coachella Valley is a largely agricultural region located in the desert area of eastern Riverside County in Southern California.

CVHC serves low-income individuals and families through its many housing programs. CVHC's single-family division serves families who have a strong motivation to become homeowners, but who are unable to purchase housing on the open market. Today, CVHC is one of nine U.S. Department of Agriculture (USDA) Mutual Self-Help Housing Technical Assistance providers in California and is among the largest producers of Mutual Self-Help Housing in the country. CVHC has helped more than 1,600 families fulfill their dream of homeownership through this innovative program—an accomplishment worthy of celebration and one that is shared with USDA.

Through its rental housing program, CVHC serves families and individuals seeking housing as a path to homeownership and individuals with special needs who are not accommodated by the private market. CVHC provides residents with a pipeline of critical community services, including early childhood education programs, afterschool kids' clubs, homeownership and financial education classes, computer technology classes, English As A Second Language instruction, an alternative high school diploma and GED program for adults, tutoring, homework assistance, cultural music and dance instruction, a summer tennis camp program for youth, and a myriad of other opportunities that enrich the lives of the people living in the 2,426 units of rental housing that CVHC operates.

## Ms. Agxibel Barajas

Ms. Agxibel Barajas was always a gifted student whose immigrant, farmworker parents—Victor and Veronica—wanted more for her and her two brothers than laboring in the hot desert sun. "I remember how important education has always been to my parents. They always encouraged us. They wanted us to have a home where my brothers and I could be in the same school, have our own rooms, be able to study, and grow up with choices."

That's why Ms. Barajas' parents signed up to participate in CVHC's Mutual Self-Help Housing program in 1996. After working full-time jobs, the Barajas family helped build their own home until dusk on nights and weekends alongside eight other families. With the help of a \$76,800 USDA Section 502 Direct Loan, the Barajas family moved into their house later that year with over \$11,000 in sweat equity.

Ms. Barajas' connection to CVHC did not end with a stable home. The hardworking student also received a John F. Mealey Scholarship from 2003 to 2009. With this support, she graduated from the University of Southern California in 2007 with a major in business administration and finance and went on to earn her law degree from the University of Arizona in 2012. Her two older brothers also are college graduates and received CVHC scholarships. Today, Ms. Barajas practices law at her own firm in Coachella Valley.





# Community Housing Improvement Program

## CONTACT

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## BY THE NUMBERS

(1973-present)

Year Founded: 1973

Location: Chico, CA

Housing Units Developed:  
2,414

Rental Units Managed: 730

Financing Secured: \$492M

Since 1973, Community Housing Improvement Program (CHIP) has helped people realize the dream of homeownership and provided safe and affordable rental housing opportunities. CHIP is a private, nonprofit corporation serving Butte, Colusa, Glenn, Tehama, Shasta, Sutter, and Yuba Counties in rural California.

CHIP's mission is to help people help themselves. The organization helps improve quality of life in the North State through its Mutual Self-Help Housing program and by building and managing affordable rental housing, providing education and supportive services, and developing and enhancing communities. At its properties, CHIP provides quality resident services, including nutrition courses, community gardens, work readiness programs, computer training and computer labs, and afterschool programs.

Over the past 40 years, CHIP has built more than 1,700 homes under its Mutual Self-Help Housing program and nearly 700 units of affordable rental housing. It also manages more than 730 units of housing and has helped thousands of families buy or rent their homes, improve their creditworthiness, or avoid foreclosure. In addition, CHIP has enhanced the lives of residents by providing services that have meaning. In doing so, CHIP has earned its reputation as an innovator and leader in rural housing issues.

Assistance from U.S. Department of Agriculture (USDA) Rural Housing programs allows CHIP to continue to provide crucial housing-related services to low-income families in its seven-county service area.

## North Biggs Estates

The North Biggs Estates—CHIP's newest, 56-unit, Mutual Self-Help Housing development—is located in rural Biggs, California. The agricultural community in Butte County has long struggled to provide safe, decent, and affordable housing opportunities for its low-income residents. CHIP originally decided to develop the North Biggs Estates after hearing from more than 150 local families when it completed a smaller, 25-unit development in Biggs in 1999.

Between 2012 and 2013, CHIP secured \$3.3 million in financing from the USDA Section 523 Mutual Self-Help Housing program, \$2 million from the California Department of Housing and Community Development HOME Investment Partnerships (HOME) Program, and \$1 million from the state's CalHOME program to develop the project. CHIP also provided technical support to low-income families as they worked on nights and weekends to build their own homes.

Nancy and Sean Avram are currently building their own Mutual Self-Help Home in the North Biggs Estate. For years, the Avrams rented a small duplex in Chico, California. As working parents, the Avrams take turns caring for their three children, as they work opposite shifts. Despite demanding schedules, the Avrams contribute 30 hours a week in construction labor. They are scheduled to move into their new home in Fall 2014.

With CHIP's assistance, the Avrams also secured a \$164,500 USDA Section 502 Direct Loan. As a result, the Avrams and other Mutual Self-Help Housing families in the development will pay as little as \$500 a month in mortgage payments. Comparatively, the area median rent is more than \$860. In addition, because the homes will be built to new CalGreen standards, the Avrams can also expect lower utility bills.





# Delta Housing Development Corporation

## CONTACT

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## BY THE NUMBERS

(1971-present)

Year Founded: 1971

Location: Indianola, MS

Households Assisted: 4,997

Housing Units Developed: 997

Financing Secured: \$59.5M

Delta Housing Development Corporation (DHDC) is a nonprofit organization that helps provide affordable housing opportunities to low- and very low-income families living in rural communities throughout the Southeastern region of the United States.

To date, DHDC has helped nearly 700 low- and very low-income families become first-time homeowners through its Mutual Self-Help Housing program. Under the program, families work on nights and weekends to build their own home. By providing sweat equity, these families are not only able to become homeowners, but they are also able to accumulate assets and build wealth.

In addition, DHDC has provided housing preservation and weatherization assistance to more than 4,000 low-income families in its service area. By securing funding from the U.S. Department of Agriculture (USDA), the Federal Home Loan Bank of Dallas, the Mid-Delta Empowerment Zone Alliance, and other sources, DHDC is able to help families make critical repairs to their homes and provide energy-efficient upgrades to save money on utility costs.

Overall, DHDC has developed 275 units of affordable rental housing, primarily using the USDA Section 515 Rural Rental Housing Loan program. This financing source allows lower rents for low-income families and gives residents an opportunity to move towards self-sufficiency. DHDC also provides high-quality resident services, including an

entrepreneur training program. This has led to outstanding results. For example, 10 female residents receiving state assistance graduated from the training program and created a business to manufacture window screens. While the business was in operation, DHDC regularly purchased window screens from the business for its projects.

## Oscar Giles Memorial Estates

Like other rural communities in the Mississippi Delta, Sunflower County is home to many agricultural and aquacultural workers who experience high poverty rates and often cannot afford clean, decent rental housing. In 2011, Sunflower County was one of the poorest counties in the state and the nation, with an overall unemployment rate of 16.2 percent. This was 63 percent higher than the statewide unemployment rate and 95 percent higher than national average that year.

DHDC wanted to help address the lack of affordable rental housing by developing a 28-unit development exclusively targeted to local farmworkers. The development, the Oscar Giles Memorial Estates, was named after a local store owner and noted Civil Rights activist.

In 2010, DHDC secured \$2.6 million in USDA Section 514/516 Farm Labor Housing Loans and Grants to finance the project. Because the interest rate was subsidized to one percent and the loan term was extended to 33 years, DHDC can keep rents affordable for this low-income population.

The Oscar Giles Memorial Estates broke ground in 2011 and held its official ribbon cutting the following year.



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## BY THE NUMBERS

(Fiscal Year 2014)  
Year Founded: 1980  
Location: Berea, KY  
Households Assisted Through  
55-Member Network: 8,725  
Financing Secured: \$80M

Fahe is a network organization operating in 10 states, including Kentucky, West Virginia, Virginia, Maryland, Indiana, Ohio, Tennessee, Alabama, Mississippi, and Florida. Its mission is to create life-changing opportunity for people by providing a platform for peer exchange, training, technical assistance, and access to capital and finance opportunities. Together, its network collaboratively serves tens of thousands of families each year, bringing hope to the region, at scale.

Fahe is able to serve this underserved region so effectively because of its membership network, which includes more than 50 local nonprofit organizations across Kentucky, West Virginia, Virginia, Tennessee, Alabama, and Maryland. Fahe's membership serves as boots-on-the-ground, community liaisons, allowing Fahe to leverage its expertise through local partners to affect change in those in locations where traditional markets have failed.

Fahe was founded in 1980 to promote affordable housing in Appalachia. Since that time, it has expanded its goals to not only be a leader in housing, but to partner with other organizations to impact regional issues, such as energy efficiency, health, education, and assistance for the aging and elderly.

One of the ways it achieves this impact is by having a diverse set of business lines that rely on partnership to serve the region. Fahe's Mortgage Lending division, JustChoice Lending, has partnered with the U.S. Dept. of Agriculture (USDA) and key lenders, such as J.P. Morgan Chase, to secure \$37 million in single-family mortgage loans for Fiscal Year 2014 (FY14). Fahe's Consulting division routinely works with city governments in the region to improve infrastructure, provide economic development, and neighborhood revitalization. Fahe also has a Community Lending Fund, which offers financing for multifamily housing projects, community facilities, and medical facilities throughout Appalachia.

## Ms. Violet Lewis

At 65 years old, Ms. Violet Lewis lived in a poorly insulated home built by her father in Harlan County, Kentucky. One night, in 2010, she lost all of her possessions in a fire. Because she lived on a fixed income, she was unable to finance a new home and was forced to rent an old trailer. After paying her rent and utility bills, Ms. Lewis had only \$4 each month.

Her fortune changed in 2011 when Ms. Lewis learned about Fahe member Christian Outreach with Appalachian People (COAP). By partnering with Fahe's JustChoice Lending program, COAP helped Ms. Lewis secure a \$38,000 USDA Section 502 Direct Loan and \$60,000 in gap financing to build a new home.

Ms. Lewis' new home in Loyall, Kentucky was the first energy-efficient home built in the county. At every step—from design to insulation—the house was built to prevent energy loss and to ensure it heats and cools as efficiently as possible. With a Home Energy Rating System (HERS) score of 65, Ms. Lewis' utility bills have decreased from \$300 a month to \$60 a month on average.

Ms. Lewis shares the love of her new home with everyone she talks to. "I am home again! I am the happiest person there ever was. I don't have to worry about freezing in the winter. I am home."



## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2013)

Year Founded: 1993

Location: Ruskin, FL

Jobs Created: 23

Housing Units Developed: 50

Financing Secured: \$7.2M

Florida Home Partnership (FHP) offers affordable homeownership opportunities to low- and moderate-income, first-time homebuyers through the U.S. Department of Agriculture (USDA) Mutual Self-Help Housing Program. FHP was founded in 1993 under the name Homes for Hillsborough. Its founder and former resident, the late Dorothy Duke (1924 - 2000), championed the effort to bring the program to Hillsborough County in an effort to provide affordable housing to low-income families.

Since that time, the organization has continued to grow and thrive, expanding its services to the counties surrounding Hillsborough County. To date, FHP has helped build 613 homes—with another 32 homes underway—through its Mutual Self-Help Housing program. With the help of USDA funding, FHP has been able to not only help these families build low-cost, clean, energy-efficient, and green homes, but contribute to the development of beautifully landscaped neighborhoods with family-empowered Homeowners Associations and high-quality amenities, such as playgrounds, parks, swimming pools, and community centers. These neighborhoods have also enhanced the ambiance and home values of the surrounding communities.

