



NATIONAL RURAL
HOUSING COALITION

2017 Impact Report

Measuring the Economic and Human Impact
of Nonprofit Organizations in Rural America





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 benefited from the advices 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 provided.

National Rural Housing Coalition

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Executive Summary

The purpose of this report is to inform policymakers and the public on the broad economic and human impact that nonprofit organizations—and the programs they utilize—have on rural communities. Key programs highlighted in this report include single family housing, multifamily housing, and community facilities programs from the U.S. Department of Agriculture (USDA), community development programs administered by the U.S. Department of Housing and Urban Development (HUD), and the Low-Income Housing Tax Credit (LIHTC).

For many years, nonprofit organizations have worked to meet the economic needs and provide safe, decent, and affordable housing and water for rural communities. These organizations assist communities in planning, developing, financing, and constructing single and multifamily housing, as well as improved community facilities.

In 2014, the National Rural Housing Coalition (NRHC) released an Impact Survey (2014 Report) on the role that nonprofit organizations play in providing basic community services and economic development to rural communities. The 2014 Report analyzed the aggregated responses from 107 nonprofit rural housing organizations concerning their activity in Fiscal Year (FY) 2013.

In 2017, using the survey model from the 2014 Report, NRHC surveyed nonprofit, rural housing organizations and received responses from 104 groups. These organizations assist low-income families across all 50 states and Puerto Rico with homeownership, rental housing, and community facility services. The report that follows provides an aggregated analysis of these organizations' responses on their activity from FY 2016. It also compares and contrasts the findings from the 2014 Report.

In addition, this report includes 23 rural housing success stories from organizations working in 17 different states. The case studies offer real-world examples of how rural housing and community development organizations are able to leverage federal, state and local, as well as private funding resources to revitalize rural communities and improve the lives of hard-working, low-income families.

The 2017 Impact Report shows that in FY 2016, nonprofit housing organizations helped low-income families and communities secure \$1 billion in financing to build, purchase, preserve, or rehabilitate 6,505 units of affordable housing and improved access to rural water and sewer systems for 138,115 of families. **This resulted in the creation of 13,920 jobs, over \$816.43 million generated income, and \$442.2 million in tax revenue.**

2017 Impact Report

Homeownership Programs

Across America, families in rural communities continue to face an affordable housing crisis. Although the cost of housing in rural areas is generally lower, the combination of high poverty rates and lower household incomes mean that decent, safe housing is simply unaffordable for many rural residents.¹

Rural housing organizations, which are active in all 50 states and the United States Territories, play a critical role in addressing the housing needs of rural communities. These organizations help rural Americans become homeowners and build wealth by expanding access to affordable capital by leveraging federal, state and local, as well as private resources.

Of the total 104 reporting organizations, 84 organizations, or just over 80 percent, reported on their homeownership program activity.² In Fiscal Year (FY) 2016, these organizations:

- Secured \$314.5 million in financing from federal, state, local, and private resources to help rural families access safe, clean, and affordable housing;
- Assisted 3,139 families in rural communities with rehabilitating, constructing, or purchasing their homes. Further, there were 24,104 families on the waiting lists of 26 organizations; and
- Helped 378 families participating in the U.S. Department of Agriculture (USDA) Mutual Self-Help Housing Program. These families contributed over \$6.885 million in sweat equity by assisting each other in the construction of their homes – averaging \$18,215 per family. This sweat equity reduces construction costs and assists the families in their down payment.



Type of Housing

In FY 2016, the 84 responding organizations reported assisting over 3,100 families in purchasing, constructing, or rehabilitating their homes with \$314,565,577. This included the construction of 864 new homes, the purchase of 978 existing houses – with or without rehabilitation assistance, and the rehab of 1,297 existing homes.

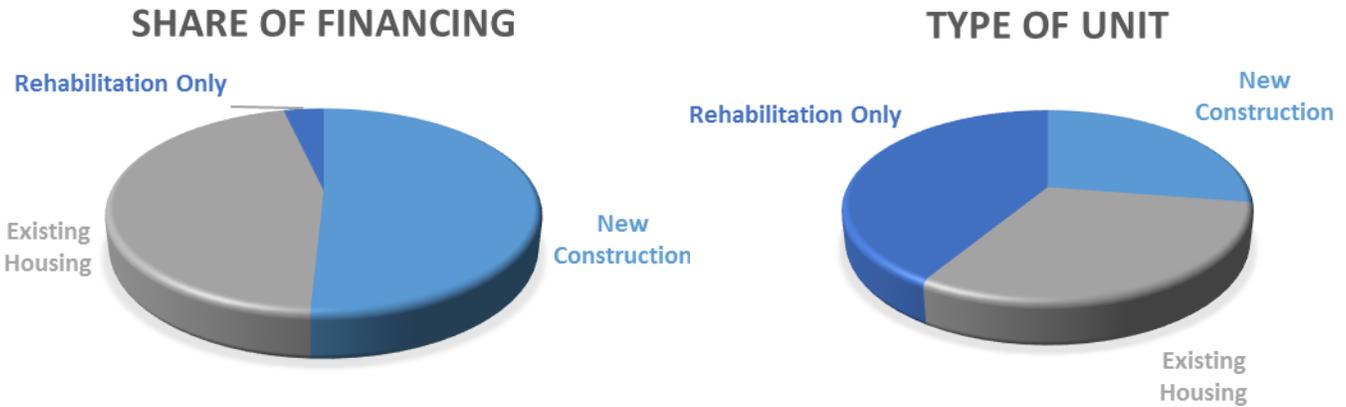
Overall, housing rehabilitation was the most prevalent form of homeownership assistance, accounting for 41.3 percent. New construction accounted for 27.5 per-

cent of all homeownership units. The purchase of existing housing, with or without rehab assistance, accounted for 31.1 percent.

¹ <https://www.zillow.com/research/urban-suburban-rural-values-rents-11714/>.

² Nine organizations only reported on their Self-Help Housing Activity.

Graph 1: Survey Findings on Type of Homeownership Units and Financing

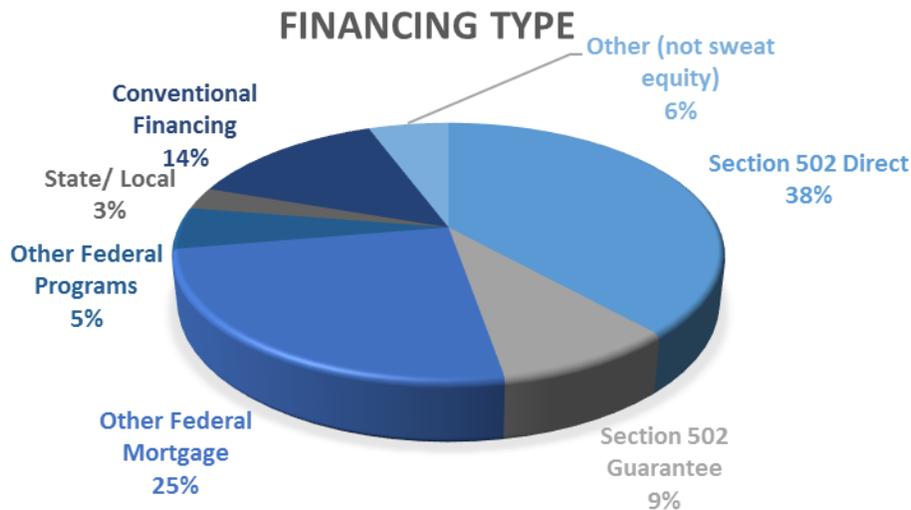


As expected, the cost for new construction or purchase of existing housing required more financing than the rehabilitation alone. New construction made up 50.8 percent, or \$159.83 million in total financing, and financing for the purchase of existing housing comprised 45.6 percent, or \$143.33 million of the total financing for homeownership units (\$314,565,577). Financing for the rehabilitation of existing units of housing was \$11.39 million.

Financing Sources

The most prevalent source of financing reported by the housing organizations was the USDA Section 502 Direct Home Loan Program for FY 2016. Over \$112 million in low-cost mortgages were secured for rural families through this program, representing 38 percent of all homeownership financing secured by reporting organizations. Other federal mortgage financing, which includes programs from the Federal Housing Finance Agency and the Department of Veterans Affairs, comprised the second greatest share of financing at 25 percent, or slightly more than \$73.6 million in FY 2016.

Graph 2: Survey Findings on Type of Homeownership Financing Sources



The Section 502 Direct Home Loan Program provides a direct subsidized loan to rural low- and very-low-income families, allowing them to afford safe and decent housing at a rate based on the family's income.

Notably, the Section 502 Guarantee program, administered by USDA, made up only 8.9 percent of

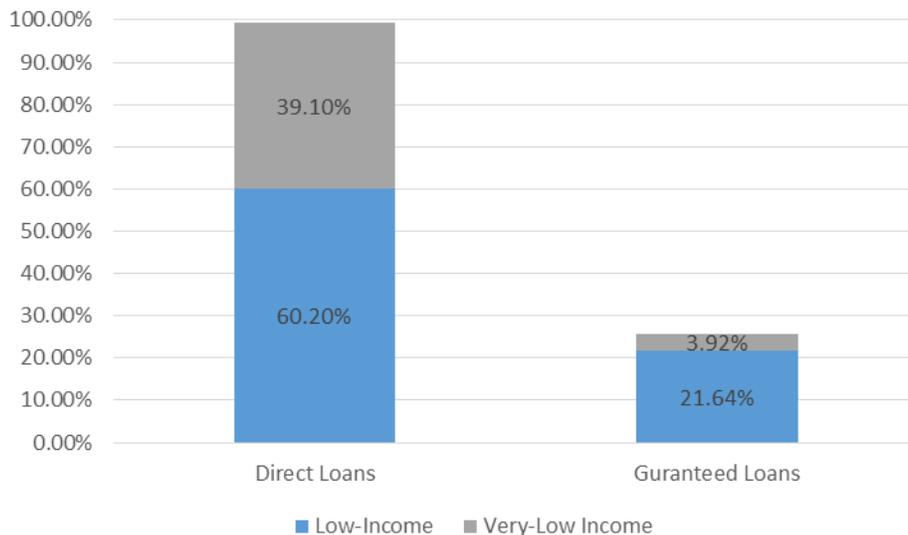
financing for FY 2016. Through the Section 502 Guarantee program, rural low- and moderate- income families can obtain affordable home mortgages from approved lenders, private financial institutions. These families may earn up to 115 percent of the area median income, but must be otherwise unable to obtain affordable credit. The private financial institutions receive a 90 percent guarantee from USDA.

Unlike the Guaranteed Loan program, the Direct program serves families with lower incomes – with an average income of \$28,268, or nearly half that of the Guaranteed Loan program (\$48,000).³ A review of the active Direct and Guaranteed loan portfolio shows the Guaranteed program is not able to effectively target and serve low- and very-low-income borrowers in the same manner as the Direct program (through June 2016 for the Guaranteed program and July 2016 for the Direct program).⁴

Number of Active Loans		
	Direct Loans	Guaranteed Loans
Moderate	N/A	699,512
Low	138,424	208,424
Very-low	89,899	37,759

Over 70 percent of Guaranteed loan borrowers are moderate-income, only 21 percent are low-income, and just under 4 percent are very-low-income. Comparatively, of active Direct loans, slightly more than 60 percent are for low-income borrowers and nearly 40 percent (39.1 percent) are very-low-income. Without the Direct loan program, many of these families would be unable to afford their homes.

Graph 3: Percentage of Loans to Low- and Very-Low Income Borrowers



³ The income levels provided here were obtained from the FY 2015 USDA Rural Housing Service Congressional Justification, which reported on 2013 program data. Available at: <http://www.obpa.usda.gov/29rhs2015notes.pdf>.

⁴ <https://www.sc.egov.usda.gov/data/SFH.html>

With a 10 percent net delinquency rate and a 5.4 percent foreclosure rate, Section 502 Direct loans perform on par with Federal Housing Administration loans, which have a 12 percent delinquency and 4 percent foreclosure rate, even though Section 502 Direct loans serve lower-income borrowers. Further, Section 502 Direct far outperforms the private subprime market, which has a 20 percent delinquency and 14.5 percent foreclosure rate.⁵



Self-Help Housing

Through USDA's Mutual Self-Help Housing program, which has an over 50-year track record of success and boasts more than 50,000 families served in its lifetime, low-income rural families are able to become homeowners. Under this program, small groups of six to 12 families help each other build their own homes. By working nights and weekends, these Self-Help Families typically provide over 1,000 hours of labor

– around 65 percent of the total labor for constructing the home – and are able to decrease construction costs and build equity in their homes.