FHP has expanded its mission to include other forms of affordable housing. FHP secured financing for the restoration and construction of an 80-unit townhouse community and the acquisition and rehabilitation of a 13-unit rental development with U.S. Department of

Housing and Urban Development (HUD) Neighborhood Stabilization Program (NSP) Funds. Its most recent venture is a partnership with the county government to administer rehabilitation housing services to very low-income homeowners.

## The Cabili Family

Ms. Yvette Cabili, a veteran of the U.S. Army and single parent, has overcome many struggles to achieve her goal of homeownership. In 2005, Ms. Cabili experienced a life-changing event when she and the father of her two children went through a divorce. It left her financially devastated and forced her to return to Florida from Germany, where her former husband was stationed.

Shortly after moving in with her mother, Ms. Cabili learned about FHP and its Mutual Self-Help Housing Program. In 2007, she applied and was approved to participate in the program. With her mother's support and guidance, she was able to balance her responsibilities as a single parent, working and attending school full-time, while providing 742 hours of sweat equity in constructing her own home. In May 2008—along with earning an Associate of Arts degree—Ms. Cabili became a Mutual Self-Help Homeowner.

FHP also helped Ms. Cabili secure a \$95,000 USDA Section 502 Direct Loan, \$3,000 from the Florida Housing Finance Corporation's Homeownership Pool (HOP) program, and \$10,250 from Hillsborough County State Housing Initiatives Partnership (SHIP) program. By providing construction labor on her own home, Ms. Cabili was able to earn \$8,000 in sweat equity.

Throughout the process, Ms. Cabili admired the expertise demonstrated by FHP staff and resolved to work for the nonprofit one day. Due to her leadership and helpfulness to others in the program, her wish came true in 2009 when she was hired by FHP as a Family Construction Coordinator. Five years later, Ms. Cabili has helped 144 families become homeowners through the Mutual Self-Help Housing Program. Using her story as an example, she takes pride in helping others achieve their dreams homeownership.



## CONTACT

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## BY THE NUMBERS

(1978-present)

Year Founded: 1978

Location: Sebring, FL

Housing Units Developed:  
7,785

Projects Assisted: 84

Financing Secured: \$433.6M

Florida Non-Profit Housing (FNPH) is the successor organization of the American Friends Service Committee's (AFSC) Florida Migrant and Seasonal Farmworker Housing effort. AFSC began providing technical assistance and training to U.S. Department of Agriculture (USDA) Mutual Self-Help Housing grantees in Florida in the early 1970s. In 1978, FNPH was formed and took over this important effort from AFSC. The initial goal was to provide clean, decent, and affordable farmworker housing throughout the State of Florida through the provision of Technical Assistance and Training (TAT) to nonprofit housing providers.

FNPH has broadened its mission to include rental housing development and related services for low- and very low-income, rural residents. Its service area has also expanded to include Alabama, Delaware, Florida, Georgia, Kentucky, Maryland, Mississippi, North and South Carolina, Tennessee, Virginia, the Virgin Islands, and Puerto Rico.

FNPH has had a profound impact on the communities it serves. During its 35-plus-year history, FNPH's efforts have helped develop some 7,800 units of affordable housing, serving some 25,000 individuals and totaling more than \$433 million in financing.

In 2013, FNPH secured more than \$2.3 million in financing, including more than 100 USDA Section 502 Direct Loans for very low- and low-income homebuyers. It also served more than 2,450 families through the Southeast Housing Consortium and partnered with six agencies to develop 450 units of affordable rental housing. In addition, FNPH provided Financial Literacy Education to 172 families and supported 87 Mutual Self-Help Housing

farmworker families as they built their own homes on nights and weekends.

## Casa San Juan Bosco

Following Hurricane Charley in August 2004, the Catholic Charities, Diocese of Venice reached out to FNPH to help address the loss of housing for farmworkers and their families in Desoto County, Florida. Desoto County is a rural community with a nearly 24 percent poverty rate and a median household income of less than \$31,000. At FNPH's suggestion, Catholic Charities Housing formed San Juan Bosco, Inc. (CSJB), a single-purpose, nonprofit corporation to provide permanent housing to local farmworkers.

To help CSJB access the financing it needed, FNPH provided CSJB with the technical support to apply for funding opportunities. As a result, CSJB secured \$3 million in USDA Section 514/516 Farm Labor Housing Loans and Grants, \$6 million from Florida's State Apartment Incentive Loan (SAIL) program, and \$1 million from Catholic Charities, Diocese of Venice and other private contributors.

The \$10 million Casa San Juan Bosco Community features 53 single-family homes designed to withstand up to 200 mile-per-hour winds, with all power lines and utilities located safely underground. All of the homes are targeted to low-income families, with rents capped at 30 percent of the tenant's adjusted income.

The development is the largest Green Community for farmworkers in the State of Florida. In addition, the development provides residents with access to critical services, including daycare, English As A Second Language courses, immigration assistance, financial planning, and a computer lab and library.





## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2014)

Year Founded: 1974

Location: Morehead, KY

Jobs Created: 39

Housing Units Developed: 58

Financing Secured: \$4.4M

Frontier Housing's mission is to provide affordable housing solutions in order to build better communities. Located in Morehead, Kentucky, Frontier Housing serves rural Bath, Boyd, Carter, Fleming, Elliott, Morgan, Menifee, Magoffin, Montgomery, Rowan, and Wolfe Counties. It is currently the largest residential builder in its service area and the largest nonprofit homebuilder in Kentucky.

As a Community Development Financial Institution (CDFI) and a NeighborWorks Full Cycle Lender, Frontier Housing has earned a reputation for ensuring sustainable homeownership. By providing high-quality, responsible lending products, Frontier Housing has proven that qualified individuals of all incomes can be successful homeowners. In fact, Frontier Housing's homebuyers have a foreclosure rate of less than one percent.

Frontier Housing offers a wide range of housing services, including affordable lending products that are generally unavailable through other construction and lending agencies in the community. Its housing and community development services include the construction of single-family and multifamily housing, sustainable and responsible lending products, energy-efficient rehabilitation, down payment and closing cost assistance, and homebuyer education and credit counseling.

In the most recent fiscal year, Frontier Housing served 97 families and secured \$4.4 million in financing. A substantial majority of this came from the U.S. Department of

Agriculture (USDA) Section 502 Direct Loan program.

## The Brooks Family

Many people believed that homeownership was out of reach for Ms. Kayla Brooks. But, as a hard-working health department clerk and single mother, Ms. Brooks was determined to provide a better life for her five-year-old daughter, Alanah, than living in public housing.

Like many families in Morehead, Kentucky, Ms. Brooks struggled to find clean, decent, and affordable housing for her family. The median income in this rural, northeastern Kentucky town is less than \$27,000, and 34 percent of the population lives in poverty.

Ms. Brooks turned to Frontier Housing in 2012 and sacrificed vacations, luxuries, and other comforts for two years as she improved her creditworthiness.

With the help of Frontier Housing, Ms. Brooks also secured a \$106,200 USDA Section 502 Direct Loan, as well as an \$18,400 grant from the U.S. Department of Housing and Urban Development (HUD) Rural Housing and Economic Development (RHED) and HOME Investment Partnerships (HOME) programs in 2013.

Because of this financing package—and Frontier Housing's role as the general contractor—Ms. Brooks now spends just \$140 more on her monthly mortgage payment than what she paid in rent and utilities.

She states decisively, "without Frontier Housing, I wouldn't have this home."





## CONTACT

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## BY THE NUMBERS

(2010-present)

Year Founded: 2006

Location: Elkins, WV

Housing Units Developed: 13

Financing Secured: \$1.9M

Highland Community Builders (HCB), a Community Development Corporation (CDC), was formed in 2006 to improve the quality of life of the residents of North Central West Virginia by developing quality housing that is affordable.

One prime example is HCB's 40-lot, mixed-income, single-family subdivision in Elkins, West Virginia. The Highland Meadows community provides moderately priced, energy-efficient, single-family homes. The neighborhood was created to make homeownership affordable for low-income households and to provide convenient access to school, work, and other services in order to improve quality of life.

HCB also has provided affordable rental housing to the Elkins area by providing construction services to a local affordable housing developer for a Leadership in Energy and Environmental Design (LEED)-certified, triplex rental housing development. HCB partnered with another developer on the adaptive use of a historic First Ward School to create 16 units of affordable, senior housing for the community. In addition, HCB developed and implemented a weatherization component for the local YouthBuild training program as a way to ensure that these services were available to the community.

U.S. Department of Agriculture (USDA) Rural Development programs have been crucial to HCB's success in serving the community. HCB was a USDA Rural Community

Development Initiative (RCDI) recipient, which helped it build staff capacity, gain its contractor license, and become a Green Advantage energy-efficient builder. HCB has helped five Highland Meadows homeowners purchase their home with USDA Section 502 Direct or Guaranteed mortgages.

## The Wells Family

Jessica and Corey Wells had been renting the same townhouse for two years, watching the neighborhood across the street grow. Highland Meadows, a new, mixed-income neighborhood with energy-efficient homes in Elkins, West Virginia looked like the right place to call home after having their first child.

In 2013, the Wells family contacted HomeOwnership Center, Inc., a local, nonprofit lending agency, that helped them prepare their credit, save for a down payment, choose a house plan that fit their budget, and secure a \$133,000 USDA Section 502 Guaranteed Loan. HCB served as the Wells family's general contractor. Nine months later, the Wells moved into their new home as first-time homeowners.

Today, the Wells family still drives by their old neighborhood on the way to their new home. It is a daily reminder of how HCB helped them obtain a beautiful, new home that will be theirs for years to come.



## CONTACT

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## BY THE NUMBERS

(2012-present)

Year Founded: 1975

Location: Apopka, FL

Jobs Created: 85

Housing Units Developed: 61

Financing Secured: \$11.7M

The mission of Homes In Partnership (HIP) is to provide low-income individuals with safe, decent, and affordable housing and to improve the economic condition of rural communities in Central Florida.

Established in 1975, HIP is a community-based, nonprofit organization and a certified Community Housing Department Organization (CHDO) rural housing provider. HIP is the leading, self-sufficient, not-for-profit organization in Central Florida dedicated to providing affordable, single-family housing through the provisions of lifestyle-changing tools and education to its clients. HIP also develops partnerships to promote safe and healthy communities.

HIP operates a successful Mutual Self-Help Housing program. Under this program, the organization helps qualified families build their own homes on nights and weekends. To date, HIP has provided thousands of families with homeownership opportunities through this program, stimulating much-needed economic development in local communities. In the last two years, HIP has successfully helped 61 families build their own homes in the rural areas of Orange, Lake, and Sumter Counties.

Many of the subdivisions developed by HIP have received awards, including the Fannie Mae Award of Excellence, the Federal Home Loan Bank's Partnership Excellence Award, and the Secretary of the U.S. Department of Agriculture (USDA) National Homeownership Week award.

USDA's Rural Housing programs play a vital role in providing affordable mortgages to the low-income families served by HIP. Without these critical programs, many of the families who have received HIP assistance would not have had the opportunity to own a home.