This program is made possible through two federal funding sources: Section 523 Mutual Self-Help Housing Technical Assistance Grant program and the Section 502 Direct Home Loan Program. Through the Section 523 program, housing organizations receive grants to provide the necessary construction training and financial education and assistance. The Section 502 Direct Home Loan Program provides affordable mortgages with subsidized interest rates as low as one-percent. These programs together ensure that low-income rural Americans are able to achieve affordable homeownership.

Fifty-nine housing organizations participating in the USDA Mutual Self-Help Housing Program responded to the survey. In FY 2016, these organizations assisted 378 families in the construction of their own homes. This represents 43.75 percent of all newly constructed housing units reported by survey respondents.

In total, the Mutual Self-Help families contributed over \$6.885 million in sweat equity, or \$18,215 per family. The sweat equity allows for these hard-working, low-income families to become homeowners, with the value of their sweat-equity easing the families' down-payment requirement.

Continued Demand

The survey asked organizations to report on the number of families that the organization had assisted by packaging or assembling financing in FY 2016, but for whom the financing was still pending at the close of the fiscal year. The 69 organizations that responded reported 604 families with pending financing, which totaled \$79.35 million.

Further, the demand for the homeownership services and assistance provided by these programs

⁵ National Rural Housing Coalition Transition Paper, available at <http://ruralhousingcoalition.org/wp-content/uploads/2016/11/Transition-Team-Paper-NRHC-DRAFT-11.22.16.pdf>

continues to grow. While only 26 of the responding organizations keep a waitlist of families seeking homeownership assistance, those waitlists include over 24,100 families. On average, each of these organizations has a waitlist of 1,147 families.

Rental Housing Programs

Historically, much of the rental housing in rural communities has been financed by the Section 515 Rural Rental Housing Loans and Sections 514 and 516 Farm Labor Housing Loans and Grants. As funding for those programs has declined, rural housing organizations have played a key role in securing financing for the preservation and rehabilitation of existing rental housing units and the development of new properties. These organizations employ a variety of funding sources, including Sections 515 and 514, the Multifamily Housing Preservation and Revitalization Program (MPR) and the Low-Income Housing Tax Credit (LIHTC), and serve as an important source of affordable housing in rural communities.

The USDA multifamily housing portfolio is aging and there is a substantial cost estimated at \$5.5 billion just to maintain and preserve existing developments over the next 20 years.⁶ Of that amount, \$4.7 billion relates to Section 515 developments. In addition, many of the Section 515 mortgages that financed the construction of these properties are maturing, and the average age of the Section 515 portfolio is 34 years old. These properties likely need significant recapitalization and rehabilitation. Under current law, rural Rental Assistance is limited to developments financed under Section 515 and farm labor units financed under Section 514, which means that as these loans mature, those developments and their tenants are no longer eligible for Rental Assistance.

As of March 2016, the portfolio includes approximately 416,000 rural families housed in over 13,000 properties financed by Section 515. In 2015 alone, USDA lost 2,646 units in 205 properties from their portfolio. When these properties leave the portfolio, the tenants are frequently left with no affordable housing option. Rural housing organizations across the country have been actively working to address these issues to ensure that rural communities do not lose access to decent affordable rental housing. Twenty-two survey responders reported on their multifamily housing activity.

In FY 2016 these organizations:

- Developed, constructed, preserved, or rehabilitated of 2,859 rental housing units;
- Secured over \$472 million in financing for the development, construction, preservation, and rehabilitation of rural rental housing units; and
- Owned, managed, or sponsored 298 developments, comprising some 10,006 units.⁷

Type of Units

In FY 2016, rural housing organizations constructed, acquired or preserved 2,859 units of affordable rental housing.

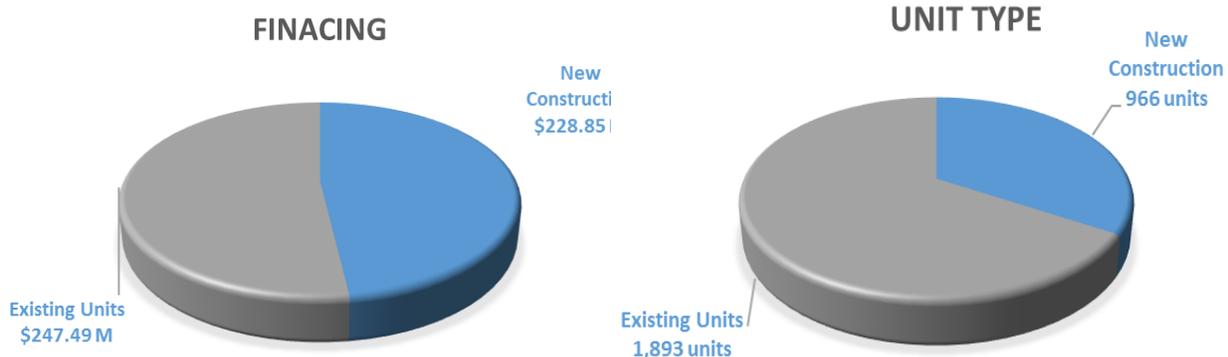
New construction accounted for one-third (33.7 percent) of the units financed in FY 2016. The remaining units, 66.2 percent were existing units that were acquired. The breakdown of total financing,

⁶ "USDA Rural Development Multi-Family Housing Comprehensive Property Assessment," U.S. Department of Agriculture Rural Development (March 1, 2016) <https://www.rd.usda.gov/files/reports/USDA-RD-CPAMFH.pdf>.

⁷ Seventeen organizations reported to own, manage or sponsor developments and units.

however, was more evenly spread between existing units and new construction, with just over 48 percent of financing used for new construction and 51.9 percent used for existing units.

Graph 4: Survey Findings on Type of Rental Housing Units and Financing



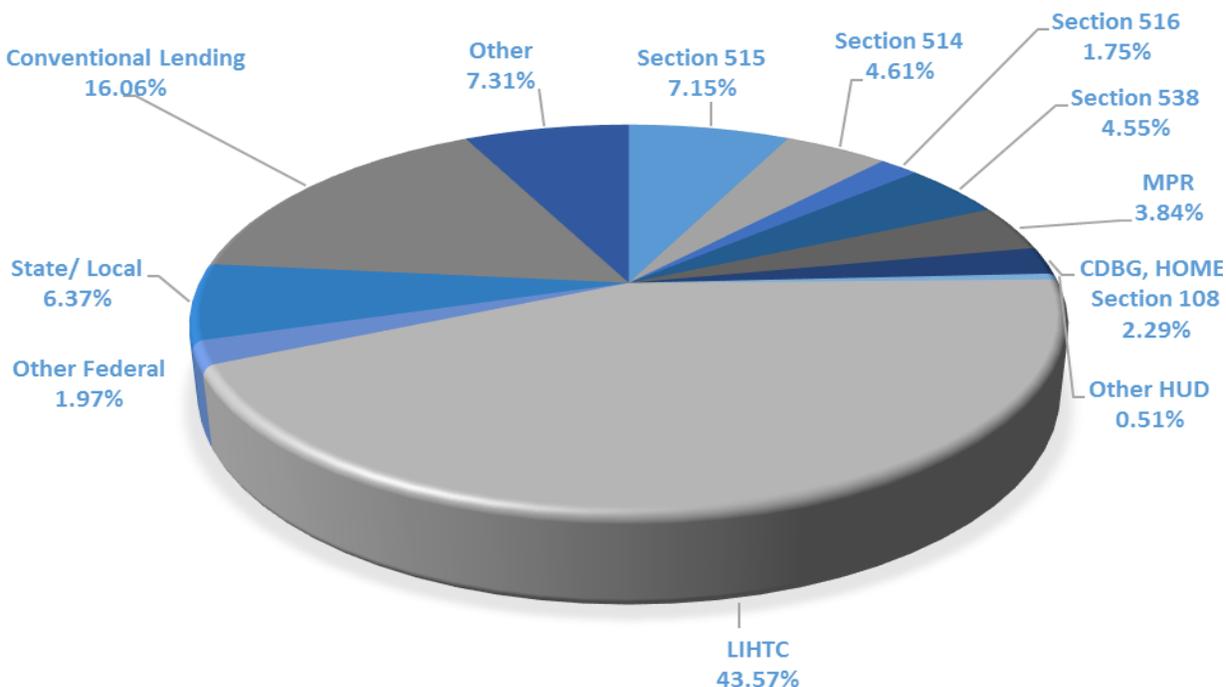
Financing Source

In FY 2016, 22 housing organizations helped secure over \$472.48 million in financing for the preservation, rehabilitation, purchase, or development of 2,859 units of affordable rural multifamily housing.

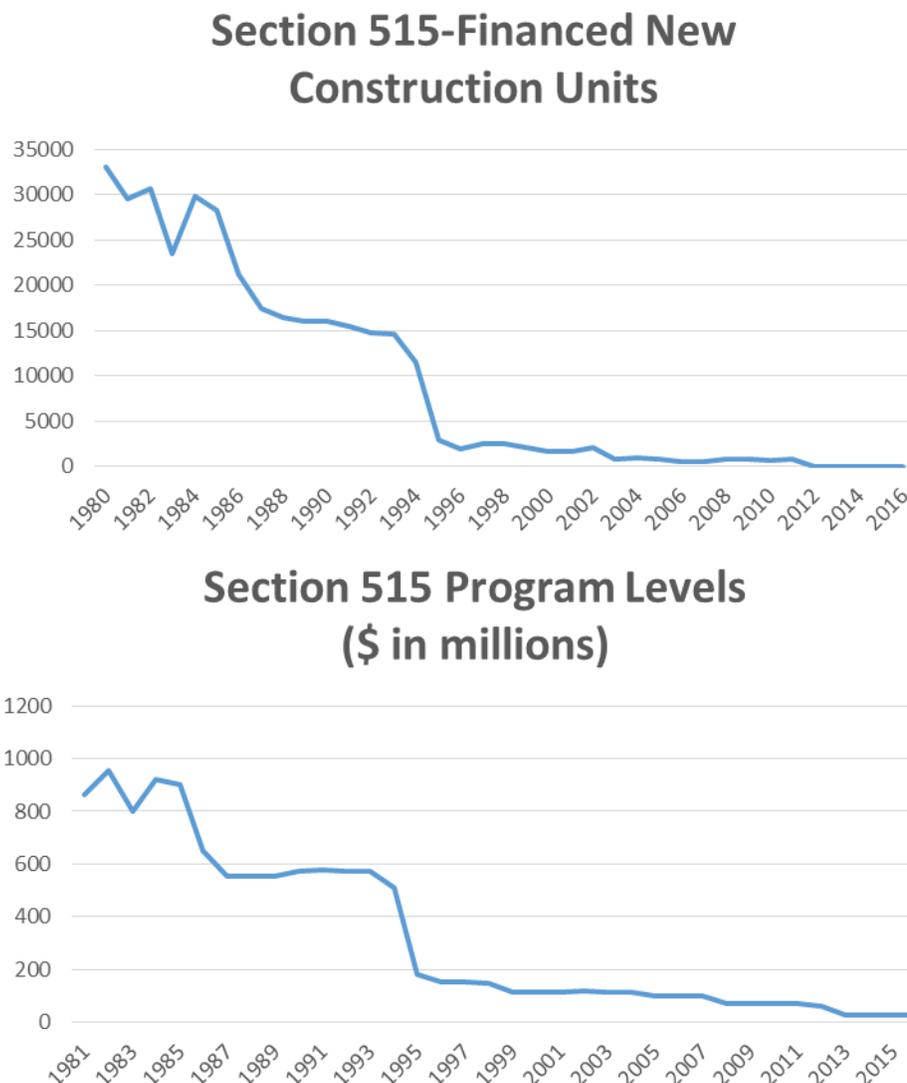
The largest source of financing was the LIHTC reported by survey respondents. In FY 2016, LIHTC accounted for 43.5 percent of all financing, or \$205.87 million.

As a whole, USDA was the second largest source, with financing from Section 515, Section 514, Section 516, Section 538 and the Multifamily Housing Preservation and Revitalization (MPR) program totaling \$103.47 million, or 21.9 percent of the total financing secured. Of the USDA programs, Section 515 accounted for the largest share at \$33.78 million, representing 7.15 percent of the total financing.

Graph 5: Survey Findings on Source of Rental Housing Financing



Graph 6: Section 515 Funding Versus Construction, 1980-2016



Notably, survey respondents reported that 100 percent of the Section 515 financing was secured for the preservation or purchase of existing rural rental housing units – not for new construction. This statistic is indicative of the decline in funding that the Section 515 program has experienced over the past 30 years. In fact, since its peak in 1982, the program’s funding has been cut by more than 97 percent, from \$954 million to just \$28.4 million, annually. While the program financed the construction of 30,616 units of affordable housing each year at its peak, it has effectively halted financing for the construction of new rental housing altogether.