## Ms. Tamelia Long

After her divorce, Ms. Tamelia Long never thought that she would be able to become a homeowner because of issues with her credit. Thanks to HIP and its credit counseling and Mutual Self-Help Housing program, Ms. Long was able to leave behind the cramped quarters of a small efficiency apartment and become a new homeowner in rural Ocoee, Florida.

In 2009, Ms. Long reached out to HIP after learning about the organization from several friends and family members who purchased their homes with HIP's assistance. As a participant in HIP's Mutual Self-Help Housing program, Ms. Long worked on nights and weekends to provide over 650 hours of construction labor in building her new home. HIP also helped her secure a \$168,500 USDA Section 502 Direct Loan.

"Starting all over was difficult and I never dreamed in a million years that I would have a house this soon after coming out of a divorce. My credit was not looking that great, and they helped me get that straightened out so I could qualify. It's been a wonderful experience."

Ms. Long says, "You have to take it day-by-day, sometimes minute-by-minute. You have to just keep pushing until you can accomplish that dream."



## CONTACT

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## BY THE NUMBERS

(1993-present)

Year Founded: 1993

Location: Hazard, KY

Housing Units Repaired: 500

Housing Units Developed: 204

Financing Secured: \$31.5M

The mission of the Housing Development Alliance (HDA) is to strengthen rural communities by creating high-quality, long-lasting, affordable homes. HDA serves low- and very low-income households in Perry, Knott, Leslie, and Breathitt Counties in the heart of the coalfields of eastern Kentucky. These counties are located in central Appalachia and have some of the highest poverty rates in the nation. The biggest obstacles to safe, decent, and affordable housing in these counties are poor-quality housing stock, persistent poverty, and extremely low incomes. In fact, 44 percent of all households in the region earn less than \$25,000 a year.

HDA has provided affordable homeownership, home repair, and rental housing in its communities for over 20 years. Its programs serve a broad range of households, including disabled individuals, single-parent and two-parent households, the elderly, and young, working families.

HDA regularly uses U.S. Department of Agriculture (USDA) Rural Housing programs to meet the housing needs of the families it serves. This includes the USDA Section 502 Direct Loan program, which provides affordable mortgages that HDA leverages with other federal, state, and local dollars to make homeownership affordable. Over the last 20 years, HDA has constructed 204 new homes for low-income families earning an average of \$16,000 annually. This amounts to an investment of over \$21 million, including more than \$6.6 million in Section 502 Direct Loan mortgages. For every dollar of this funding,

HDA has leveraged more than \$3 in other resources.

## The Stamper Family

Mark and Mary Stamper worked hard to provide a good home and a better future for their 11 children. However, after health issues forced Mr. Stamper into a disability-related early retirement, the family could only afford a dilapidated, two-bedroom, one-bathroom trailer.

In 2013, the Stampers were approved for a new home using a USDA Section 502 Direct Loan. Tragically, before the home was completed, Mr. Stamper died of complications related to his disability. Wanting to carry through with her husband's dream, Ms. Stamper reapplied as a single mother and was once again approved for the loan.

The Stampers' new, six-bedroom, 2.5-bath home, located in Jackson, Kentucky, was built under HDA's Community House Raising program, where HDA carpenters, volunteers from the community, and Ms. Stamper worked side-by-side to provide the construction labor.

The home was financed by combining \$84,500 in USDA Section 502 Direct Loans with \$25,000 in funding from the U.S.

Department of Housing and Urban Development's (HUD) HOME Investment Partnerships (HOME) program, \$9,300 from HUD's Self-Help Homeownership Opportunity Program (SHOP), a \$17,200 grant from the Federal Home Loan Bank, and locally fundraised dollars. To further ensure affordability, the home is Energy Star-rated with a Home Energy Rating System (HERS) score of 54 and an estimated energy cost of less than \$100 per month.

Today, Ms. Stamper and her children (see photo) are giving life to her husband's dream of a better future for his family.



# Kentucky Highlands Investment Corporation

## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2014)  
Year Founded: 1968  
Location: London, KY  
Jobs Created: 11,702  
Housing Units Developed: 12  
Financing Secured: \$1.5M  
Funds Invested & Leveraged: \$29.8M

Kentucky Highlands Investment Corporation's (KHIC) mission is to provide and retain employment opportunities in Southeastern Kentucky through the investment of debt and equity in local businesses and expert management training and assistance.

KHIC's housing work focuses on developing high-quality, energy-efficient housing and providing access to equitable financing. Many of KHIC's customers are low-wealth households who, due to a variety of barriers, are unable to find decent housing solutions without assistance. Chief among these barriers are the cost of conventional financing, access to subsidy, and knowledge of the homeownership marketplace.

KHIC helps homebuyers access homeownership financing through several sources, including U.S. Department of Agriculture (USDA) Section 502 Direct Loans, the U.S. Department of Housing and Urban Development (HUD) HOME Investment Partnerships (HOME) program and Self-Help Homeownership Opportunity Program (SHOP), funding from the Appalachian Regional Commission (ARC), Affordable Housing Program (AHP) funds from the Federal Home Loan Bank of Cincinnati, and state Affordable Housing Trust Fund (AHTF) resources. KHIC also manages the construction of energy-efficient homes.

Very few—perhaps less than 10 percent—of KHIC's customers could successfully navigate the home buying process and purchase an energy-efficient home without assistance from KHIC and the USDA Section 502 Direct Loan program. In addition, other critical resources—such as the HUD resources, and ARC, AHTF, and AHP funding—would be unavailable to homebuyers without the participation of a nonprofit like KHIC.

## The Dishman Family

Home to nearly 21,000 residents, Wayne County, Kentucky has a long history of poverty. In 2010, the median household income was just \$27,646, with fully half (54 percent) of all households with children under 5 years old living in poverty. Many residents in Wayne County, including Ms. Katisha Dishman and her family, struggle to find clean, decent, and affordable housing.

In 2013, Ms. Dishman reached out to KHIC to build her own home under its Mutual Self-Help Housing program. With the help of a \$99,500 USDA Section 502 Direct Loan and assistance from ARC and HUD's HOME and SHOP programs, Ms. Dishman was able to become a homeowner in 2014, while earning \$47,000 in sweat equity.

With her new home, Ms. Dishman is able to provide a much safer, healthier environment for her family. Before turning to KHIC, Ms. Dishman rented a home that was so poorly insulated that she was forced to keep the thermostat at just 52 degrees in the winter so that the electric bill would stay below \$500 a month.

With the help of her low-cost, USDA loan, Ms. Dishman now pays just \$412 a month for her mortgage payment and up to \$100 in electricity bills. As a result, Ms. Dishman spends up to \$300 less a month in housing costs than what she previously paid for rent and utilities.





# Little Dixie Community Action Agency

## CONTACT

**Rebecca Reynolds**

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## BY THE NUMBERS

(2010-2014)

Year Founded: 1968

Location: Hugo, OK

Housing Units Developed: 197

Projects Assisted: 129

Financing Secured: \$21M

Little Dixie Community Action Agency's (Little Dixie) mission is to help people and change lives in Choctaw, Pushmataha, McCurtain, Atoka, Bryan, Carter, Love, and Marshall Counties in southeast Oklahoma. Throughout its history, Little Dixie has progressively grown, adding new programs to meet the needs of low-income families in these communities. In 1971, Little Dixie had an annual budget of \$608,000. Today, the agency's budget is close to \$25 million.

Since 1973, Little Dixie has helped low-income families obtain decent, safe, and affordable housing. Little Dixie provides over a dozen housing services, including its Mutual Self-Help Housing program, homeownership loans, down payment assistance, rehabilitation, affordable rental housing, weatherization, and homebuyer education and credit counseling.

Under its Mutual Self-Help Housing program, Little Dixie has helped more than 1,700 low- and very low-income families realize the American Dream of homeownership while earning between \$10,000 and \$20,000 each in sweat equity. Little Dixie is also one of four national organizations that provide technical and management assistance to potential and existing U.S. Department of Agriculture (USDA) Section 523 Mutual Self-Help Housing organizations in Arkansas, New Mexico, North Dakota, Oklahoma, South Dakota, Texas, Louisiana, Missouri, Nebraska, Kansas, and Wyoming.

Through its Residential Loan program, Little Dixie provides low-cost financing to help families purchase a home, assist with down payments and closing costs, and make necessary home improvements. Little Dixie's Weatherization program has helped more than 1,000 low-income families permanently reduce their energy bills by making their homes more energy efficient. The organization also owns and manages several affordable rental housing developments, including three senior, supportive housing complexes.

## Ms. Marcie Renfro

Like many rural communities, Hugo, Oklahoma struggles with low incomes and high poverty rates. In fact, in 2012, the median household income in Hugo was less than \$22,000, with more than one-third (37 percent) of all individuals living in poverty and an unemployment rate reaching 11 percent.

In 2012, Ms. Marcie Renfro applied to participate in Little Dixie's Mutual Self-Help Housing program. For six months, Ms. Renfro worked alongside her family and friends, contributing more than 750 hours of construction labor on her new home, including installing insulation, painting, staining, and cleaning up the construction site. As a result, Ms. Renfro reduced the cost of her home and earned nearly \$20,000 in sweat equity.

Ms. Renfro also received a \$101,000 USDA Section 502 Direct Loan and \$4,000 in combined grant funds from Rural Enterprises, Inc. in Durant, Oklahoma and the Federal Home Loan Bank of Topeka.

With the help of Little Dixie, Ms. Renfro moved into her new home in June 2014. "It's a big change from my apartment. I just have a home now. I didn't have a home before, not anything I could call my own."





# Milford Housing Development Corporation

## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2013)

Year Founded: 1977

Location: Milford, DE

Housing Units Repaired: 154

Housing Units Developed: 99

Financing Secured: \$12.4M

Milford Housing Development Corporation (MHDC) is a value-driven, nonprofit, affordable housing developer. Its mission is to provide decent, safe, and affordable housing solutions to people of modest means.

Founded in 1977, MHDC has steadily increased the quality and quantity of Delaware's affordable housing stock. As the state's leading nonprofit, affordable housing developer, MHDC provides a full continuum of housing programs, including transitional housing, home repair, rental housing development and preservation, Mutual Self-Help Housing, and single-family homeownership, new construction, and financial fitness courses.

Since 1997, MHDC has offered the Mutual Self-Help Housing program as an alternative path to homeownership for families who might not otherwise be eligible through more traditional avenues. To date, MHDC has assisted over 185 low-income households achieve their dreams of homeownership with a hand up—not a hand out. Furthermore, MHDC has been instrumental in bringing resources to Delaware. Over \$135 million has been generated in economic impact, of which 90 percent will be retained in the state. The program has leveraged over \$21 million and created more than \$5.2 million in total equity. MHDC's Mutual Self-Help Housing Program has clearly been a welcomed resource for rural communities.

During 2013, MHDC completed 18 Mutual Self-Help Homes, with an additional 32 homes in construction at year's end. MHDC also preserved eight homeownership units, completed 154 free, emergency-related home repairs, and acquired and rehabilitated two, multifamily, affordable rental complexes (73 units combined) with total development costs exceeding \$9.9 million. MHDC also has 185 rental units in the pipeline, totaling \$32 million in total development costs. In 2012 and 2013, MHDC was one of only two agencies across the nation to be recognized with the National Energy Star Award for Excellence in Affordable Housing.

## Ms. Caroline Batley

In 2014, MHDC received a call from an elderly woman desperately in need housing assistance. Ms. Caroline Batley, a 78-year-old resident of Long Neck, Delaware, was living with her daughter and grandson in a mobile home park. She had heard about MHDC's Home Repair Project (HRP), a program that provides free, emergency-related home repairs to eliminate unexpected and immediate threats to life, health, and safety.

MHDC staff inspected Ms. Batley's home and immediately found that none of the windows in her home were operational. In fact, many were held down only with duck tape. In addition, her front door did not lock or close properly and there were numerous soft spots in the floor.

MHDC staff and volunteers replaced Ms. Batley's 11 windows and front door and stabilized the home's floors. Not only were the repairs provided to Ms. Batley free of charge, but the work was completed within 30 days of her initial phone inquiry.

Weeks later, Ms. Batley called MHDC again. This time, she wanted to thank MDHC for its assistance. "For the first time in 10 years, I can open the windows and feel the breeze blow through my home."



## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2013)

Year Founded: 1967

Location: New Caney, TX

Jobs Created: 17

Households Assisted: 32

Financing Secured: \$311K

Motivation Education & Training, Inc. (MET) was founded in 1967 to provide academic and vocational training to migrant and seasonal farmworkers with the objective of furthering participants' economic self-sufficiency. Housing was added to MET's work agenda in the early 1970s.

To date, MET has served over 93,000 farmworkers with employment and training assistance and has provided nearly 174,000 farmworkers with emergency and other supportive services, including housing services. In addition to farmworkers, MET also serves other low-income and disadvantaged populations throughout Texas, Louisiana, Minnesota, North Dakota, and Wyoming, with offices located in Weslaco, Crystal City, Eagle Pass, and Austin, Texas. MET plans to expand its offices in 2014 to Laredo, Texas in order to serve the El Cenizo community.

MET's housing activities include rehabilitation, post-rehabilitation counseling, emergency farmworker housing assistance, and technical assistance to nonprofit organizations. MET also conducts statewide summits and regional meetings to educate, inform, and form coalitions to improve farmworker homes. MET has partnered with the Texas State Affordable Housing Corporation and its land banking and neighborhood stabilization efforts. MET also provides housing services in Minnesota and Louisiana. MET's technical assistance has led to the development of farmworker housing in Hereford, Eagle Pass, Del

Rio, and El Paso, Texas and the only farmworker housing facility in Louisiana.

In 2012, MET became a subgrantee for the Department of Labor's (DOL) Senior Community Service Employment Program, which seeks to employ senior citizens. MET operates this program in 65 counties in the Texas Panhandle, with offices in Amarillo, Plainview, and Abilene. In addition, MET operates eight Head Start centers and three Early Head Start centers throughout southeast Texas, serving a total of 997 children annually.

## The Tellez Family

Mr. Antonio Garcia Tellez and his wife, who live in Eagle Pass, Texas in Maverick County, support a very large family—including two daughters, two nephews, two nieces, and a granddaughter, ranging in age from 5 to 22 years old. The entire family survives on the limited salary they earn from performing agricultural labor on Minnesota's onion and potato fields. In all, Mr. Tellez earns just \$6,253 annually.

Although it is extremely dangerous, the family's only method of heating their self-built home was to build an outside fire and then bring the burning coals inside, one shovelful at a time. They kept the burning coals in a trashcan lid in the middle of the living room floor.

In 2013, MET, Inc. helped the Tellez family secure \$6,000 in funding from the DOL National Farmworker Jobs program, \$5,000 from the State Affordable Housing Corporation, and \$20,000 from the U.S. Department of Housing and Urban Development (HUD) Rural Innovations Fund to repair their home.

With this funding, MET replaced the roof rafters and shingles, installed new siding, insulation, flooring, and energy-efficient windows, provided access to safe electricity, and repaired damaged sheetrock, among other things. The repairs resulted in a more secure and comfortable home, which the Tellez family can now heat in the winter with electric space heaters and keep cool in the summer with window air conditioners.



## CONTACT

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## BY THE NUMBERS

(1969-present)

Year Founded: 1969

Location: New York, NY

Jobs Created: Nearly 40,000

Housing Units Developed:  
8,400

Financing Secured: Nearly  
\$4.9B

Founded in 1969, the National Development Council (NDC) is a 501(c)3 nonprofit organization with the mission to increase the flow of job creation and community development capital to underserved urban and rural areas.

NDC partners with nonprofit organizations and local governments that want to accomplish specific community goals, but are unable to find, evaluate, and assemble appropriate financing. Typically, these organizations work with NDC to improve the quality and quantity of affordable housing available to low-income, disabled, or other special needs populations, to renovate or develop educational, medical, recreational, or other public-purpose facilities, and to help local businesses locate or expand in communities that need employment opportunities for residents.

Through its affiliates, NDC provides development assistance, training, and access to capital. In doing so, NDC stimulates investment in housing and industry in communities and for purposes that are generally not served by the private sector.

Since inception, NDC has invested \$550 million in Low Income Housing Tax Credits (LIHTCs), leveraging \$1.5 billion to develop or preserve 8,400 units of affordable housing. Of these projects, 65—or 3,095 units—are located in rural communities. Additionally, NDC has leveraged New Markets Tax Credits to finance 87 community development projects, including \$320 million to support 12 rural projects, such as health centers, educational and recreational facilities, and commercial and manufacturing facilities.

To date, NDC has provided training to over 60,000 housing and economic development practitioners. The organization has also closed 490 small business loans for a total of \$176 million, which created 13,000 permanent, full-time jobs. By investing \$2.5 billion with its public and nonprofit partners, NDC has supported 37 community development projects, 3.5 million square feet of public facility space, 2,162 units of student housing, and 10 miles of roads and infrastructure.

## Heritage Woods of Freeport

In 2010, rural Stephenson County, Illinois made it a top priority to develop an assisted-living facility, Heritage Woods of Freeport, to serve as an affordable alternative to nursing home care for low-income seniors in the area. Because the closest facility was more than 35 miles away, the development would also allow lifelong residents to remain in their home community.

To support the development, NDC's Corporate Equity Fund provided \$6.7 million in Low Income Housing Tax Credit equity. This investment leveraged a \$6.65 million U.S. Department of Agriculture (USDA) Section 538 Rural Rental Housing Guaranteed Loan.

The development provides 61 units exclusively targeted to low-income residents and 15 market-rate units. It is staffed 24 hours a day and offers healthcare monitoring, housekeeping, and other critical resident services. All units are also equipped with an emergency-call response system.

Developer Mark Laubacher explains, "Before Heritage Woods, many residents lived without the help they needed. Now, residents have access to the services they need to thrive."





## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2013)  
Year Founded: 1955  
Location: Dover, DE  
Housing Units Facilitated: 362  
Projects Assisted: 26  
Financing Secured: \$68M

NCALL Research's (NCALL) mission is to promote affordable housing, improved communities, and sustainable development primarily on the rural Delmarva Peninsula of Delaware, Maryland, and Virginia. In 2013, NCALL assisted 2,318 households and leveraged more than \$68 million in financing.

NCALL provides development expertise to nonprofit organizations to address local needs and increase nonprofit-owned housing stock. NCALL also provides innovative lending and services targeted to affordable housing and community development efforts and helps increase public awareness about housing needs and resources.

Additionally, NCALL serves low- to moderate-income households and individuals who want to become homeowners, learn money management skills, participate in financial coaching, or learn how to avoid foreclosure.

U.S. Department of Agriculture (USDA) Rural Housing and Community Facilities programs allow NCALL to provide very low- and low-income households with decent, affordable housing and enable the development of community facilities. In 2013, three rental housing projects financed with USDA Section 515 Rural Rental Housing Loans and Section 514/516 Farm Labor Housing Loans and Grants were in development. In addition, 14 low-income households became homeowners with USDA Section 502 Direct Loans and two community facilities projects—a community action center and a health

center—were under construction. Without these critical programs, many of the families NCALL serves would not have access to safe and affordable housing and community services.

## North Lake Village

North Lake Village, a 52-unit rental community in Middletown, Delaware, provides one of the only sources of affordable housing in town. In 2009, North Lake Village was in need of substantial upgrades, but the owner was not able to secure the low-cost financing needed to renovate the property. As a result, North Lake Village was in jeopardy of losing Rental Assistance funds from the U.S. Department of Housing and Urban Development (HUD) and USDA. Without this assistance, many low-income residents would have no longer been able to afford their apartments.

NCALL worked with fellow NRHC Member Milford Housing Development Corporation (MHDC) to help ensure that North Lake Village could continue to serve as long-term, affordable housing. NCALL helped transfer ownership of the property to MHDC and obtain additional low-cost financing, including \$5.38 million in Delaware's Low Income Housing Tax Credit (LIHTC) equity, \$1.82 million in HUD HOME Investment Partnerships (HOME) and state financing, as well \$1.7 million in USDA Section 515 Rural Rental Housing Loans and continued rental assistance from both USDA and HUD.

With NCALL's assistance, renovations to North Lake Village's six apartment buildings were completed in 2013, including new exterior façades, plumbing, electrical, HVAC, and appliances. To help improve quality of life for the residents, the apartment complex now provides a fully accessible playground, an exercise path with workout stations, and a 1,500-square-foot community building, with meeting space, a computer station, larger laundry facilities, and a property management office.



# Neighborhood Nonprofit Housing Corporation

## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2013)  
Year Founded: 1996  
Location: Logan, UT  
Housing Units Developed: 26  
Households Assisted: 273  
Financing Secured: \$9.7M

Neighborhood Nonprofit Housing Corporation's (Neighborhood Nonprofit) mission is to create affordable housing opportunities, strengthen and enhance communities, and provide households with the skills to become self-sufficient. Neighborhood Nonprofit provides affordable housing opportunities through a variety of programs, including down payment assistance, homeownership for people with disabilities, rehabilitation of existing homes, and the U.S. Department of Agriculture (USDA) Mutual Self-Help Housing Program. Neighborhood Nonprofit is also a U.S. Department of Housing and Urban Development (HUD)-approved Housing Counseling Agency, providing pre-purchase, budgeting, foreclosure, and reverse mortgage counseling.

All of Neighborhood Nonprofit's programs serve individuals and families who earn less than 80 percent of the Area Median Income (AMI). In fact, over half of the families it serves earn less than 50 percent of AMI.

Neighborhood Nonprofit is the only developer of affordable subdivisions in Northern Utah, and in some cases, it is the only developer of any subdivisions in these communities. To date, Neighborhood Nonprofit has helped over 350 low- and very low-income families become homeowners through its Mutual Self-Help Housing program, with a foreclosure rate of less than three percent. In the last year, Neighborhood Nonprofit helped 26 families build homes through the program, with another 25 homes under construction. In 2013, Neighborhood Nonprofit helped secure \$4.7 million in financing, including

\$255,000 from sources other than USDA.

USDA programs have acted as a catalyst to stabilize the organization and help attract and retain qualified and capable staff.

## The Farnsworth Family

Mrs. Rebecca Farnsworth is a young widow raising five children while attending Utah State University. Although she did not think homeownership was in her future, she was determined to provide better housing for her children. Their apartment had occasional flooding, and mold had become an issue. In addition, because her husband had passed away in the same apartment, the family needed a change in order to move forward.

In 2010, Mrs. Farnsworth was accepted into Neighborhood Nonprofit's Mutual Self-Help Housing program, where she provided 35 hours a week to construct her new home. After waking up at 4:30 a.m. each morning, finishing her construction work, going to her full-time job, and attending classes at the university, Mrs. Farnsworth often did not get home until after 10:00 p.m.