The decline in funding for Section 515 has had a broader impact due to the important role Section 515 played in attracting other housing resources to rural America, making it more difficult for rural communities to ensure access to affordable housing. For example, rural communities frequently used Section 515 to leverage LIHTC investments. LIHTC, which was created in 1986 and made permanent in 1993, is the primary tool for financing the development and preservation of affordable rental housing in communities across the United States. Through LIHTC, investors receive a dollar-for-dollar federal tax liability reduction for 10 years, in the form of annual tax credits. In exchange, investors provide financing for the development of affordable rental housing. Properties financed through LIHTC must remain in compliance with the LIHTC eligibility requirements (including restrictions in rent and availability to low-income tenants) for 15 years.

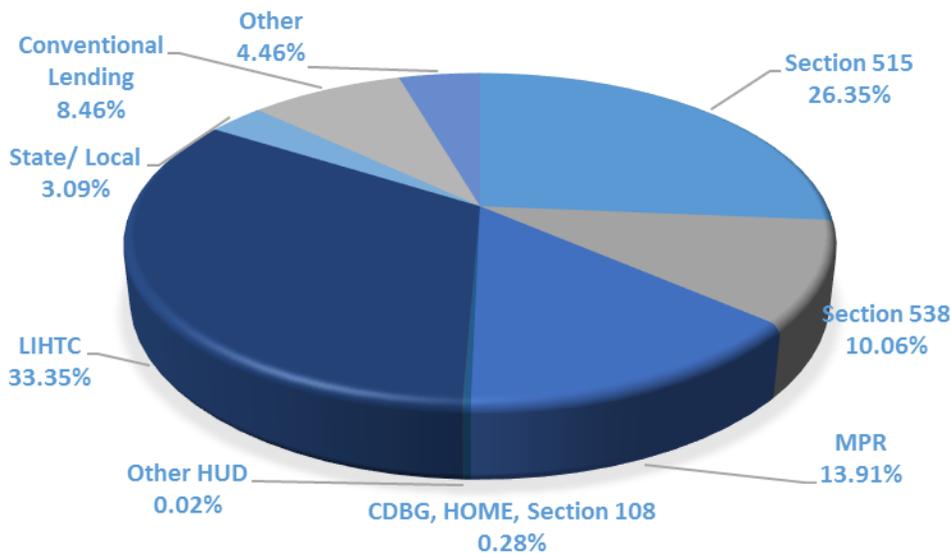
Between 1987 and 1994, 31 percent of all affordable housing properties financed with LIHTC also leveraged Section 515 Rural Rental Housing Loans. As funding for Section 515 has been cut, rural communities find it more difficult to attract LIHTC investments. In fact, between 1995 and 2009, only nine percent of LIHTC-financed rental properties leveraged Section 515 funds. Between 2009 and 2014, of the 4,769 projects financed through LIHTC, only 907 were located in rural areas, around 19 percent of all LIHTC projects. Further, of the 321,016 low-income units funded through LIHTC during this time frame, just 11.8 percent (38,145) were located in non-metro counties.

Acquired Section 515 Properties

In light of the challenges facing the Section 515 portfolio, survey respondents were asked if they had acquired a Section 515 property in FY 2016. Four organizations reported acquiring a Section 515 property with \$124,539,169 in financing.

One of these organizations acquired the Section 515 property through state/local funding sources alone. For the remaining organizations, LIHTC represented the largest source of financing.

Graph 7: Survey Findings on Type of Financing for Acquired Section 515



Developers can apply for two types of LIHTCs: the nine percent credit and the four percent credit. The nine percent credit covers 70 percent of the low-income unit cost without additional federal subsidies. The four percent credit is roughly equal to 30 percent of the low-income unit cost for new construction with additional subsidies or acquisition of an existing building. Because it supplies a lower level of subsidy, the four percent credit is typically used with tax exempt bonds and requires other additional funding sources. Because the nine percent credit offers a higher subsidy rate, it typically has a more competitive allocation process. Although the four percent credit is less competitive, it can be difficult for organizations, particularly smaller organizations, to meet the necessary funding gap that is required due to the smaller subsidy amount.

Of the three organizations that acquired Section 515 properties in FY 2016, two used the nine percent LIHTC credit, and one used the four percent LIHTC credit.

Demand Continues

Seventeen organizations reported pending activity at the close of FY 2016, meaning they had assist-



ed some rental projects and units by packaging or assembling financing, but the financing was not closed at the end of the Fiscal Year. These organizations indicated pending financing totaled \$862.86 million for 172 projects, including 7,582 units.

Additionally, 14 organizations maintain a waiting list of families for rental housing assistance. These organizations reported 16,149 families remain in need of assistance.

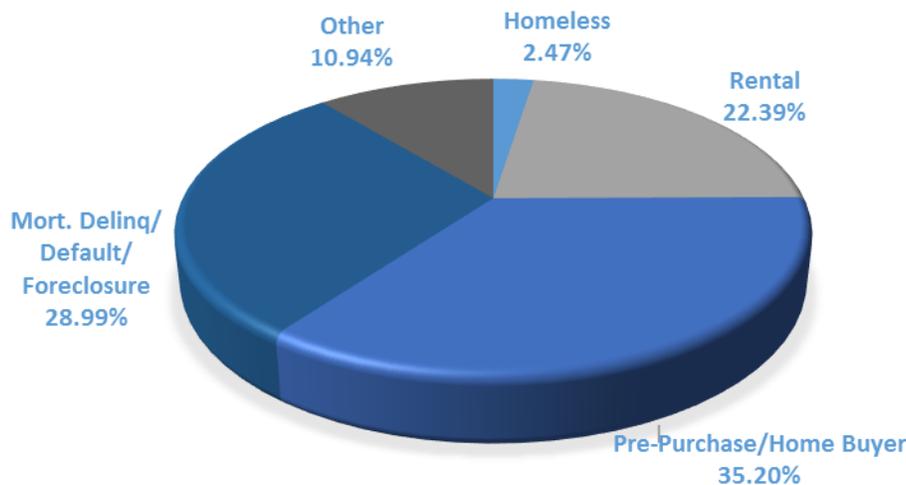
Housing Counseling

Organizations that provide housing counseling services play an important role for renters, homeowners, and potential homeowners by helping identify solutions to improve their

housing conditions, provide financial education, and fulfill the responsibilities of tenancy or homeownership. Housing counseling is a successful intervention tool, with participating homeowners learning the tools they need to avoid foreclosure and regain financial stability. Additionally, it can help first-time buyers navigate the path towards successful homeownership.

Fifty-seven, or 54.8 percent, of the 104 organizations surveyed engage in housing counseling activities. These organizations provided assistance to 31,433 families. The most common type of assistance, representing just over 35 percent of all assistance, was pre-purchase and homebuyer counseling.

Graph 8: Survey Findings on Type of Housing Counseling



Affordable Water-Sewer Programs

Clean water is an essential aspect of any successful community. However, many rural communities lack safe drinking water or adequate waste disposal facilities. In fact, hundreds of thousands of rural families lack running water in their homes. Rural water and wastewater systems account for the vast majority of systems that are out of compliance with federal Clean Water Act or Safe Drinking Water Act standards. Reports on private wells, a common source of water for millions of rural families, indicated that they are often contaminated. The estimated cost to provide improved rural drinking water facilities totals more than \$60 billion.

Safe and clean water is vital for the health and sustainability of all communities. Beyond the serious public health concerns related to contaminated water, it can also have a severe economic impact because it acts as a deterrent keeping business from locating in a particular town. This negatively effects the employment prospects for the town.

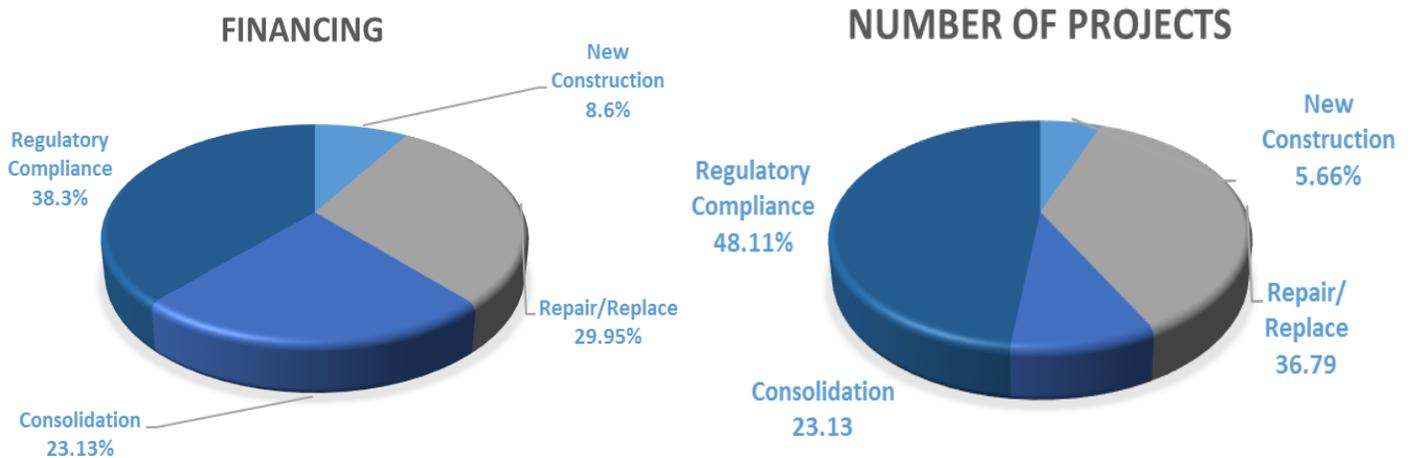
In recognition of this need, nonprofit organizations are actively engaged in working with rural communities to ensure t access to safe, clean, and affordable water. Four organizations reported on their water and sewer activity. In FY 2016, these organizations:

- Secured over \$92 million in financing for 106 water or sewer projects for construction of new systems, repairing or replacing existing systems, consolidating systems, or addressing regulatory compliance issues;
- Provided technical assistance on 97 projects, totaling some \$64.35 million in financing; and
- Improved access to affordable and safe water for 138,115 rural families.

Type of Projects

Responding organizations reported that they were involved in 106 water or sewer projects in FY 2016 with \$92.12 million in financing. Ninety percent of the projects were located in non-metro counties. The most common type of project was related to regulatory compliance, which accounted for almost half (48.11 percent) of all the projects and 38.3 percent of the total financing. The second most common project type was to repair or replace existing systems, which accounted for 36.79 percent of total projects and 29.79 percent of the total financing.

Graph 9: Survey Findings on Type of Water/Sewer Projects and Financing



Many rural communities, where local governments are small and frequently staffed by part-time workers or volunteers, lack the necessary technical and managerial capacity and financial resources to address the issues facing their water and wastewater systems. Rural organizations play an essential role in providing support and technical assistance to local governments, helping ensure rural communities have access to safe and affordable water.

Reporting organizations provided 97 projects with some form of technical assistance, totaling \$64.35 million in financing. The most common type of technical assistance, accounting for 50 projects, was for compliance with federal laws.

Graph 10: Survey Findings on Type of Water/Sewer Technical Assistance



Continued Demand

The reporting organizations had 23 projects pending at the close of FY 2016. This amounts to over \$704.19 million in financing. Additionally, these organizations had 105 projects in their waiting lists, which would assist 16,125 households with their water and wastewater needs.

Other Results

In addition to housing and water and sewer activities, several responding organizations also engage in other types of economic development and assistance in rural communities.

CDFI/CDCs

Of the 104 organizations surveyed, 29 are either Community Development Financial Institutions (CDFIs) or Community Development Corporations (CDCs). This represents 27.8 percent of all survey responders.

In FY 2016, these organizations provided:

- 451 homeownership loans for 842 units of housing, totaling \$56.65 million in financing;
- 56 loans to help acquire, develop, or preserve 982 units of housing, totaling \$31.13 million in financing; and
- \$17.66 million in direct financing through 10 commercial loans to help develop community facilities.

Intermediaries

Of the 104 organizations responding to the survey, 17 serve as intermediaries, providing operational grants and pass-through funds to local housing organizations. In FY 2016, these groups supported 154 organizations by providing \$8.54 million in assistance. This funding included:

- 61 operational grants totaling \$3.99 million; and
- 265 other pass-through grants totaling \$4.54 million.

Technical Assistance

Nine organizations that responded to the survey provide organizations and individuals with USDA rural housing technical assistance and training. These organizations reported providing 1,148 individuals and 279 organizations with technical assistance and/or training in FY 2016.

Measuring Economic Impact

The value of the work being done by these rural, nonprofit organizations goes beyond the individual families that are assisted. To measure the economic impact of the responding housing and community development organizations in rural areas, NRHC aggregated their responses and analyzed the results using three formulas from the National Association of Home Builders (NAHB), the Value of Water Campaign, and the College of William and Mary.