Neighborhood Nonprofit also helped Mrs. Farnsworth secure a \$152,000 Section 502 Direct Loan in 2011. Today, her mortgage payment is only \$70 more a month than what she previously paid for rent. By contributing sweat equity, Mrs. Farnsworth also saved \$41,000. In her garden, she grows almost all of the fruits and vegetables her family needs.



Mrs. Farnsworth is scheduled to graduate next year with a degree in social work and hopes to give back some of what she learned during her experience with Neighborhood Nonprofit.



# NeighborWorks Northeast Nebraska

## CONTACT

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## BY THE NUMBERS

(1994-present)  
Year Founded: 1994  
Location: Norfolk, NE  
Housing Units Developed: 602  
Financing Secured: \$14.3M

NeighborWorks Northeast Nebraska (NWNEN) is a private, nonprofit, community-based development organization. Since 1994, NWNEN has developed over 600 single-family homes to fulfill the organization's mission to develop housing opportunities, empower individuals and families, and revitalize and strengthen communities. NWNEN serves seven counties in northeast Nebraska.

NWNEN provides affordable housing options to low- and moderate-income families and individuals. This includes New Construction, Subdivision Development services, and a Purchase/Rehab/Resell Program that ensures homes are safe and energy-efficient for new homeowners. NWNEN's zero-interest rate down payment and closing cost assistance loans provide families with an opportunity to purchase an improved home, while making their monthly mortgage payment affordable. Through its Homebuyer Education courses—provided in both English and Spanish—and its new Financial Literacy Program, NWNEN helps potential homebuyers make good decisions throughout the home buying process.

Without the availability of U.S. Department of Agriculture (USDA) Rural Housing programs, most of NWNEN's homebuyers would not have been able to purchase a home. In the past five years, 120 homebuyers (70 percent of NWNEN clients) acquired USDA Section 502 Direct or Guaranteed Loans, totaling more than \$9.4 million. These loan

products have also allowed the organization to rehabilitate homes and provide decent and affordable housing stock throughout northeast Nebraska.

## Rural Definition

Under the direction of its Chief Executive Officer, Mr. Roger Nadrchal, NWNEN took the lead on the "Rural Definition" issue, impacting rural communities throughout the United States.

In 2008, a key provision of Section 520 of the Housing Act of 1949—the law which determines eligibility for critical housing programs at USDA—was set to expire. As a result, low-income, rural families in nearly 1,000 communities, including Columbus and Norfolk, Nebraska, were at risk of losing access to USDA Rural Housing programs. Without the availability of USDA mortgages, many families would likely not be able to realize the American Dream of homeownership.

Mr. Nadrchal reached out to his Representative, Mr. Jeff Fortenberry (R-NE), asking for his support. Rep. Fortenberry agreed and introduced legislation in the House of Representatives to extend the Rural Definition through the 2020 Census. Mr. Nadrchal also enlisted the leadership of Nebraska Senators Ben Nelson and Mike Johanns, who introduced a similar amendment to the Farm Bill that was ultimately enacted in early 2014. Throughout this time, Mr. Nadrchal worked with many national, state, and local stakeholders to help build support for the legislation, including the National Rural Housing Coalition.



Rep. Jeff Fortenberry (R-NE), NWNEN CEO Roger Nadrchal, and Former NWNEN President Joe Ferguson.

As a result of his advocacy—along with that of many others—low-income families in northeast Nebraska and across the nation will continue to have access to critical USDA resources and programs.

# Office of Rural and Farmworker Housing

## CONTACT

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## BY THE NUMBERS

(1979-present)

Year Founded: 1979

Location: Yakima, WA

Housing Units Developed:  
1,400

Households Assisted: 7,500

Financing Secured: \$150M

The mission of the Office of Rural and Farmworker Housing (ORFH) is to improve the lives of farmworkers and low-income individuals in rural Washington State through affordable housing, advocacy, building financial assets, and other innovative solutions.

As a private, statewide, nonprofit corporation, ORFH develops and helps preserve affordable housing by providing direct, comprehensive development services to local nonprofit corporations, housing authorities, growers/employers, and others interested in developing affordable housing. ORFH is also a certified Community Development Financial Institution (CDFI) and offers a variety of lending products.

ORFH develops community-based, multifamily rental housing and works directly with the agricultural community to develop on-farm housing that serves the needs of both farmworkers and agricultural employers. ORFH offers all of the necessary services to obtain financing and assure the quality of housing construction and property management.

To date, ORFH has secured and managed over \$150 million dollars to develop more than 1,400 housing units in rural Washington State—serving approximately 7,500 farmworkers, their dependents, and other rural residents. Another 250 housing units are in planning and development and will serve an additional 1,000 residents.

## Cosecha Court Apartments

In 2013, ORFH helped the Yakima Housing Authority develop the Cosecha Court apartments in Yakima Valley in central Washington State. ORFH provided the Housing Authority with comprehensive development services, including environmental reviews, land acquisition, and the assemblage of a team of architects, engineers, and contractors. ORFH also secured financing, oversaw construction, and assisted with marketing and property management plans.

Cosecha Court is a high-quality, affordable, rental housing development targeted exclusively to serve seasonal agricultural workers. Located in Granger, Washington, the 10-unit development includes an on-site manager's unit and can accommodate up to 76 people.

Many unique, green elements were implemented for Cosecha Court. The southern portion of the site is dedicated to a "Solar Garden," which is able to generate enough energy to take Cosecha Court off the power grid during winter months.

The development was financed with \$3 million from the U.S. Department of Agriculture (USDA) Section 514/516 Farm Labor Housing Loan and Grant program, \$296,000 from the Washington State Housing Trust Fund, and \$254,000 from the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Housing Enhancement program.

The USDA Section 521 Rural Rental Assistance program also provides critical operating support. Since Cosecha Court serves seasonal, migrant farmworker households, the Section 521 investment is in the form of an operating subsidy. Without operating support from USDA, Cosecha Court would not have been possible.



## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2014)

Year Founded: 1966

Location: Huntington, IN

Housing Units Developed: 33

Households Assisted: 2,800

Founded in 1966, Pathfinder Services (Pathfinder) is a multidivisional, not-for-profit, human services organization based in Huntington, Indiana, with offices in Allen, Marshall, Wabash, and Whitley Counties. Its mission is to strengthen communities primarily by enabling people experiencing developmental or economic challenges to achieve independence, inclusion, and stability. Over the last five years, Pathfinder has generated \$436 million in economic impact.

Pathfinder's Community Connections division serves moderate- and low-income individuals and families seeking to become and remain homeowners. Pathfinder helps families improve their credit and finances through group financial fitness education classes and individual counseling. In addition, the organization helps secure low-cost mortgages through the U.S. Department of Agriculture (USDA) Section 502 Direct Loan program by packaging loan applications. As a result, Pathfinder Services has secured over \$200 million in mortgage financing over the past 15 years.

Pathfinder also builds and manages long-term, supportive housing for adults with developmental disabilities and provides support services to residents. In addition, it administers a two-year, U.S. Department of Housing and Urban Development (HUD)-financed Transitional Housing program for homeless families with children, partners with

a local bank to provide a low-interest car loan program to prevent predatory lending, and offers Individual Development Accounts to match savings. Pathfinder provides free income tax preparation services to more than 1,200 people annually under its VITA program, and its Foreclosure Intervention Program helps homeowners avoid foreclosure and stay in their home. In addition, it operates an Acquisition/Rehabilitation/Resell program to bring vacant homes back to life and an Owner-Occupied Rehabilitation Program for seniors and families with disabilities. Pathfinder's Community Building and Engagement program helps residents stabilize and improve their neighborhoods.

## The Schemansky Family

Ms. Karrie Schemansky, a Huntington County, Indiana resident, began using Pathfinder programs in 2008, when she and her young daughter lost their housing and became homeless.

As an unemployed, homeless, single mother with limited, poor credit, Ms. Schemansky struggled to find affordable housing and employment opportunities on her own. By participating in Pathfinder's Transitional Housing Program, Ms. Schemansky and her daughter were able to find a place to live. Pathfinder referred Ms. Schemansky to vocational rehabilitation for employment assistance and provided her with employment services, including job coaching services. As a result, Ms. Schemansky was able to secure employment at a local restaurant.

After finding stable housing and a job, Ms. Schemansky benefitted from Pathfinder's Individual Development Accounts, car loan, and VITA free tax preparation programs. She participated in the organization's financial fitness and homebuyer education classes. Ms. Schemansky also worked with Pathfinder to secure a \$103,000 USDA Section 502 Direct Loan and successfully became a homeowner.

In 2014, Ms. Schemansky celebrated her first anniversary as a homeowner and is proud of her achievement of going from homelessness to homeownership in six years. She believes that she would not be the successful, contributing member of the community that she is today without the support of the staff and programs she found at Pathfinder.



## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2013)

Year Founded: 1969

Location: Rochester, NY

Households Assisted: 3,463

Financing Secured: \$10.7M

PathStone is a not-for-profit, community development and human service organization providing services to low-income families and economically depressed communities throughout New York, Pennsylvania, New Jersey, Ohio, Indiana, Virginia, Vermont, and Puerto Rico. As a visionary, diverse organization, PathStone empowers individuals, families, and communities to attain economic and social resources for building better lives.

PathStone offers a broad array of services, including education and training services for adults and youth, child and family development programs, housing assistance services, housing development and rehabilitation, property management, financial education and housing counseling, and emergency and supportive services, as well as economic development.

In the last fiscal year, PathStone helped more than 40 rural families secure over \$3 million in U.S. Department of Agriculture (USDA) Section 502 Direct Loans, in addition to other federal, state, and local funding. These families were unable to secure conventional financing due to their low incomes. A majority were able to purchase their home for the same monthly payment as their rent, and in some cases, for less than their previous rent. Without the availability of USDA funding, many rural households would never be able to own their own home.

## The Kollarik Family

Ms. Heidi Kollarik joined PathStone's Section 8 Program in 2011 as a self-employed, single mother. A year later, she joined its Family Self Sufficiency Program and set three goals she wanted to accomplish: Ms. Kollarik wanted to clean up her credit, start saving money, and purchase a home for her and her two children.

To help Ms. Kollarik realize her goals, she was referred by her Section 8 caseworker to PathStone's Homeownership Program. She enrolled in its Pre-Purchase Education classes in 2012. After graduating from the course, PathStone's Homeownership Counselors helped Ms. Kollarik secure a \$105,000 USDA Section 502 Direct Loan with a subsidized interest rate of one percent. The organization also helped her obtain a \$21,000 grant from the U.S. Department of Housing and Urban Development (HUD) HOME Investment Partnerships (HOME) program to assist with down payment and closings costs.

In 2014, Ms. Kollarik became the proud owner of her home in rural Genesee County, New York. Thanks to hard work, determination, and the help of PathStone, Ms. Kollarik was able to meet all three of her original goals within just three years.





## Peoples' Self-Help Housing Corporation

### CONTACT

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### BY THE NUMBERS

(1970-present)

Year Founded: 1970

Location: San Luis Obispo, CA

Jobs Created: 3,225

Housing Units Developed:  
2,650

Financing Secured: \$300M

Peoples' Self-Help Housing Corporation (PSHHC) is a national, award-winning, nonprofit organization with over 44 years of experience on the California Central Coast developing affordable workforce and special needs housing and community facilities. PSHHC's mission is to provide low-income families, seniors, those with special needs, and farmworker residents with a variety of services and programs leading to self-sufficiency.

PSHHC was formed in 1970 as a nonprofit, public benefit organization. PSHHC navigates and manages complex land use processes, financial packaging, and construction of affordable housing that it develops, owns, and manages. PSHHC also provides technical assistance in the design and implementation of affordable housing and community development programs for numerous cities, counties, and community groups.

With a service area covering 7,877 square miles, PSHHC works in approximately 25 communities, many of which are rural. Since credit is not sufficiently available in these areas, the U.S. Department of Agriculture (USDA) is an important source of financing to create new affordable housing for homeowners and renters and for preserving and rehabilitating existing affordable housing that is aging and at risk of losing its affordability to lower-income households due to market forces. PSHHC leverages these resources with other low-cost financing, including the Low Income Housing Tax Credit (LIHTC). PSHHC's housing developments meet green and sustainable Net Zero Energy goals through achieving Leadership in Energy & Environmental Design (LEED) Platinum certification.

### Chapel Court Apartments

The Chapel Court Apartments were originally developed in the early 1970s by a church group to provide critically needed farmworker housing in the agricultural community of Carpinteria, California. By 2010, the property's 28 units were in significant need of rehabilitation and the church's Board of Directors decided that it could no longer maintain the property.

The church group reached out to PSHHC to take over ownership and management of the property and to revitalize it in order to ensure its long-term use as affordable housing. In the initial phase of rehabilitation, PSHHC addressed the immediate health and safety needs of the development, such as replacing its heating units, installing fire alarms and additional fire sprinkler systems, and purchasing a new water heater. The development was brought into compliance with accessibility standards required by the *Americans with Disabilities Act*. The remodeled units are also energy-efficient.

PSHHC secured \$1.15 million for the project, including \$550,000 in USDA Multifamily Preservation and Revitalization (MPR) funding, \$550,000 in matching grants from the California Joe Serna, Jr. Farmworker Housing Grant program, and \$50,000 from an Enterprise Community Investment grant and property reserves. The organization also attracted \$55,000 in private donations to operate an afterschool Youth Education program with computer equipment for resident children. Because the project employed scores of workers and used local vendors and businesses, it has had a positive economic impact on the Carpinteria community as well.





# Rural Alaska Community Action Program

## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2013)

Year Founded: 1965

Location: Anchorage, AK

Jobs Created: 950

Housing Units Developed: 128

Households Assisted: 1,564

Rural Alaska Community Action Program (RurAL CAP) is a 501(c)(3) organization established in 1965. For nearly 50 years, RurAL CAP has promoted self-sufficiency in Alaska by fulfilling its mission to empower low-income Alaskans through advocacy, education, affordable housing, and direct services that respect their unique cultures and values. Its programs find positive, culturally responsive solutions to local problems by focusing on measurable results and engaging community members, while promoting the vision of “Healthy People, Sustainable Communities, and Vibrant Cultures.”

RurAL CAP’s Supportive Housing program helps individuals move to economic independence by addressing the frequently interrelated problems of homelessness, drug addiction, and mental illness and increasing access to affordable housing for low-income individuals and families. Under its Planning and Construction program, RurAL CAP provides affordable housing opportunities, preserves and improves existing housing, and facilitates community-based planning. The Mutual Self-Help Housing Program provides first-time homebuyers with a unique opportunity for affordable homeownership. Participants earn sweat equity in their homes, eliminating the need for a down payment. Funds to support the program are provided by the U.S. Department of Agriculture (USDA) Mutual Self-Help Housing Program. To date, RurAL CAP has built 42 Mutual Self-Help Homes in rural Sterling, Soldotna, and Kenai. Six homes in Soldotna are currently under construction, with another 11 scheduled to break ground in late 2014.

There are tentative plans to add 10 families in Nikiski in 2015 and to expand the program to Sitka in 2016.

During 2013, RurAL CAP served 1,564 households with a total revenue of \$41 million.

## The Winston Family

Ms. Maggie Winston of Kenai, Alaska is a full-time college student pursuing her degree in psychology, a mother to twin boys, and a RurAL CAP homebuyer. Maggie is also a quadriplegic. Her fixed income and physical disability were barriers to homeownership that she never dreamed she could surmount; however, today, Maggie is the proud owner of a brand-new, fully handicap-accessible home.

In 2012, under RurAL CAP’s Mutual Self-Help Housing Program, Ms. Winston, her family, and her friends worked at least 30 hours each week to help build her home. As a result of that hard work, she earned \$35,000 in sweat equity. RurAL CAP also helped her secure a USDA Section 502 Direct Loan and down payment assistance through Cook Inlet Lending’s home loan program and Alaska Housing Finance Corporation’s HOME Investment Partnerships (HOME) program. While the average RurAL CAP Self-Help Home appraises for \$220,000, the combination of sweat equity and other assistance typically lowers costs to \$90,000 to \$165,000.

Prior to building her home, Ms. Winston and her 8-year-old sons lived in a group, assisted-living home with very little privacy. The Winston’s now pay significantly less than their previous rent.



In an interview, Ms. Winston explains, “This is the most amazing program that exists for people like me because I would not be able to become a homeowner any other way. To be able to sit here and tell you that I own this beautiful home that we are in, and I can afford it, and it’s mine... It’s the most liberating feeling.”

## Rural Community Assistance Corporation

### CONTACT

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### BY THE NUMBERS

(Fiscal Year 2013)  
Year Founded: 1978  
Location: West Sacramento, CA  
Jobs Created: 273  
Housing Units Financed: 300  
Water/Sewer Projects Assisted: 614

Founded in 1978, the Rural Community Assistance Corporation (RCAC) provides training, technical and financial resources, and advocacy so rural communities can achieve their goals and visions. The organization supports environmental infrastructure, affordable housing development, economic and leadership development, and community development finance in 13 western states and the Pacific Islands.

RCAC helps nonprofit housing organizations develop, finance, and operate affordable housing programs and projects. The organization acts as an intermediary for U.S. Department of Agriculture (USDA) Section 502 Direct Loan packagers in Arizona, Colorado, Hawaii, and New Mexico to increase the delivery of mortgages to qualified homebuyers. RCAC is also a technical assistance provider, working with USDA Mutual Self-Help Housing grantees in the West who have developed and rehabilitated 768 housing units.

RCAC is certified by the U.S. Department of the Treasury as a Community Development Financial Institution (CDFI) with more than \$73 million in lending capital. To date, RCAC has closed 739 loans, totaling more than \$410 million, and leveraged more than \$1.5 billion for projects in rural communities. These loans supported 64,648 individual water and wastewater connections for rural citizens, 12,615 housing units, 6.65 million feet of community facility space, and created or retained 14,762 jobs. RCAC currently has 160 loans under management, totaling more than \$61.7 million. Additionally, RCAC manages 48 loans that total more than \$51.6 million on behalf of other lenders and investors.

In 2014, RCAC closed 36 loans, amounting to nearly \$12.8 million in nine states. These loans supported 1,989 individual water and wastewater connections for rural citizens, 300 housing units, 3.6 million feet of community facility space, and created or retained 273 jobs.

### Canterbury Park

After the recent financial crisis, access to credit was very limited. Despite being an experienced, successful, nonprofit housing developer, South County Housing (SCH) was unable to find a private lender in 2011 to support its 19-unit, affordable townhome development in Aptos, California, known as Canterbury Park.

While a CDFI lender agreed to support the project, it required SCH to bring in a partner. That's when RCAC and its affiliate, Aptos Housing, L.L.C., joined the project as a back-up developer.

Next, when the State of California eliminated local redevelopment agencies, including the one in Santa Cruz County that had guaranteed the construction loan for Canterbury Park, RCAC stepped in as the new guarantor to keep the project on target.

Later, the CDFI construction lender asked RCAC to participate in the construction loan.

Thanks to the partnership between RCAC and SCH, construction of Canterbury Park began in May 2012. Ultimately, all of 19 affordable townhomes in the development were sold to low- and moderate-income homebuyers within 60 days of completion.



# Rural Housing Development Corporation

## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2014)

Year Founded: 1998

Location: Provo, UT

Housing Units Developed: 32

Financing Secured: \$8M

The mission of the Rural Housing Development Corporation DBA Self-Help Homes is to provide affordable housing opportunities to very low- and low-income individuals and families living in Central Utah in Utah and Wasatch Counties. Because more than 40 percent of the residents in these counties earn low incomes, many individuals and families have little access to affordable homeownership and rental housing. This is especially true for Utah's most vulnerable residents, including seniors living on a fixed income, persons with disabilities, the unemployed and underemployed, large, young, and working families, veterans, single-parent families, and families with special needs and/or medical conditions.

Self-Help Homes provides affordable homeownership opportunities through its Mutual Self-Help Housing program and the purchase, rehabilitation, and resale of existing homes. Over the past 12 months, the organization has helped develop 30 homes through its Mutual Self-Help Housing program and two homes through its Rehab/Resale program.

The organization also provides rental housing opportunities through the development of affordable, multifamily housing financed largely with Low Income Housing Tax Credits (LIHTCs). Self-Help Homes secured more than \$8 million in funding to develop land, construct single-family homes, and purchase and rehabilitate existing homes for low-

income families. Since 1998, RHDC has started and/or completed 373 single-family homes.

## The Farr Family

After Jane and Ron Farr were married in 2010, the couple rented a basement apartment in American Fork, Utah. With limited incomes, one of their biggest dreams was to become homeowners. Above all, the Farris wanted to have a place to welcome visitors and friends and to share their new lives together.

In 2013, the Farris contacted Self-Help Homes and were quickly approved to participate in the organization's Mutual Self-Help Housing program, which helps low-income families build their own homes on nights and weekends. Although they were both already in their 60s and Mr. Farr suffered from serious health problems, the couple were eager to get started. As Ms. Farr said, "We were so very happy and lucky for the opportunity to actually build a home. It was really a blessing and answer to our prayers."

Sadly, three days before starting construction on their home, Mr. Farr passed away. With the help of relatives, friends, and members of her church, Ms. Farr was able to complete the construction on her new home and earn \$34,500 in equity. Because she received a USDA Section 502 Direct Homeownership Loan for \$199,000, her monthly mortgage payment is just \$11 more than what she previously paid in rent.

Today, Ms. Farr is proud of her new home and dedicates it to her late husband. "There were times I was on the brink of giving up, but I put my trust in the Lord...He blessed me with kind and supportive supervisors and four other families who were so understanding of my limitations."





## CONTACT

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## BY THE NUMBERS

(1995-present)

Year Founded: 1995

Location: Washington, DC

Jobs Created: 5,500

Housing Units Developed:  
24,000

Financing Secured: \$992M

Rural LISC believes in rural America. Committed to providing support for rural communities, Rural LISC strongly believes that nonprofit community organizations play an essential role in making rural communities good places to live, work, do business, and raise children. It is dedicated to building the capacity of these organizations and increasing their production by generating resources and investing in their work.

Rural LISC partners with 62 Community Development Corporations (CDCs) working to transform rural communities in 32 states. Since 1995, it has demonstrated the value of investing in and through resident-led, rural CDCs by building capacity and making the resource and policy environment more supportive of their organizations and work.

Rural LISC provides technical assistance, capacity building and predevelopment grants, low-cost loans, and access to investor equity and bridge loans. Its Partner CDCs are part of LISC's *Building Sustainable Communities* strategy, which includes five key components: housing, education, health, building family wealth, and economic development.