NAHB has developed a model to measure the local economic activity by the construction of residential housing.⁸ The NAHB estimates that the one-year impact of constructing 100 single-family houses is \$28.7 million in local income, \$3.6 million in taxes and other local government revenue, and 394 local jobs.⁹ NAHB estimates that \$1 million spent on residential remodeling results in \$841,000 in local income, \$71,000 in taxes and other local government revenue, and 11.5 local jobs.¹⁰ For every 100 existing homes that continue to be occupied, the community is annually impacted with an additional \$4.1 million in local income, \$1 million in taxes and other revenue for local governments, and 69 local jobs.¹¹

NAHB estimates that building 100 units of rental housing results in \$11.7 million in local income, \$2.2 million in taxes and other revenue for local governments, and 161 local jobs.¹² For every 100 existing rental units that continue to be occupied, the community is annually impacted with an additional \$2.6 million in local income, \$503,000 in taxes and other revenue for local governments, and 44 local jobs.¹³

The Value of Water Campaign estimates that for every \$1 million invested in water infrastructure, 6.1

8 “The Economic Impact of Home Building in a Typical Local Area: Income, Jobs, and Taxes Generated,” Housing Policy Department, NAHB, April 2015, available at https://www.nahb.org/~media/sites/nahb/economic%20studies/1-report_local_20150318115955.ashx?la=en

9 Id. NAHB measures local jobs as full-time equivalents. Each full-time job represented enough work to keep one person fully employed for a year.

10 Id.

11 Id. NAHB estimates that this is the additional recurring impact for building 100 single-family homes, based on the home becoming occupied, and the occupants paying taxes and engaging in the local economy.

12 Id. NAHB measures local jobs as full-time equivalents. Each full-time job represented enough work to keep one person fully employed for a year.

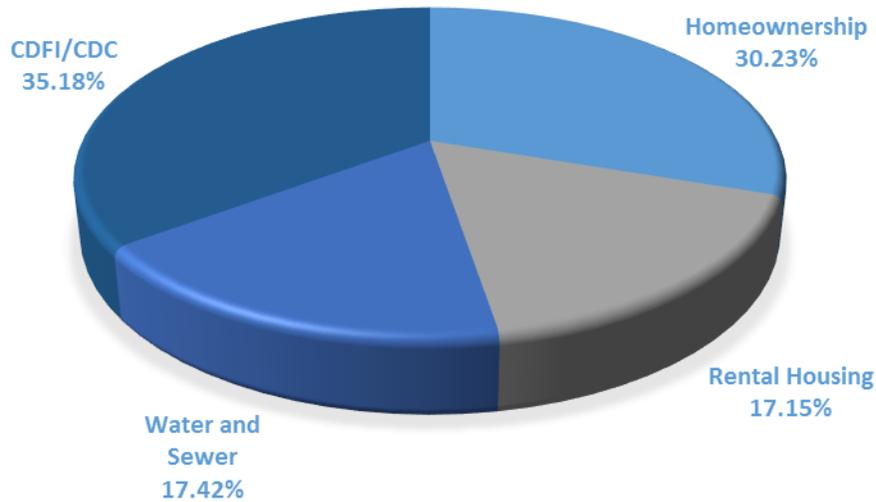
13 Id. NAHB estimates that this is the additional recurring impact for building 100 multifamily housing units, based on the home becoming occupied, and the occupants paying taxes and engaging in the local economy.

direct jobs and 9.4 indirect jobs are created, for a total of 15.5 jobs.¹⁴ Additionally, research from the College of William and Mary suggests that for every \$1 million of spending on water and sewer infrastructure results in \$2.03 million in revenue.¹⁵

Using these formulas, NRHC estimates that the 104 reporting organizations created 13,920 jobs, generated over \$816.43 million in income, and \$442.20 million in tax revenue in FY 2016.

Graphs 11 and 12: Survey Findings on Jobs Created

Jobs Created	
Homeownership	4,209
Rental Housing	2,388
Water and Sewer	2,425
CDFI/CDC	4,898



¹⁴ "The Economic Benefits of Investing in Water Infrastructure," The Value of Water Campaign, 2017, available at http://thevalueofwater.org/sites/default/files/Economic%20Impact%20of%20Investing%20in%20Water%20Infrastructure_VOW_FINAL_pages.pdf.

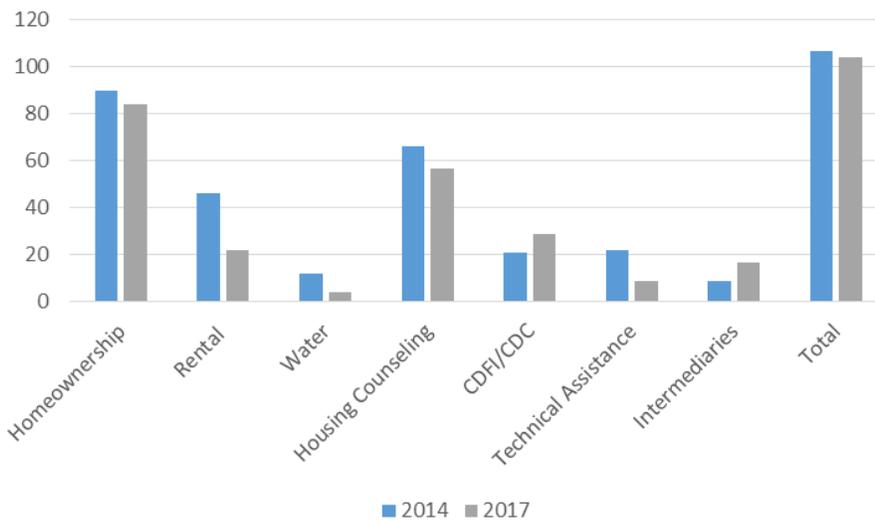
¹⁵ Isabelle Cohen, Thomas Freiling, and Eric Robinson, "The Economic Impact and Financing of Infrastructure Spending," The College of William & Mary, available at <https://www.wm.edu/as/publicpolicy/documents/prs/aed.pdf>.

Homeownership Activities				
	Units	Jobs Created	Income Generated	Tax Revenue Generated
New Construction	864	3,404	\$247,968,000	\$31,104,000
Existing Housing	978	674	\$40,098,000	\$9,780,000
Rehabilitation Only	1,297	131	\$9,583,195	\$809,045
Homeownership Subtotal	3,139	4,209	\$297,649,195	\$41,693,045
Rental Housing Activity				
	Units	Jobs Created	Income Generated	Tax Revenue Generated
New Construction	966	1,555	\$113,022,000	\$21,252,000
Existing Housing	1,893	833	\$49,218,000	\$9,521,790
Rental Housing Subtotal	22,859	2,388	\$162,240,000	\$30,773,790
Water and Sewer Activities				
	Financing	Jobs Created	Income Generated	Tax Revenue Generated
Water and Sewer Financing	\$156,471,780	2,425	-	\$317,637,800
Water and Sewer Subtotal	\$156,471,780	2,425	-	\$317,637,800
CDFI/CDC Activities				
	Units	Jobs Created	Income Generated	Tax Revenue Generated
Homeownership	842	3,317	\$241,654,000	\$30,312,000
Rental Housing	982	1,581	\$114,894,000	\$21,604,000
CDFI/CDC Subtotal	1,824	4,898	\$356,548,000	\$51,916,000
Grand Total				
		Jobs Created	Income Generated	Tax Revenue Generated
	Grand Total	13,920	\$816,437,195	\$442,020,635

Comparing the 2014 Report and the 2017 Report

As noted, NRHC used the 2014 Report as the foundation for the 2017 survey, with the goal of analyzing the results from the two reports to determine where improvements and changes have occurred. While both surveys analyzed responses from nonprofit housing organizations that serve low-income families in rural communities across the country and the overall response numbers were similar (107 for the 2014 Report and 104 for the current report), the respondents were not identical. Most significantly, the number of organizations responding to each category surveyed varied greatly. As a result, a direct, side-by-side analysis of the two surveys is not practical. However, there are several notable comparisons that can be made.

Graphs 13: Responding Organizations Per Category



Both reports show that the most common type of financing for low-income rural single-family housing is the USDA Section 502 Direct Loan program, which represented 37.43 percent of the financing for the 2017 Report and 32.9 percent of the financing for the 2014 Report. Additionally, the second most prevalent financing source also remained stable: other federal mortgage financing, representing 24.47 percent in the 2017 Report and 26.7 percent in the 2014 Report.

On rental housing, LIHTC, which accounted for the largest share of financing in the 2014 Report (32.3 percent/\$275.6 million), represented the greatest share in the 2017 Report (43.5 percent/\$205.8 million). Section 515 financing played a much more significant role for organizations responding in 2017. The 22 responding organizations used \$33.78 million in Section 515 financing, representing 7.15 percent of the total. In comparison, the 2014 Report, in which 46 organizations reported on rental housing activity, results showed that responding organizations utilized \$14.2 million in FY 2013 – representing just 1.7 percent of the total.

Another notable difference in the rental housing responses was the amount of financing pending at the close of the previous fiscal year. The 2014 Report indicates that at the close of FY 2013, responding organizations had \$466.4 million of additional financing pending. Comparatively, the results of the 2017 Report provided that at the close of FY 2016, responding organizations had \$862.86 million in their pipeline.

In light of the decreased funding for Section 515 and the rate of maturing 515 mortgages, nonprofit housing organizations have been taking a greater role in rehabilitating, preserving, and managing rural rental housing properties. This proposition is supported by the types of rental units financed in the 2017 Report, compared to the 2014 Report. While more units, overall, were included in the 2014 Report, the number of existing units that were purchased and/or preserved increased in the 2017 Report – up from 1,466 in 2014, to 1,893 in 2017.

The responses on housing counseling were similar in both Reports, with one exception. While mortgage delinquency, default, and foreclosure prevention was the most common type of housing counseling provided in the 2014 Report (representing 41.7 percent of the total), it accounted for just 28.9 percent of the total in the 2017 Report. Additionally, pre-purchase and homebuyer education, which amounted to 23.99 percent in the 2014 Report, accounted for 35.2 percent of housing counseling in the 2017 Report. This change could reflect the improved housing market in FY 2016, compared to FY 2013.

In the 2014 Report, 12 organizations reported on their water and sewer activity, compared to just four organizations in the 2017 survey. Because of this, it is not possible to draw conclusions by comparing the findings of the two surveys, both in terms of number of projects and financing. However, it seems that that the number of projects pending at the end of the fiscal years reported on was greater in the 2017 survey. In the 2014 Report, survey results included 52 water/sewer projects in the pipeline, amounting to \$106.5 million in pending financing. Comparatively, the 2017 survey results, which again included responses from only four organizations, included 23 pending projects, totaling \$70.42 million in pending financing.

Rural Housing Success Stories

As evidenced by this report, rural housing organizations have a real impact on the communities that they serve. Twenty-three organizations, working in 17 states, have submitted case studies that highlight the personal impact of their work and federal rural housing programs.

California

Coachella Valley Housing Coalition

CONTACT:

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ORGANIZATION FACTS:

Web: www.cvhc.org
Year Founded: 1982
Location: Indio, CA
Footprint: Local

By the Numbers:

(for 2015-2016)

- 600 jobs created or retained
- 205 families assisted
- 100% of families served were low-mod income

The mission of the Coachella Valley Housing Coalition (CVHC) is to improve the living conditions of low-income individuals and families by constructing and operating affordable housing infused with resident services programs and other enrichment opportunities.

For 35 years, CVHC has been making a difference in the lives of the working poor, farmworkers, and other low-income individuals and their families. California has a severe shortage of affordable housing. Findings of recent studies indicate that Californians are finding home ownership increasingly unattainable, with lower-income earners being priced right out of the state. The high housing costs make it difficult for many Californians to find housing that is affordable and meets their needs. In an effort to address these issues, CVHC offers homeownership opportunity through its Mutual Self-Help Housing program and affordable rental housing for low-income households. Recognizing that people need more than housing to thrive, CVHC provides a myriad of Resident Services programs to enrich the lives of people living in its housing.

CVHC uses the U.S. Department of Agriculture's (USDA) Section 523 Mutual Self-Help Housing Program, which is paired with USDA Section 502 Direct Loans, and is the only federal program to combine sweat equity homeownership opportunities, technical assistance, and affordable home loans for rural Americans. Section 523 grantees like CVHC use technical assistance funds to assist in pre-purchase counseling, to package 502 loans for self-help families, and for construction supervision. This program targets low- and very low-income households who would otherwise be unable to access safe housing and affordable credit options, providing them an opportunity for homeownership and economic mobility. In FY 2016 CVHC utilized \$4,171,263 in USDA financing from Sections 502 and 523.