Rural LISC Partner CDCs are 501(c)(3) organizations charged with serving low-income families and communities as an integral part of their missions. These CDCs utilize a variety of tools in addition to Rural LISC resources, including Low Income Housing Tax Credits (LIHTCs), New Markets Tax Credits (NMTCs), and U. S. Department of Agriculture (USDA) Community Facilities, Economic Development, and Rural Housing Programs, such as Section 523 Mutual Self Help Housing, Housing Preservation Grants, Section 502 Direct Loans, Section 514/516 Farm Labor Housing Loans and Grants, and Section 515 Rural Rental Housing Loans.

## Ms. Earline Davis

Ms. Earline Davis, a native of Tunica County, Mississippi, always dreamed of owning her own home with a garage. But, as a Special Needs Teacher's Assistant earning a low income, she feared that her dream would never become a reality.

In 2012, Ms. Davis reached out to Rural LISC Partner CDC, Tunica County Community Development Coalition (TCCDC), for assistance. That year, Rural LISC provided the organization a \$300,000 construction loan to help build affordable homes for low-income residents. With this loan, TCCDC helped build a home for Ms. Davis. The organization also helped her secure a \$126,000 USDA Section 502 Direct Loan and a \$15,000 Mississippi Home Corporation Home Plus Grant. Today, the monthly mortgage payment for her new, three-bedroom, two-bathroom, double-garage home is \$400, \$63 less than her previous rent.

"After living in apartment complexes for the majority of my life, becoming a homeowner is wonderful. It feels good to know that if I want to paint my walls purple, I can!" She closed on her house one week after her 65th birthday in 2014. She will always consider her home to be a birthday gift to herself.

Since 2000, Rural LISC has provided TCCDC with \$344,000 in Capacity Building Grant funding, \$825,000 in loans, and a zero-percent predevelopment loan for \$5,000, which helped TCCDC complete 50 single-family homes for a total project cost of \$6.5 million.



## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2013)

Year Founded: 1965

Location: Visalia, CA

Housing Units Developed: 46

Households Assisted: 19,290

Financing Secured: \$50.6M

Self-Help Enterprises (SHE) is a nationally recognized, community development organization with a mission to work together with low-income families to build and sustain healthy homes and communities. SHE's efforts in California's San Joaquin Valley include Mutual Self-Help Housing, Housing Rehabilitation, Rental Housing, Homebuyer Education, and Sewer and Water Development.

Recognizing that farmworkers struggle to find clean, decent housing and often have insufficient incomes to qualify for standard, new home loans, SHE works with determined and hardworking families to realize the dream of homeownership. Since 1965, SHE has helped bridge the gulf between dreams and reality through the concept of "Self-Help," based on the conviction that if given the proper tools, individuals can and will do what is necessary to improve their living conditions.

SHE provides technical services and support, helping families and communities in Kern, Fresno, Kings, Madera, Mariposa, Merced, Stanislaus, and Tulare Counties compete for scarce financial resources. With funding assistance from the U.S. Department of Agriculture (USDA) Section 502 Direct Loan Program and SHE's Mutual Self-Help Housing program, rural residents are able to realize the dream of homeownership. Program participants spend a minimum of 40 hours per week on home construction, working with eight to 12 other families for 10 to 12 months. Upon completion, these families have new homes in a safe and secure neighborhood where they know everyone as

a result of their team effort. Without USDA-funded programs, many families would never rise out of the cycle of poverty and build financial assets.

To date, SHE's combined efforts have touched the lives of more than 50,000 low-income families, providing security and stability for these families and building more productive communities.

## Reedley, California

"Home for the holidays" had an extra special meaning for 11 families in Reedley, California who received the keys to their Mutual Self-Help Homes on December 19, 2013. This celebration also marked an important milestone for SHE: the completion of 6,000 Mutual Self-Help Homes built by first-time homeowners since SHE pioneered the Mutual Self-Help model in 1965.

The event brought Reedley's total number of Mutual Self-Help Homes to 117 since the first ones were constructed in 1978. The families, most with annual household incomes of less than \$25,000, used sweat equity to help reduce the cost of the homes. USDA provided nearly \$1.2 million in low-cost loans to families who were unable to buy decent and safe housing through conventional methods. In addition, families also received \$218,000 in assistance from the state's CalHome and Farmworker Housing Grants programs and contributed \$214,500 in sweat equity.

SHE's emphasis on sustainable homeownership—combining counseling and education, an affordable mortgage, and sweat equity down payments—has resulted in successful homeownership for thousands of Valley families. Families not only build their homes and those of their neighbors, but they also build an instant community, a sense of place, and skills that last a lifetime.





# Self-Help Housing Corporation of Hawaii

## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2013)

Year Founded: 1984

Location: Honolulu, HI

Jobs Created: 60

Housing Units Developed: 26

Financing Secured: \$19.5M

The Self-Help Housing Corporation of Hawaii (SHHCH), a private, nonprofit corporation, was founded 30 years ago to help improve the living conditions of low-income families who are shut out of the conventional homeownership market in Hawaii.

Overall, SHHCH has helped 627 low-income families living on Oahu, Maui, Kauai, and Molokai build their own homes through its Mutual Self-Help Housing program. In addition, SHHCH has completed 12 contractor-built homes through its Rural Home Loan Partnership program and trained YouthBuild participants in partnership with the City and County of Honolulu to rehab an eight-unit homeless facility. In the past few years, SHHCH has developed a 72-lot subdivision in Ma'ili, Oahu, with the first two teams of 26 families having completed the construction on their homes.

SHHCH provides technical assistance, including acquiring and developing land sites, identifying participants, providing financial counseling and homebuyer education courses, securing interim and permanent financing, obtaining subdivision approvals and building permits, and providing on-the-job construction training.

Under its Mutual Self-Help Housing program, low-income families provide sweat equity to cut the cost of their homes in half. In addition, by building their own homes, Mutual Self-Help Housing participants gain a tremendous sense of self-esteem and learn invaluable skills in home maintenance, leadership, and group problem solving. Communities benefit

from the establishment of stable households with well-maintained homes, an increase in property values, and a broadened tax base.

## The Ma'ili Community

Ma'ili, on the Waianae Coast of Oahu, is a small, rural community of predominantly Hawaiian/part-Hawaiian Pacific Islander residents, many of whom live in substandard or overcrowded housing. Over the last decade, as investors began buying property on the Waianae coast, many local residents faced widespread displacement and homelessness.

In 2007, SHHCH purchased nearly 9.5 acres in Ma'ili and developed a 72-lot subdivision in partnership with the State of Hawaii's Housing Finance and Development Corporation, the City and County of Honolulu, and the U.S. Department of Agriculture (USDA).

Under its Mutual Self-Help Housing program, SHHCH has helped 26 families build their own homes in the development, with another 46 homes under construction. In addition, SHHCH helped these families secure affordable financing, including USDA Section 502 Direct Loans. Five very low-income families also received U.S. Department of Housing and Urban Development (HUD) Section 8 Homeownership Vouchers and access to a program that allows families to use food stamps as a source of loan repayment income. Overall, each participant contributed more than 85 percent of the construction labor, earning more than \$100,000 in sweat equity.

The development not only provides a stable home for more than 300 residents, but it also contributes to the local revenue base and led to more than 200 construction jobs.



# Southeast Rural Community Assistance Project

## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2014)

Year Founded: 1969

Location: Roanoke, VA

Households Assisted: 111,296

Housing Units Developed: 21

Financing Secured: \$1.7M

Southeast Rural Community Assistance Project (SERCAP) is a nonprofit organization with a mission to improve the quality of life of low-income individuals by promoting affordable water and wastewater facilities, community development, environmental health, and economic self-sufficiency. SERCAP works with a number of different populations to provide a variety of services including training, technical, and financial assistance to both low-income, individual households and rural communities for water, wastewater, housing, and community development projects.

SERCAP's owner-occupied housing rehabilitation services assist rural households with incomplete indoor plumbing and failing septic systems by providing rehabilitation or substantial reconstruction.

With SERCAP's Aging in Place program, the organization provides seniors and people living with disabilities with universal design and accessibility features in their home. SERCAP also acts as the rehabilitation and/or grant administrator for projects financed with Community Development Block Grants (CDBG). These projects focus on providing housing rehabilitation services to communities in need of revitalization.

As a U.S. Department of Housing and Urban Development (HUD)-Certified Housing Counseling Agency, SERCAP provides pre-purchase, post-purchase, homebuyer education, rental counseling, foreclosure prevention, home maintenance, credit

counseling, and financial literacy education services to anyone seeking affordable housing. The organization recently adopted the National Housing Counseling Standards.

## Randolph Creek Road

In 2013, Ms. Alberta Brown, a senior homeowner, reached out to SERCAP for help to improve her living conditions. Due to a failing foundation, wood decay, termite damage, and the lack of indoor plumbing, her home in Buckingham County, Virginia was no longer a safe and healthy place to live.

Together, SERCAP and the Virginia Department of Housing and Community Development (DHCD) helped Ms. Brown secure a \$78,000 loan through the state's Indoor Plumbing and Rehabilitation program to remove the original home and replace it with a new, two-bedroom house. Loan repayments are based on Ms. Brown's income level and will be forgiven after 10 years.

The home was built from the ground up by local homebuilding crews, including a fully functioning, open, universal-designed plan that promotes accessibility and safety. A heat pump system and high R-value insulation package was also included, as well as private, on-site water and plumbing.

In 2014, Ms. Brown moved into her new home. "No more cold and buying firewood. I also don't have to buy drinking water from my neighbor."



## CONTACT

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## BY THE NUMBERS

(1992-present)

Year Founded: 1979

Location: Gilroy, CA

Housing Units Developed: 515

Financing Secured: \$97M

South County Housing's (SCH) mission is to promote viable neighborhoods that enhance healthy, sustainable communities by collaboratively providing affordable housing and promoting neighborhood services. SCH currently serves Santa Clara, Santa Cruz, Monterey, and San Benito Counties in California.

For over 30 years, SCH has been in the business of building communities through affordable housing development, property management, and neighborhood development. Since 1979, SCH has built nearly 3,000 units of affordable housing, including nearly 1,560 rental housing units. One of its earliest projects provided housing for low-income, farmworker families in Gilroy, California. Over time, its service population has broadened to include seniors, families in transition, people with disabilities, and families with children. In addition, SCH has helped more than 480 families build their own homes under its Mutual Self-Help Housing program.

Its model of combining mixed-income housing with on-site services addresses the unique needs of each community. The organization builds neighborhoods by investing in their long-term success with recreational amenities, childcare facilities, and community buildings with computer labs, as well as incorporating Green Building practices and using environmentally responsible materials. Working with strong community partners, SCH

brings in services that enhance the lives of the families it serves.

While the organization has won national awards for the beauty and utility of its developments, the positive change in the lives of its residents is—and will continue to be—the real measure of the SCH's success.

## Hollister, California

The City of Hollister is the county seat of San Benito County, California and is primarily an agricultural community. Like many other small, rural towns, Hollister struggles to provide access to affordable housing to its low-income residents because of high housing costs and investor competition.

Since 1992, SCH has secured more than \$97 million to build 515 units of clean, decent, and affordable housing in Hollister, serving thousands of low-income families. This includes 323 single-family homes and 192 units of affordable rental housing, which provides free, high-quality on-site, supportive services for adults and children.

In the City of Hollister alone, SCH has helped more than 276 very low- and low-income families build their own homes on nights and weekends under its Mutual Self-Help Housing program. In doing so, these families reduce construction costs and build equity in their homes.

In November 2014, 30 families are scheduled to complete their Mutual Self-Help Homes, which are designed to accommodate larger families and multigenerational households. These homes are built with cutting-edge, green technology. In fact, solar panels provide most of the electricity and the homes are highly insulated, meet Energy Star 3 standards, incorporate Passive Solar design, and come with energy-efficient hot water heaters and furnaces.

To help keep the homes affordable and sustainable, SCH helped homebuyers access low-cost, U.S. Department of Agriculture (USDA) Section 502 Direct Loans and 30-year, deferred, down payment assistance through the State of California CalHome program.



# Universal Housing Development Corporation

## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2013)

Year Founded: 1971

Location: Russellville, AR

Housing Units Developed: 21

Households Assisted: 565

Financing Secured: \$5.3M

The mission of the Universal Housing Development Corporation (UHDC) is to promote adequate and affordable housing, economic opportunity, and a suitable living environment, free from discrimination. UHDC serves residents in west central Arkansas, including Pope, Franklin, Logan, Yell, Perry, Johnson, Conway, Polk, and Scott Counties, who struggle to find decent, affordable housing.

UHDC has become one of the premier agencies in Arkansas for housing and housing-related needs. UHDC's homeownership and rental housing programs include new construction, rehabilitation of existing housing, rental assistance, rental housing development, and empowerment programs to help families save for down payments and other goals. Under its Mutual Self-Help Housing program, UHDC staff guide families as they build their own homes on nights and weekends. UHDC also builds affordable, energy-efficient homes as a Community Housing Development Organization (CHDO).

UHDC helps find creative solutions to new challenges, whether by finding a way to save a home from foreclosure, helping aging homeowners address their changing needs, or working with a young family in building their first home. In doing so, UHDC has become a powerful agent for positive change, not only in creating wealth through homeownership, but in strengthening the overall capacity of the individuals and families it serves.

## Ms. Ann Wisdom

Ms. Ann Wisdom is proof that it is never too late to fulfill the dream of building an affordable home. At the age of 82, Ms. Wisdom became the proud owner of a new home in Clarksville, Arkansas. "The first morning I woke up in my home, it was like I had died and gone to heaven."

Ms. Wisdom's road to homeownership started in 2012 when she decided that she was tired of renting and wanted to start building equity in a home of her own. That's also when she learned about UHDC and its Construction Program after she saw its beautiful homes on the market. Under the program, UHDC builds housing for individuals and families that cannot afford conventional construction.

In 2013, UHDC helped Ms. Wisdom find the perfect lot for her new home and secure a \$129,000 Section 502 Direct Loan from the U.S. Department of Agriculture (USDA) and \$8,500 in funding from the U.S. Department of Housing and Urban Development's (HUD) Self-Help Homeownership Opportunity Program (SHOP).

By working with UHDC staff, Ms. Wisdom was also able to construct a fully accessible home that met her needs. "I had to have a handicap-accessible home, so I needed an open floor plan. UHDC helped make modifications to an existing plan I liked to make sure it suited my needs."

Ms. Wisdom recently passed away in October 2014.





# Wyoming Community Development Authority

## CONTACT

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## BY THE NUMBERS

(Fiscal Year 2014)

Year Founded: 1975

Location: Casper, WY

Loans Provided To First-Time Homebuyers: \$90M

Homeowners Receiving Down Payment Assistance: 246

Rental Housing Units Developed: 388

Financing Allocated: \$64.4M

For more than 35 years, Wyoming Community Development Authority (WCDA) has been making it easier for people across Wyoming to finance their first home. WCDA provides low-interest, single-family mortgages and education to help customers buy and retain their homes. From its down payment assistance program and homebuyer education and counseling, to its partnerships with developers and its work with nonprofit community organizations, WCDA is the state's leading resource for housing finance.

In 1975, the WCDA was created by state statute to raise capital to finance affordable housing. WCDA receives no state funding. WCDA raises capital by selling tax-exempt mortgage revenue bonds to investors. The savings is then passed on to homebuyers in the form of lower interest rates on mortgages.

In 2012, WCDA began offering additional financing programs for homebuyers by taking advantage of special mortgage purchase programs offered through the federal government for Housing Finance Agencies (HFAs). WCDA also administers two major, affordable, rental housing development programs, the Low Income Housing Tax Credit (LIHTC) Program and the HOME Investment Partnerships Program (HOME). These two federal programs have funded more than 4,500 units of affordable rental housing across the state.

Most recently, WCDA allocated more than \$38.8 million in federal stimulus funds to support affordable housing under the Neighborhood Stabilization Program (NSP), the Tax Credit Exchange Program, and the Tax Credit Assistance Program.

## Wrightland Apartments

In 2011, WCDA identified a significant need for housing assistance in small communities that found it difficult to compete against larger towns for financing. For this reason, WCDA set aside a portion of its LIHTC allocation and HOME funding for small-scale, affordable housing developments in rural communities with fewer than 10,000 residents.

Before WCDA helped develop the Wrightland Apartments, the town of Wright, Wyoming had no affordable housing whatsoever. With a population of less than 1,400, Wright is the nearest town to many of Wyoming's coal mines and is currently experiencing an upturn. This has caused an increase in service industry jobs in the town. Because of the lack of affordable housing, many of these workers have a daily commute from the town of Gillette, which is 38 miles away.

The Wrightland Apartments includes 11 two-bedroom units exclusively targeted to families earning less than 50 percent of the Area Median Income (AMI). Each unit also has its own garage, which is almost a necessity in wintery Wyoming.

The development was financed exclusively with HOME funding. In order to keep rents low, WCDA provided the HOME funds in the form of two loans: one amortized at a zero percent interest rate for \$802,000 and the other as a deferred loan with a 3 percent interest rate for \$408,000.





# Appendix

Below are the results of NRHC's 2014 Impact Survey.

<i>Survey Findings on Rural Homeownership*</i>		
Source of Financing	Financing Secured	Percent
<i>USDA Section 502 Direct Loans</i>	\$146.1M	32.9%
<i>USDA Section 502 Guaranteed Loans</i>	\$30.8M	6.9%
<i>Other Federal Mortgage Financing</i>	\$118.3M	26.7%
<i>Other Federal Programs</i>	\$42.4M	9.5%
<i>State and Local Programs</i>	\$27.1M	6.1%
<i>Conventional Financing</i>	\$55.1M	12.4%
<i>Other</i>	\$24.0M	5.4%
<b>Grand Total</b>	<b>\$443.8M</b>	<b>100.0%</b>
Types of Homeownership Units	Number of Units	Financing Secured
<i>Self-Help Housing New Construction</i>	701	\$117.8M
<i>Other New Construction</i>	537	\$81.6M
<i>Existing Housing</i>	1,890	\$223.4M
<i>Rehabilitation Only</i>	1,584	\$21.1M
<b>Grand Total</b>	<b>4,712</b>	<b>\$443.8M</b>
<i>Survey Findings on Rural Rental Housing*</i>		
Source of Financing	Financing Secured	Percent
<i>USDA Section 515 Rural Rental Housing Direct Loans</i>	\$14.2M	1.7%
<i>USDA Section 514 Farm Labor Housing Loans</i>	\$8.9M	1.0%
<i>USDA Section 516 Farm Labor Housing Grants</i>	\$7.1M	0.8%
<i>USDA Section 538 Rural Rental Housing Guaranteed Loans</i>	\$5.0M	0.6%
<i>USDA Multi-Family Preservation and Revitalization</i>	\$1.3M	0.2%
<i>HUD CDBG, HOME, Section 108 Programs</i>	\$25.6M	3.0%
<i>Other HUD Programs</i>	\$103.8M	12.2%
<i>Low Income Housing Tax Credit</i>	\$275.6M	32.3%
<i>Other Federal Programs</i>	\$18.3M	2.1%
<i>State/Local Programs</i>	\$120.3M	14.1%
<i>Conventional Lending/Debt</i>	\$146.5M	17.2%
<i>Other</i>	\$126.3M	14.8%
<b>Grand Total</b>	<b>\$582.9M</b>	<b>100.0%</b>
Types of Rental Units	Number of Units	Financing Secured
<i>New Construction</i>	2,642	\$651.0M
<i>Existing Housing</i>	1,466	\$201.8M
<b>Grand Total</b>	<b>4,088</b>	<b>\$852.9M</b>

\*May not add up due to rounding to the nearest 10th.

Survey Findings on Water and Sewer*			
Water and Sewer Services		Number of Projects	Financing Secured
Construction of New System		26	\$45.5M
Expansion of Existing System		25	\$22.6M
Repair/Replace Existing System		54	\$27.6M
Consolidation with Nearby System		7	\$5.1M
Regulatory Compliance		45	\$21.5M
<b>Grand Total</b>		<b>157</b>	<b>\$122.4M</b>
Technical Assistance Services		Number of Projects	Financing Secured
Compliance with Federal Laws		124	\$69.6M
Managerial Technical Assistance		66	\$5.0M
Financial Technical Assistance		70	\$25.0M
Operational Technical Assistance		67	\$10.6M
<b>Grand Total</b>		<b>327</b>	<b>\$110.2M</b>
Survey Findings on Housing Counseling*			
Housing Counseling Services		Number of Units	Percent
Homelessness Prevention		977	2.9%
Rental Assistance		6,600	19.4%
Pre-Purchase/Homebuyer Education		8,142	23.9%
Mortgage Delinquency/Default/Foreclosure Prevention		14,166	41.7%
Other		4,112	12.1%
<b>Grand Total</b>		<b>33,997</b>	<b>100.0%</b>
Survey Findings on Other Activities*			
CDFI/CDC Investment Loans	Number of Loans	Impact	Financing
Homeownership Opportunities	257	467 Units	\$22.6M
Rental Housing Opportunities	48	953 Units	\$22.1M
Community Facilities Opportunities	39	280,902 Sq. Ft	\$39.1M
<b>Grand Total</b>	<b>344</b>	—	<b>\$83.8M</b>
Operational and Pass-Through Funds		Number of Grants	Financing
Operational Grants		82	\$3.3M
Other Pass-Through Funds		737	\$7.7M
<b>Grand Total</b>		<b>819</b>	<b>\$11.0M</b>
Technical Assistance and Training			Number of Units
Individuals Assisted			5,653
Organizations Assisted			622
<b>Grand Total</b>			<b>6,275</b>

\*May not add up due to rounding to the nearest 10th.







# **Improving the lives of rural Americans starts with affordable housing.**

In 1969, rural community activists, public officials, and nonprofit developers formed the National Rural Housing Coalition (NRHC) to fight for better housing and community services for low-income, rural families. Through our network of rural housing advocates and practitioners around the nation, NRHC works to educate the public about the importance of affordable housing and strong communities in rural America.

## **Our Mission**

Since 1969, NRHC has promoted and defended the principle that rural people have a right—regardless of income—to a decent place to live and an affordable home, clean drinking water, and basic community services.

As the voice for rural housing and community development, NRHC:

- ◆ Analyzes federal rural policies and programs;
- ◆ Designs new programs to serve the rural poor and improve existing ones;
- ◆ Ensures adequate funding for rural housing programs; and
- ◆ Supports nonprofit organizations that operate rural housing and community development programs.

## **Together, we empower rural families and strengthen communities.**

**For more information about our Coalition and how you can support rural families,  
please visit [www.ruralhousingcoalition.org](http://www.ruralhousingcoalition.org).**



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