Los Jardines Mutual Self-Help Housing

Thanks to their own hard work and guidance from CVHC, 205 families have completed the construction of their own single family homes in Los Jardines through the Mutual Self-Help Housing program in Coachella, California. Coachella has a median income of \$40,423 and an unemployment rate of 8.3 percent. The poverty rate is over 38 percent. A study ranked California as having the third highest housing wage: in order to rent a two bedroom unit, tenants must have an hourly wage of \$28.59 per hour and work 114 hours per week. CVHC has a wait list of 8,258 persons for its Mutual Self-Help Housing program.

Sixty-percent of the Los Jardines homeowners have incomes that fall within 31 percent to 50 percent of the area median income of Riverside County. Los Jardines Mutual Self-Help Housing was able to reach very low-income households because of a combination of cost-reducing program elements that included their own sweat equity labor and affordable permanent financing from USDA. The total cost of the project was \$34,595,107.

The Self-Help Housing program also creates jobs. By building 205 single-family homes, the Los Jardines project helped create 600 year-long jobs.



Community Housing Improvement Program

California

Since 1973, Community Housing Improvement Program (CHIP) has provided healthy, sustainable and affordable housing and services to qualified residents in the North Valley. CHIP is a private, non-profit 501(c)(3) corporation serving Butte, Glenn, Tehama, Plumas, Shasta, Sutter and Yuba counties in California.

“Helping People Help Themselves” is CHIP’s mission. CHIP assists low-income and rural disadvantaged residents, seniors and others who lack financial resources or knowledge to improve or provide adequately for their housing. CHIP works with families to assist in the construction of mutual self-help (sweat equity) housing and affordable multifamily apartment housing, manages rental properties that they build as well as properties owned by others, provide education and services to community residents, and build and enhance the communities that we work in.

CHIP has built more than 2,500 housing units in their seven-county service area and is acknowledged as an innovator and leader in rural housing issues. CHIP is guided by a 12-member volunteer Board of Directors, and has an annual operating budget of \$2 million, which is funded primarily by state, federal and local grants and contracts. CHIP has 62 employees, many of whom have a long tenure with the organization.

Orland, California

CHIP celebrated the groundbreaking of 17 new homes in Orland during June’s Homeownership Month. Magdalena Guzman has been a resident at CHIP’s East of Eaton Apartments in the City of Orland for several years. Like her, many of CHIP’s rental housing tenants go on to become self-help builders and homeowners.

Under CHIP’s Mutual Self-Help program, families build their homes in groups of around six under the supervision of CHIP’s construction staff. Each family dedicates at least 30 hours per week in labor toward building their new homes and help each other during the process, which takes about nine months. Benefits include no down payment, affordable monthly payments and low fixed interest rates. USDA Rural Development provides funding assistance for these programs. To be eligible, families must earn at or below 80 percent median income for the area, have decent credit, and earn enough income to make monthly payments on the loan.



Both CHIP and the City of Orland previously worked together to provide a playground for this subdivision to help give it more of a community feel. These new self-help builders will soon be able to enjoy the park with their children.

“Our dream has come true,” says Mario Chandrakumar, another Self-Help builder. This is an American Dream, a lifetime dream.”

CONTACT:

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ORGANIZATION FACTS:

Web: www.chiphousing.org
Year Founded: 1973
Location: Chico, CA
Footprint: Local

By the Numbers: (for 2016)

- 1,362 families served
- 100 percent of families served were low or very-low income
- 17 rental properties managed

CONTACT:

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ORGANIZATION FACTS:

Web: www.fahe.org
 Year Founded: 1980
 Location: Berea, KY
 Footprint: Regional

By the Numbers: (for FY 2016)

- 3,931 families assisted through housing programs
- 100% of families served were low-mod income
- \$73 million in direct investment

Fahe is on a mission to eliminate persistent poverty in Appalachia. Fahe's unique collaborative model connects a Network of local, regional, and national leaders, all working together to uplift the nation's rural places.

Working with a network of over 50 nonprofits across the Appalachian portion of Kentucky, Tennessee, West Virginia, Virginia, Alabama, and Maryland, Fahe uses its expertise in finance, collaboration, innovation, advocacy, and communication to achieve a more prosperous Appalachian region. With a focus on leadership, housing, education, health and social services, and economic opportunity, Fahe empowers the people and communities of Appalachia with the resources, opportunities, and tools needed to build a better life. Fahe's strength in numbers creates positive change in Appalachia, one of the poorest and most difficult regions of the country to serve.

In FY 2016, the Fahe Network served 75,000 people and made a direct investment of \$73 million in housing and community development. Since Fahe's inception in 1980, Fahe and members have served more than 375,000 Appalachians with housing and other services, made over \$609 million in direct investments, and achieved a total cumulative financial impact of over a billion dollars in the Appalachian region.

Fahe's collaborative model extends beyond its members to several successful public / private partnerships such as the one with USDA Rural Development. Fahe coordinates a network of 502 Direct packaging partners in 18 states allowing the streamlined delivery of affordable mortgage products to underserved areas. Fahe is also proud to have received \$50 million in Community Facilities funds through Uplift America. The funds build real capacity for the region and the organizations that serve persistent and high poverty areas.

A New Start in Pleasant Ridge

Jeff is a single father of four children. He's always dreamed of owning a home large enough for his family to live comfortably in a safe neighborhood.

However, Jeff's family has faced numerous obstacles. Jeff suffered a severe back injury that has resulted in the family living on a fixed income and residing in doublewide trailer that was difficult to heat and cool. To make ends meet, Jeff was forced to move away from the family-owned property and into a low-income rental home.

Luckily for Jeff, the home was owned and maintained by Clinch-Powell RC&D, a Fahe Member based in Rutledge, TN. Jeff developed a relationship with the staff and soon accepted a position as an Appalachia CARES / AmeriCorps member. While working there, he learned about the USDA 502 Direct program and applied through Fahe's mortgage division, JustChoice Lending.

Now Jeff's family lives in Pleasant Ridge, a mixed-income community built by Clinch-Powell. "The Pleasant Ridge community is perfect," said Jeff. "With my ties to Clinch-Powell I have managed to meet all of the residents who live here. There are other kids in the area and this will be the first time my children have a chance to be part of a community. And on top of that, it's cheaper to own the house than rent."



Florida Home Partnership

Florida

Florida Home Partnership (FHP) provides opportunity, education, upward mobility and stability by meeting the housing needs of low to moderate income individuals and families throughout our service area. Our primary service is administering the U.S. Department of Agriculture (USDA) Mutual Self-help Housing Mortgage (MSHH).

The demographics among the self-help homeowners are: 68 percent female, 32 percent male; African Americans/ Blacks-8 percent, Asian/Pacific Islanders-3 percent, Caucasians-19 percent, & Hispanics-70 percent. These families are low income and have challenges affording single family homes.

FHP offers 11 models families may choose to build. The single-family homes are cinder block structures with wood trusses and are 3 - 4 bedrooms, 2 full bathrooms and 1 - 2 car garages. With the help of the USDA, FHP, since it began, has been able to help nearly 800 families become homeowners in a master-planned, landscaped communities equipped with multiple amenities, and governed by a Homeowners Associations.

In addition to MSHH, over the past several years, FHP was recognized as the leader in the Hillsborough County Neighborhood Stabilization Program where twenty-three homes were restored and sold on the open market; a 4-unit apartment building, re-named Friendship Village, was rehabbed and expanded upon to include 3 new triplexes (9 more units). FHP manages these affordable rental properties. FHP is currently in the final stages of the successful restoration and build-out of an 80 unit townhome project, named Alexander Woods Townhomes. After restoring and selling the 14 existing townhome units, the gated community is 85 percent completed, and FHP has built the clubhouse, installed a swimming pool, playground and picnic area.

CONTACT:

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ORGANIZATION FACTS:

Web: www.flhome.org
Year Founded: 1993
Location: Ruskin, FL
Footprint: Local

By the Numbers:

(for FY 2016)

- 24 jobs created or retained
- 52 households assisted
- \$11,775,822 total financing secured

The Cabili Family

Ms. Yvette Cabili overcame numerous obstacles in her life to not only become a self-help homeowner through Florida Home Partnership (FHP), but also fulfill her desire to help others achieve homeownership as an employee of FHP. Inspired by her mother, a single parent raising two children, Ms. Cabili learned and embraced the values of self-sufficiency and determination.

A divorcee, Cabili started life over as a single parent of two toddlers in 2004. Moving in with her mother and sister in a modest 3 bedroom home, Cabili and her daughters shared one bedroom for two years. During that time, her mother encouraged Yvette to apply to a homeownership program she heard about from co-workers. She applied and was happy to be approved to participate in the USDA Self-help Mortgage Program administered by Homes for Hillsborough (now FHP). After nearly a year of sweat-equity, on May of 2008, Yvette became a self-help homeowner at the age of 28 while earning an Associate's Degree, working a full-time job and being a mother.



She states, "The sense of accomplishment, having an affordable mortgage, living in a great community, and working for a life-changing company, are among the reasons why I appreciated of my experience with the USDA and Florida Home Partnership."

Florida

Florida Non-Profit Housing, Inc.

CONTACT:

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ORGANIZATION FACTS:

Web: www.fnph.org
Year Founded: 1978
Location: Sebring, FL
Footprint: Regional

By the Numbers:

(for 1978 to present)

- 8,649 housing units developed
- 84 projects assisted
- \$484,400,000 in financing secured

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 broadened its mission to include rental housing development and related services for low- and very low-income rural residents. Its service area now includes Alabama, Delaware, Florida, Georgia, Kentucky, Maryland, Mississippi, North and South Carolina, Tennessee, Virginia, the Virgin Islands, and Puerto Rico. During its 35-plus-year history, FNPH's efforts have helped develop over 8,600 units of affordable housing, serving some 33,000 individuals and totaling more than \$484 million in financing.

In 2016, FNPH helped Self-Help Grantees to earn awards of nearly \$4.3 million in Section 523 Grant Funds. They were instrumental in providing guidance in securing more than \$15.3 million in 502 Loan financing, including the closing of more than 120 USDA Section 502 Direct Loans for very low- and low-income homebuyers. It also served more than 1,470 farm-

workers and family members with a variety of programs through the Southeast Housing Consortium.

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, Phase I, 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. This \$10 million community, completed in 2013, features 53 single-family homes designed to withstand up to 200 mile-per-hour winds, with all power lines and utilities located safely underground. The homes are targeted to low-income families, with rents capped at 30 percent of the tenant's adjusted income.

CSJB Phase II's ribbon cutting ceremony took place on October 4, 2016 in Arcadia. Funding for Phase II included \$6.51 million from the Florida Housing Finance Corporation's Home Program for rural communities and \$2 million from USDA. In addition, the project's operations include subsidies to help keep rents affordable. Each home has major appliances. The property has on-site management as well as an after school program for children, English language instruction, financial planning assistance, bible study, and dance and craft classes. The success of Phase I, and rapid completion of Phase II, has paved the way for the possibility of Phase III, which would consist of quad-plexes for needy seniors, another underserved part of the community. The process to get funding for the 32-unit project is in the works at the state and federal levels.



Inter-Lakes Community Action Partnership

South Dakota

The mission statement of Inter-Lakes Community Action Partnership (ICAP) is to empower people to live, not just survive.

One of the key programs that ICAP engages in is their Self Help Housing Rehabilitation Program, which started as a pilot program in 2004. Since then ICAP has been awarded six, two-year grants through the U.S. Department of Agriculture (USDA) Rural Development. Since the program began, ICAP has served 143 families. ICAP's Self-Help program began when they identified the need for affordable housing in their community. In many of the smaller cities and rural areas within ICAP's service area, residents identified housing rehabilitation as a need. Oftentimes homeowners in these areas either cannot find contractors to work on their home or they cannot afford the cost of materials and labor. ICAP staff, in conjunction with USDA Rural Development created this Self-Help Housing Rehabilitation program to assist homeowners in their 14 county service area with their home repairs.

The USDA Rural Housing Programs are extremely valuable to ICAP. Without them, ICAP would not be able to offer this valuable program that has and continue to make such a difference for homeowners in rural South Dakota. The South Dakota USDA Rural Development staff are actively involved in offering programs that better the lives of those in the community. They are extremely supportive of ICAP's activities.

Eugene and Carolyn Reiner

One of the Self Help Housing Rehabilitation projects that ICAP considers a success story is that of Eugene and Carolyn Reiner, who just recently completed their project in Centerville, SD. Centerville is a rural South Dakota town with a population of 886. The Reiners exemplify the true value of the program.

The Reiner's home was in need of major repairs to its roof, windows, and siding. Holes in the roof lead to water damage and mold in the interior. Although Eugene is nearly legally blind, he and Carolyn, both in their mid-to-late 70s with physical limitations and no income earning capacity, had always taken care of home repairs on their own. The problems, however, required additional assistance to fix and to ensure that their home remained livable.

By utilizing a Self Help Housing Rehabilitation grant through USDA Rural Development, the Reiners were able to rehab their existing home with labor assistance provided by local civic group volunteers from within the Centerville community. ICAP's Housing Rehabilitation Representative provided the necessary supervision, training, and project oversight to make sure that construction was done safely. Additional funding from HOME Investment Partnership Program and HOF funds from the South Dakota Housing Development Authority were used to fund materials and an electrician to address electrical deficiencies. The total labor savings for this project was \$15,391.15. The total amount of funding used was \$12,869.04. Without the Self Help program, this project would've exceeded \$30,000.00 in total project costs.



CONTACT:

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ORGANIZATION FACTS:

Web: www.interlakescap.com
Year Founded: 1966
Location: Madison, SD
Footprint: State

By the Numbers:

(for 2004 to Feb. 2017)

- 143 households assisted through the Self-Help program
- \$353,977 in Self-Help grant funds secured for March 31, 2015 to March 31, 2017

CONTACT:

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ORGANIZATION FACTS:

Web: www.milfordhousing.com
Year Founded: 1977
Location: Milford, DE
Footprint: Regional

By the Numbers: (for 2016)

- Over 2400 households assisted
- \$10 million financing secured for home repair, Self-Help mortgages, other mortgages, construction financing, and acquisition of apartments

Milford Housing Development Corporation (MHDC) is a value-driven, non-profit, 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. MHDC has assisted over hundreds of 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 \$140 million has been generated in economic impact, of which 90 percent will be retained in the state. The program has leveraged over \$25 million and created more than \$5.7 million in total equity. MHDC's Mutual Self-Help Housing Program has

clearly been a welcomed resource for rural communities.

Isis Goode

Isis Goode has always dreamed of becoming a homeowner but worried her credit would hold her back from qualifying for a mortgage. She learned about MHDC and opportunities and services offered through the Self-Help Housing Program. Isis was excited and immediately enrolled in the program. MHDC counseled Ms. Goode to identify where she needed to improve her credit so she could qualify for a mortgage. After repairing the few credit issues that had been standing in her way she was approved for a USDA mortgage. Ms. Goode began her construction on her two-story home in Dover along with her other group members.

During construction, tragedy struck when the home she and her family were renting caught fire. The home was uninhabitable. MHDC had a transitional housing apartment available at that time and Ms. Goode moved into the apartment while she finished the construction on her home.

Ms. Goode persevered through the construction process made more difficult by the fire. Even though she lost everything in the fire at the end there was a new beginning. MHDC was fortunate to help Ms. Goode to realize her dream, pick her up when things were down and help her follow through and complete her goal. Ms. Goode recommends Self-Help Housing to others and conveys its blessing.



Motivation Education & Training, Inc.

Texas

Motivation Education & Training, Inc.'s (MET's) mission is to empower and inspire rural populations through motivation, education, and training. Its vision is to provide people in rural areas the necessary support and resources to significantly improve their lives. MET's housing work demonstrates both.

MET's housing rehabilitation work, as illustrated in the story below, is geared toward hard-working, but very low income farmworkers whose meager earnings do not sustain livable housing situations. Farmworkers often build their own homes in colonias (unincorporated areas often without basic services) with inferior materials and without skilled labor. Homes often lack bathrooms, kitchens, running water or hot water, insulation, roofs that do not leak, safe electricity, and easy egress in case of fire. In other words, homes are very unsafe. Many children reside in this substandard housing. MET's housing programs provide construction services to make the homes safe and comfortable with basic services.

MET completes 25 to 40 rehabs each year with a variety of funding sources for housing rehabilitations, including Department of Agriculture (USDA) rural housing programs (Sections 504, 502, 306C, HPG), the Department of Labor (DOL) National Farmworker Jobs Program (NFJP), Department of Housing and Urban Development (HUD) programs, the state's Housing Trust Fund, and local foundation funds. The DOL's NFJP Housing Assistance grants provide core funding, allowing MET to attract other funds. MET is fortunate to see lives transformed when housing becomes livable – owners are able to turn their sights toward employment, education, savings, and other important areas. When combined with employment and training, families are able to increase earnings as well and continue to improve and expand their homes to accommodate their families.

CONTACT:

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ORGANIZATION FACTS:

Web: www.metinc.org
Year Founded: 1967
Location: Austin, TX
Footprint: Farmworker Housing
in Texas and Louisiana

By the Numbers:

(for July 2016 – December 2016)

- 69 households assisted
- 100 percent of households assisted were low-mod income
- 230 clients served through community development projects



Loma Linda Colonias

The Loma Linda colonias are located outside of Eagle Pass Maverick County, TX. In 2016, MET worked with a farmworker family of four (including two children) to rehabilitate their home. The couple migrates out of state to work, as they have for the past 20 years, and earn less than \$15,000 each year. Last year they earned \$11,000 from farmwork in Minnesota and \$3,500 working in local fields.

Though home to four people, the family's house was unlivable. Typical of self-built homes in the South Texas colonias, the home was unfinished with inferior materials and workmanship. It had a dirt floor, no working bathroom or kitchen, and daylight was visible through the walls. Electricity was unsafe, running off a single breaker and extension cords. The roof leaked. The home was a fire threat. It had only one partially-framed bedroom.

The rebuild cost \$17,000, mostly for materials. Labor was performed by farmworker construction trainees enrolled in Southwest Texas Junior College through MET's employment and training program. Funds typically used by MET for this type of rehabilitation are DOL-NFJP, USDA's Section 306C, HUD, state funds, and local foundations.

Delaware

National Council on Agriculture Life and Labor Research Fund, Inc.

CONTACT:

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ORGANIZATION FACTS:

Web: www.ncall.org
Year Founded: 1955
Location: Dover, Delaware
Footprint: Regional

By the Numbers:

(for Fiscal Year 2016)

- 2,597 families assisted
- 421 clients served through community development projects
- \$92,881,076 of financing secured

The mission of the National Council on Agricultural Life and Labor Research Fund, Inc. (NCALL) is "to promote affordable housing, improved communities, and sustainable development." Working primarily on the Delmarva Peninsula, NCALL's services target low-income households with incomes below 80 percent of the area median income.

All participants in NCALL's programs have housing needs and financial challenges, and have long been underserved and/or are considered vulnerable in their housing situations. For rural families, obstacles of low income and low credit scores deeply affect their ability to obtain a conventional mortgage, and not enough affordable rental housing exists to serve the needs of very low income households.

In its 40 year housing history, NCALL has helped 8,157 new homebuyers purchase their first home; 55 affordable apartment communities have been built or preserved; NCALL's Loan Fund has originated \$95 million in 161 loans to 49 different borrowers resulting in 1,093 affordable housing units and 317,128 sq. ft. in community-based facilities; NCALL's one-on-one financial coaching served 3,224 people; 1,130 homes have been saved from foreclosure; and NCALL provides technical and management services to Self-Help housing grantees throughout the 21-state Northeast region.

In FY 2016 alone, NCALL assisted 2,597 households and leveraged over \$92 million in financing. Without USDA Rural Housing programs, many low-income residents would still live in dilapidated, unsafe housing; these programs provide real housing options for poor households. Last year NCALL assisted 30 families obtain a U.S. Department of Agriculture (USDA) Section 502 loan and 21 families with a 502 Guaranteed loan. NCALL provided technical assistance to 13 non-profits operating a USDA Self-Help Housing program, resulting in the construction of 71 homes. To preserve and construct rural rental housing, the Section 515 loan and rental assistance are the only rural products available and result in affordable rents for very low income residents.

Chandler Heights II

According to the Delaware Housing Coalition, the Fair Market Rent for a two bedroom apartment in Sussex County, Delaware is \$1,012. This means that a full time worker must earn an hourly wage of \$19.46, or work 94 hours per week at a minimum wage job, to make this rent affordable.

Better Homes of Seaford, (BHS) a non-profit organization located in Seaford, Delaware recently undertook the preservation of its Chandler Heights II complex. During this past year, Chandler Heights II underwent a major redevelopment of the 24 existing 3-bedroom apartments and added 4 new 1-bedroom apartments. The redevelopment made sure the units were updated to current standards. BHS was awarded Low Income Housing Tax Credits and supplemental financing from the Delaware State Housing Authority (DSHA) and retained its Section 515 loan from USDA. NCALL helped BHS with the various financing applications and throughout the entire development process.

This 28-unit apartment community serves households that make 50 percent of area median income or less. Occupants pay 30 percent of their income for rent and utilities. Making this possible is USDA Rental Assistance for 22 of the units and rental assistance for the remaining six units from DSHA. Affordable apartments, like Chandler Heights II are critical for rural communities.



National Development Council

Nevada

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. Since inception, NDC has raised \$632 million in Low Income Housing Tax Credit (LIHTC) equity, leveraging \$1.5 billion to develop or preserve 9,695 units of housing. Of these projects, 86—or 3,208 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 70,000 housing and economic development practitioners. The organization has also closed 570 small business loans for a total of \$214 million, which created 13,500 permanent, full-time jobs. By investing \$2.6 billion with its public and nonprofit partners, NDC has supported 40 community development projects, 3.7 million square feet of public facility space, 2,162 units of student housing, and 12,777 spaces of parking.

CONTACT:

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ORGANIZATION FACTS:

Web: www.ndconline.org
Year Founded: 1969
Location: New York, NY
Footprint: National

By the Numbers:

(for 1969 to present)

- Nearly 40,000 jobs created
- 9,695 housing units developed
- \$4.9 billion in financing secured

Lincoln Senior Housing

Located in Lincoln County, Nevada, the rural communities of Caliente, Panaca, and Pioche are rich in history and surrounded by striking landscape. Three projects, one in each of the communities, provide a total of 52 units of affordable senior housing and the only senior designated housing (and one of only two affordable housing properties) in the County. Built in the late 1970s and early 1980s utilizing U.S. Department of Agriculture (USDA) financing, the one-story duplexes, though fully occupied with a waiting list, were in need of rehabilitation. Apartments were upgraded with new flooring, lighting, and cabinetry, energy star appliances, and restricted flow bathroom fixtures. State-of-the-art heat pumps replaced baseboard heat and rooftop swamp coolers. Open parking lots were covered with structures serving as racking for solar panels and water saving xeriscaping replaced turf surrounding the units.



Sponsor non-profit American Covenant Senior Housing Foundation brought its extensive rural development expertise to the project, and together with equally experienced Vantage Property Management completed the rehab and lease-up in 2016. Financing for the project included \$2.3 million of LIHTC equity from the NDC Corporate Equity Fund, USDA Section 515 and 538 loans totaling \$2.4 million in shared first position, \$460,000 of HOME funds and \$22,000 in renewable energy Investment Tax Credits. The units, all of which have project based USDA Rental Assistance, are set aside for seniors at 30, 40 and 50 percent of the area median income.

Lincoln Senior will continue to provide much needed affordable senior housing in this popular retirement location.

CONTACT:

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ORGANIZATION FACTS:

Web: www.nnhc.net
 Year Founded: 1996
 Location: Logan, UT
 Footprint: State

By the Numbers:

(for July 1, 2015 to June 30, 2016)

- 154 direct, indirect and imputed jobs create or retained
- 105 families became homeowners
- 24 new homes constructed for households below 80 percent area median income

The mission of Neighborhood Housing Solutions (formerly Neighborhood Nonprofit Housing Corporation) is to create quality affordable housing opportunities, to strengthen and enhance communities, and to provide households with the skills to become self-sufficient.

Neighborhood Housing Solutions offers a variety of affordable housing programs, including the Mutual Self-Help Housing program, a down payment assistance program for low-income households purchasing existing homes, a homeownership program providing low-interest loans to low-income persons/families with disabilities purchasing homes, and many more.

Neighborhood Housing Solutions owns 298 units of affordable rental housing and 16 rent-to-own homes. The average household income served through its single family homeownership programs is approximately 55 percent of the area median income. The Mutual Self Help Housing program is particularly helpful. The sweat equity, created by families working on their homes for 35 hours a week, combined with their RD 502 loans, is the only way participating families are able to become homeowners. Annually, Neighborhood Housing Solutions helps 25 - 30 households build Energy Star rated homes that are affordable. To date, this program has created almost 400 new homeowners, many of which would otherwise be renting.

Due to Utah's very strong real estate market, housing prices have increased by over 10 percent since last year. Already in 2017, lumber prices have increased by 30 percent and labor prices have increased by almost 10 percent. Self Help will be critical to helping Utah's low-income residents achieve homeownership.

Douglas and Marianne Hale

Douglas and Marianne Hale are the parents of seven children ranging in age from 6 months to 14 years. They heard about the Mutual Self Help Housing program while living in a small townhome that did not provide enough space for their family and offered no opportunities for the children to play outside. They had been unable to find a house that was affordable and large enough to accommodate their family. They met with Neighborhood Housing Solutions to learn more about what the Mutual Self-Help Housing program required. They were already very busy with jobs and raising their children; it would be definitely be a sacrifice to find the required additional 35 hours each week to participate in the program. However, they quickly recognized that their hard work was exactly what would allow them to afford a home that met their needs.

For the next ten months through rain, snow, wind, and sunshine, Douglas would ride his scooter to the construction site after work; the family keeps expenses down by owning only one car. As they worked a total of 1,766 hours building eight homes in their group, Douglas and Marianne also built strong friendships and a sense of community with those who would be become their neighbors.

The Hales are excellent financial managers and keep an accurate budget; they have been surprised at their low utilities costs in their Energy Star rated home compared to other housing they have lived in. And as they watch their children play in the yard they worked hard to landscaped, they are especially grateful they are no longer throwing money away on rent. They look forward to years of building equity and loving life in the home they built.



Northwest Regional Housing Authority

Arkansas

The mission of Northwest Regional Housing Authority (NWRHA) is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination. NWRHA serves the residents of Northwest Arkansas, including Baxter, Boone, Carroll, Newton, Searcy, Fulton, Izard, Stone, Madison, Marion, Washington, and Benton Counties.

NWRHA has the goal of improving the quality of life in Northwest Arkansas through the Mutual Self-Help Housing program and by managing affordable rental housing, rehabilitation of existing housing, and providing education and counseling. NWRHA also builds affordable, Energy Star efficient homes, as well as the water sense certification. NWRHA has a reputation as an innovator and leader in rural Arkansas.

Under the Mutual Self-Help Housing program, low-income individuals and families provide sweat equity to reduce the cost of constructing their homes. The participants also gain a tremendous sense of self-esteem and learn valuable skills. The community benefits from the stable households, increased property values, and a broader tax base.

The U.S. Department of Agriculture (USDA) Rural Development plays an important part of NWRHA being able to assist the very low-income applicants with an opportunity to own a home. NWRHA has started utilizing the USDA Section 504 Rehabilitation program in recognition of the great need for home repairs in the community that NWRHA serves.

CONTACT:

Neal Gibson
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ORGANIZATION FACTS:

Web:
www.nwregionalhousing.org
Year Founded: 1977
Location: Harrison, AR
Footprint: Local

By the Numbers:

(for 2016)

- 602 households served
- 121 clients served through community development projects
- \$2,500,000 financing secured

The Walker Family

In 2016, NWRHA was contacted by an elderly woman desperately in need of housing assistance. Mrs. La-Donna Walker, an 81-year-old resident of Green Forrest, Arkansas, was living with her husband Vernon Walker in their family home. While they had owned their home for many years, updates were needed so that they could continue to comfortably and safely age in place, but they were at a loss for how they would afford the needed repairs and renovation.



Mrs. Walker had heard about NWRHA's Housing Rehabilitation Program, and was interested to learn more. The NWRHA Housing Rehabilitation Program provides grants and loans to very-low income families to repair health and safety hazards in their homes. To be eligible for grant funding, participants must be the homeowner and occupy the house, be unable to obtain affordable credit elsewhere, have a family income below 50 percent of the area median income, and be at least 62 years of age and unable to repay a loan.



NWRHA determined that the Walkers were eligible. Upon inspection of the Walkers' home, NWRHA determined that their shower was lacking in both size and efficiency for the elderly couple, and that ramps were needed to improve their mobility into the home. NWRHA staff replaced the shower and installed ramps using a Section 504 grant provided by USDA Rural Development.

Washington

Office of Rural and Farmworker Housing

The Office of Rural and Farmworker Housing (ORFH) is a private, statewide nonprofit corporation that develops housing for farm workers and other rural, low-income residents of Washington State.

CONTACT:

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ORGANIZATION FACTS:

Web: www.orfh.org
Year Founded: 1979
Location: Yakima, WA
Footprint: State

By the Numbers: (for 2016)

- 165 jobs created
- 103 families assisted
- \$21,200,000 in financing secured

ORFH provides direct development services to local nonprofit corporations, housing authorities, municipalities and others interested in developing affordable housing in rural Washington State. ORFH's primary focus is multi-family rental housing and related facilities such as laundry and tenant/management meeting rooms. ORFH offers all the necessary services to obtain capital financing and assure the quality of both housing construction and management. ORFH also actively works with local partners to preserve existing affordable housing through acquisition and preservation.

ORFH is a certified Community Development Financial Institution (CDFI) and offers a variety of lending products to further affordable housing in rural Washington State.

Esperanza

Grant County has over 1,500 farms that produce over \$1.76 billion in agricultural products annually. While this is significant economic activity, hard-working farmworker families have very low incomes. Rates of overcrowding are significant and, according to recent market studies, over half of the households in Mattawa have incomes of less than \$35,000 per year and 33% have less than \$25,000 per year. Years ago, cargo containers were converted to temporary housing to serve migrant farmworkers in Grant County, WA. While these units served an emergent need, they were not a long-term solution, and were reaching the limit of their useful life.

To meet the needs of the community and provide safe and affordable housing for the hard-working farmworker families, ORFH worked with the Housing Authority of Grant County to construct Esperanza, which made up of sixteen new affordable housing units in Mattawa, WA. Esperanza is owned and operated by the Housing Authority of Grant County. ORFH provided the comprehensive development services necessary to secure the financing and build this much-needed housing.

Today, Esperanza is a seasonally-occupied development serving the areas farmworkers. Mattawa is located in Grant County, WA. ORFH was able to secure nearly \$3 million from USDA Rural Development Section 514 and 516 farmworker housing programs and over \$1 million in additional funding from the Washington State Housing Trust Fund.



Pathfinder Services, Inc.

Indiana

Pathfinder Services, Inc.'s mission is "To strengthen communities primarily by enabling people facing physical, developmental or economic challenges to achieve independence, inclusion, and stability."

In the year that ended June 30, 2016, Pathfinder Services served over 4,500 people, 15 percent of whom have an intellectual or developmental disability. Pathfinder Services' group home and supported housing programs enabled 187 adults to live in safe, affordable housing with staff supervision levels as needed. Pathfinder Services' housing for individuals with disabilities meets the strict Medicaid requirements that most market rentals do not. Pathfinder Services' Transitional Housing program supports six households with children who would otherwise be homeless. They operate a unique rent-to-own program where families rent their future home and participate in mandatory financial fitness and home buyer education to prepare them to purchase the home within one year. Owner Occupied Rehabilitation enables seniors and those with physical disabilities to live in their family homes for as long as possible because of the accessibility rehabilitation done on their homes.

Pathfinder Services' HomeOwnership Center is the largest packager of the 502 Direct mortgage in the nation. Each year they assist approximately 90 buyers to purchase a home with 502 Direct financing. In FY 2016, they helped 101 buyers purchase a home with USDA mortgage financing. These mortgages can be the only option that participating rural families can afford. If there were no USDA Rural Housing mortgages, most of Pathfinder Services' customers could not afford the down payment and PMI required of other mortgage products. That would mean fewer rural homebuyers and less community stability.

Tosha

Huntington, Indiana is a small, rural city with 17,166 residents. It is losing population at a slow but steady rate as younger people move to larger cities. The city's median household income is \$39,000 compared to the state's \$50,532. Approximately 33 percent of the housing units are rentals with a median rent of \$665 per month.

Tosha was one of those renters. Because Tosha wanted to ensure that her teenaged children could live in a safe and comfortable home, she paid \$725 for her monthly rent. She has a good income and could afford her rent, but had a dream to be a homeowner. However, her high rent payments and other expenses prevented her from saving for the down payment needed to purchase.



In 2014, Tosha contacted Pathfinder HomeOwnership Center to see if she could afford to finally stop renting and purchase a home. She found the perfect home but Pathfinder staff encouraged her to wait a few months before buying to put her in a better financial position. She was able to buy her home in the summer of 2015 with a USDA Direct mortgage payment of \$530 per month – a significant savings from renting. Her 502 Direct mortgage not only enables her to save money each month, but it gives her the stability of homeownership that she always wanted for herself and her children.

CONTACT:

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ORGANIZATION FACTS:

Web: www.pathfinderservices.org
Year Founded: 1966
Location: Huntington, IN
Footprint: Regional

By the Numbers:

(for July 1, 2015 to June 30, 2016)

- 72 jobs created
- 2,215 families assisted
- \$200,000 in financing secured

CONTACT:

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ORGANIZATION FACTS:

Web: www.pathstone.org
Year Founded: 1969
Location: Rochester, NY
Footprint: Regional

By the Numbers:

(for FY 2016)

- 41,779 families assisted
- 382 families became first-time homeowners
- \$51,495,008 in financing secured

PathStone is a private non-profit 501(c)3 organization providing housing and community development services across New York, New Jersey, Pennsylvania, Ohio, Indiana, Vermont, Virginia and Puerto Rico. Since 1969, the mission of PathStone has been to create and provide economic advancement opportunities for farmworkers and other economically disadvantaged rural and urban residents.

To promote this central mission, PathStone combines advocacy and the delivery of services with a broader community economic development strategy. Organizational goals are further enhanced through partnerships with public agencies, financial institutions, education and training institutions, units of local government, community service and community development intermediaries, and community-based organizations.

PathStone currently offers a broad scope of services including emergency housing, health and transportation; job training and employment placement services; permanent housing development and management; homeownership opportunities; housing rehabilitation and energy services; early childhood education; adult education; financial education and asset creation opportunities; small and microenterprise business assistance; housing and business lending; public policy and advocacy. Economic and social justice for farmworkers and other disenfranchised persons remains at the core of PathStone's mission. Toward that end, all efforts to cultivate opportunities

for participation in the financial benefits of a stable and growing economy encourage individual asset building.

The PathStone Housing Division has leveraged U.S. Department of Agriculture (USDA) Rural Housing resources for the development of rural rental and farm labor housing communities and assisted hundreds of first time home buyers to build assets through homeownership via Section 502 mortgages.

West Broadway Villas

In FY16, PathStone completed the redevelopment of the 42 unit West Broadway Villas project, a USDA Rural Development Section 515 project. This development had been neglected for many years and residents were subjected to unsafe housing conditions.

West Broadway Villas is located in the Village of Monticello and was built in the late 1980s utilizing USDA Rural Development (RD) 515 funding dollars. It is a typical 25-year old RD funded project—modestly built with very little project reserves available to make the necessary capital improvements to extend the life of an affordable housing project. The property was taken back from the previous owner by USDA RD foreclosure action and PathStone has acquired and renovated the property. The financial restructuring enabled PathStone to address all the capital needs and added a community building to create a sense of community for the residents. The project includes 30 units of USDA RD rental subsidy and 12 units of Project Based Vouchers through New York State HCR.

The acquisition and substantial rehabilitation of this project resulted in improved living conditions for 42 families and the long-term security of these units in an area with very little affordable rental housing.



Randolph County Housing Authority

West Virginia

The Randolph County Housing Authority (RCHA) is a non-traditional housing authority with a broad mission: to promote strong communities and a healthy quality of life in the rural six-county region it serves.

RCHA provides rental assistance to low-income households through the U.S. Department of Housing and Urban Development (HUD) Housing Choice Voucher (HCV) program. The agency also operates an HCV Homeownership program, in which eligible renters can utilize their voucher to pay a mortgage. The U.S. Department of Agriculture (USDA) Section 502 Direct Mortgage is the best product for families using the Section 8-to-Homeownership program.

RCHA has operated the HCV programs since 1985, and now helps renters across six counties from I-79 to the Virginia border. The programs help nearly 1,000 households, as well as the local housing market each year through payment of \$2.5 million in housing assistance to 275 landlords. In 2015, the program helped 166 residents over the age of 62, 545 people with disabilities and 594 children under 18.

Julie Leavitt

One of RCHA's focuses is assisting renters in purchasing safe and affordable homes through the HUD HCV program. In fact, since 2007, 17 HCV participants have become first-time homebuyers by putting a portion of their rental assistance toward a mortgage. For participants with jobs, the HCV assistance is a necessary stepping stone towards financial stability. For elderly and/or disabled residents on a fixed income, the housing stability that comes from ownership is very valuable to them, their families and the community.

RCHA also operates a Family Sufficiency (FSS) program for HCV participants. In 2014 to 2015, 25 participants worked to increase their income, move off assistance, and meet their employment goals. When they do, they can earn an incentive payment that equals what RCHA would have paid in rental assistance if their income had not increased.



One of the participants of RCHA's HCV Homeownership program is Julie Leavitt. With the help of RCHA, Julie became a first-time homebuyer, and purchased a home in the Highland Meadows neighborhood. While Julie is employed, she is unable to drive, so it was important that she be able to live close to her place of work. Using a Section 502 Direct Loan, as well as HCV, Julie was able to purchase a home built by RCHA that is walking distance to her job at a local grocery store.

CONTACT:

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ORGANIZATION FACTS:

Web: www.rchawv.org
Year Founded: 1979
Location: Elkins, WV
Footprint: Regional

By the Numbers:

(for 2015)

- 828 families assisted
- 39 clients served by community development projects
- \$300,000 in financing secured

Hawaii

Rural Community Assistance Corporation

CONTACT:

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ORGANIZATION FACTS:

Web: www.rcac.org
Year Founded: 1978
Location: West Sacramento, CA
Footprint: Regional

By the Numbers: (for FY 2016)

- Over 20,000 families assisted across all programs
- 152 low-income housing units developed
- 86 communities assisted by water/sewer projects

Founded in 1978, the Rural Community Assistance Corporation's (RCAC's) mission is to provide training, technical and financial resources and advocacy so rural communities can achieve their goals and visions. RCAC is a nonprofit 501c(3) organization. RCAC serves rural low-income communities in 13 western states. RCAC provides a wide range of community development services for rural and Native American communities and community-based organizations. Program areas include affordable housing and environmental infrastructure development and community development finance. RCAC also offers leadership and economic development training and technical assistance.

RCAC helps nonprofit housing organizations develop, finance, and operate affordable housing programs and projects. The organization acts as an intermediary for the 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 organizations, which built almost 500 homes in FY 16.

RCAC created its Loan Fund in 1988 and was later certified as a CDFI. As of September 30th, 2016, RCAC closed 880 loans which totaled \$459,912,914 and leveraged more than \$1.811 billion for projects in rural communities. These loans supported 76,034 individual water and

wastewater connections for rural citizens, 13,150 housing units; 10,278,717 feet of community facility space; and created or retained 16,491 jobs. RCAC currently has 244 loans under management, totaling more than \$68 million. Additionally, RCAC manages 47 loans totaling more than \$48.8 million on behalf of other lenders and investors.

In FY16, RCAC closed 69 loans which totaled \$20,374,518 in 11 states. These loans supported 3,479 individual water and wastewater connections for rural citizens, 232 housing units; 3,450,558 feet of community facility space; and created or retained 384 jobs.

Kunia Village, Hawaii

From 1916 until 2007, Kunia Village was part of the Del Monte pineapple plantation. It included workforce housing for plantation workers, but when the company closed its operations it laid off 551 workers, and residents were in jeopardy of losing their homes. However, the land owner, Campbell Estate, sold the property to the Hawaii Agriculture Research Center (HARC) for \$10 and an agreement to continue to provide affordable rental housing at the site. HARC had to get entitlements on the land as part of the sale. HARC did not have housing development experience, so RCAC agreed to develop a strategy to preserve the housing.

RCAC secured \$6 million in U.S. Department of Agriculture (USDA) Section 514 Farmworker housing loans and rental assistance for the current and future Kunia residents. Additional project financing included federal and state low-income tax credits, historic and solar energy tax credits, and an \$8.9 million loan secured by a Section 538 USDA guarantee.



Rural LISC

Alabama

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 76 community based organizations working to transform rural communities in 44 states. Since 1995, it has demonstrated the value of investing in and through resident-led, rural community development corporations (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: economic development, building family wealth, education, housing, health and education.

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's 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.

CONTACT:

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ORGANIZATION FACTS:

Web: www.lisc.org/rural
Year Founded: 1995
Location: Fowler, CO
Footprint: National

By the Numbers:

(for 1995 to present)

- 6,500 jobs created or retained
- 31,107 low-income housing units developed
- 580 small businesses assisted

Ms. Gretchen Jackson

Ms. Gretchen Jackson, a native of Tuskegee in Macon County, Alabama, had been a resident of an affordable housing complex in Tuskegee since 2004. The complex is a USDA Section 515 Rural Rental Housing facility managed by longtime Rural LISC Partner CDC South East Alabama Self-Help Association, Inc. (SEASHA), a community based organization serving 12 rural counties in central and southeastern Alabama, including some of the poorest in the state.



Since 1995, Rural LISC has provided SEASHA with \$24.4 million to support their development of thriving and sustainable communities throughout their service area – addressing persistent problems of low homeownership rates, high unemployment, a declining business base, a lack of adequate medical care, educational deficits and problems of abandoned and severely distressed homes.

With encouragement from SEASHA staff, Ms. Jackson decided to attend SEASHA's housing counseling training and cleared her credit. In 2015, Ms. Jackson moved into her new home through the USDA Rural 502 Housing Program. She said, "I am so very proud to have something that I own." Employed as an optical assistant for the past 15 years, Ms. Jackson said she is looking forward to her daughter's graduation from high school this year and attending college in the fall.

CONTACT:

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ORGANIZATION FACTS:

Web:
www.selfhelpenterprises.org
Year Founded: 1965
Location: Visalia, CA
Footprint: Local

By the Numbers:

- (for 1965 to present)
- 55,631 families assisted
 - 7,542 low-income housing units developed
 - 160 communities served by water/sewer projects

Self-Help Enterprises (SHE) is a nationally recognized community development organization whose mission is to work together with low-income families to build and sustain healthy homes and communities. SHE's efforts in the San Joaquin Valley – an area comprised of Kern, Kings, Fresno, Madera, Mariposa, Merced, Stanislaus, and Tulare County – encompass a range of programs, including mutual self-help housing, sewer and water development, housing rehabilitation, multifamily rental housing and homebuyer programs.

Since 1965, SHE has served low-income individuals and families, many who provide the source of labor for the San Joaquin Valley's largely agricultural region. Recognizing that these families find little except substandard housing in existing stock and have insufficient income to qualify for standard new home loans, SHE has competed for scarce financial resources to expand the supply of decent, affordable housing and helped bridge the gulf between dreams of homeownership and reality.

With funding assistance from U.S. Department of Agriculture (USDA) Section 502 Direct Loan Program, rural residents build their single-family, energy-efficient homes under the mutual self-help housing program, with homeowners providing over 65% of the construction labor for a period of eight to 12 months. Upon completion, these families have new homes in a safe and secure neighborhood. Without USDA-funded programs, many families would never rise out of the cycle of poverty and build their financial assets.

Today, Self-Help Enterprises is the largest producer of mutual self-help housing in the nation with 6,206 homes built under program. Additionally, SHE has built and operates 1,347 units of rental housing that provides residents with access to key community services. SHE's combined efforts have touched the lives of more than 55,000 low-income families, providing security and stability for families and building more productive communities.

Parksdale, CA

The rural unincorporated community of Parksdale, CA, had not seen comprehensive housing opportunities for local working families for many years. Combining funding from USDA Sections 502 and 523, Low-Income Housing Tax Credits, HOME and CDBG, Parksdale Village is being developed and will include 126 mutual self-help homes (49 are completed), two affordable rental housing communities (96 units total), a new water well, sewer lift station, and park improvements.

The self-help homes are being completed in phases of 40 units each. USDA Rural Development provided nearly \$6 million in loans to build the first phase of homes for families who are unable to buy decent housing through conventional methods. The two rental housing projects feature 48 units each, a playground, basketball court, community center, and computer lab. SHE provides health and nutrition, work readiness, and afterschool programs.

In addition to providing affordable housing opportunities, SHE worked with Madera County to improve the park built by SHE in the center of Parksdale Village, which includes playground equipment and a full soccer field. SHE's role as a catalyst in creating diverse housing options and essential services is creating a sustainable community of opportunity in Parksdale.



Self-Help Homes

Utah

The mission of Self-Help Homes is to provide affordable housing opportunities to individuals and families living in Utah. Currently, Self-Help Homes serves those living in Utah, Wasatch and Washington Counties that earn less than 80 percent of the area median income defined as low and very low-income. With close to 40 percent of the counties qualifying as low income, many individuals and families have little access to or possibility to own a home and/or have an affordable place to rent. Many residents that are living on a fixed income, disabled, unemployed, under employed, elderly, have large families with young children, working families, veterans, young families, single parent families, families with special needs and/or medical conditions typically are in need affordable housing and are paying more than 30 percent of their income toward housing.

Self-Help Homes' organization provides affordable homeownership opportunities through the Mutual Self-Help Housing program and home rehabilitation. They also provide rental opportunities through the development of Low-income Housing Tax Credit program projects. Much of their project funding comes through the U.S. Department of Agriculture (USDA) Rural Development who provides the construction and permanent financing for home construction as well as grant funding to cover administrative costs. The Department of Housing and Urban Development (HUD) provides funding through its SHOP, HOME and CDBG programs that are loans and grants that help to purchase and develop affordable land for affordable housing projects.

Over the last 13 months, Self-Help Homes has helped over 199 people build their own homes through the development of 40 affordable houses built under the Self-Help program. Over \$8,000,000 in funding has been secured to develop land and single family homes for low-income families. This year, Self-Help Homes will have started and/or completed 450 units of single-family homes since its inception in 1998. It is only through USDA's Rural Development programs that Self-Help Homes has developed this high number of homes to help hundreds of hard working low-income families.

CONTACT:

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ORGANIZATION FACTS:

Web: www.selfhelphomes.org
Year Founded: 1998
Location: Provo, UT
Footprint: State

By the Numbers:

- (for January 1, 2015 to January 31, 2017)
- 205 jobs created or retained
 - 50 families assisted
 - 50 low-income housing units developed

Toquerville, Utah

Married in February 2011, Mark and Danielle Clyde have what they call a Yours, Mine and Ours family. As blended families go, they say it went better than expected. From the moment they met each other, the family has been best friends and each other's biggest supporters, though there is never a dull moment at home. Mark works full time at a manufacturing plant and Danielle works part time at a local grocery store.



Looking to purchase a home since 2014, their family struggled to find one they could afford and big enough for the family. They were starting to feel like maybe it was not supposed to happen. Then in January 2016, they read a news article titled, "Homeowners Needed...Sweat Equity Required." Danielle was so excited she immediately called Mark. This was an answer to a prayer. However, doubts set in as to whether or not they would qualify. Both had gone through financial hardships years prior and figured they might have ruined their credit enough that they could not qualify. After a final prayer, they decided to try. The next day they filled out an application with Self-Help Homes. They heard back a few days later that things looked good and proceeded with the next step. One year later, they are pouring the foundation for their future home.

Hawaii

Self-Help Housing Corporation of Hawaii

The Self-Help Housing Corporation of Hawaii (SHHCH), a private, non-profit housing corporation, was founded 32 years ago to help improve the living conditions of low income families who are shut out of the conventional home ownership market in Hawaii.

Since its inception SHHCH has assisted 656 low income families on Oahu, Kauai, Maui, and Molokai to build their own houses through the Mutual Self-Help Housing Program. Additionally, SHHCH completed 12 contractor built houses in a national historic preservation rehab project through a Rural Home Loan Partnership Program in an old plantation village. For the past 8 years SHHCH has trained YouthBuild participants in its self-help projects in partnership with the City and County of Honolulu.

SHHCH provides technical assistance including: acquisition and development of suitable land sites, providing financial counseling; providing loan counseling and packaging; teaching home ownership courses; attaining low interest interim and permanent financing; drafting house plans, site plans, and specifications; attaining necessary state and local approvals; and providing on-the-job construction training.

CONTACT:

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ORGANIZATION FACTS:

Year Founded: 1984
Location: Honolulu, HI
Footprint: State

By the Numbers:

(for 2013 to present)

- 200 jobs created or retained
- 72 families assisted
- 72 low-income housing units developed

Under its Mutual Self-Help Housing Program low income families provide sweat equity to cut the costs of building their houses in half. By building their own houses Mutual Self-Help Housing Program participants gain a tremendous sense of self-esteem, and learn invaluable skills in home maintenance, leadership, and team building. Communities benefit from the establishment of stable neighborhoods with well-maintained homes, an increase in property values, and a broadening of the local tax base.

Ma'ili, Hawaii

Ma'ili, on the Waianae Coast, is a small, rural community of predominantly Hawaiian/part-Hawaiian and Pacific Islander residents, many of whom live in substandard or overcrowded housing. Over the last few decades many local residents faced displacement and homelessness as investors speculated on the coastal properties. In 2007 SHHCH purchased 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.

Under its Mutual Self-Help Housing Program, 43 low income families have completed their houses, and the other 29 families are completing the construction. Forty percent of the families have incomes below 50 percent of the area median income and several of them were qualified with the assistance of Section 8 Homeownership vouchers. Each participant contributed 85 percent of the labor to complete their houses with the sweat equity worth more than \$100,000. The U.S. Department of Agriculture provided Section 502 Direct financing for 64 of the low income families, and 8 families attained conventional financing from Bank of Hawaii. The development created affordable quality housing for 300 residents, and more than 200 jobs.



Southern Tier Housing Corporation

Kentucky

Southern Tier Housing Corporation (STHC) is a housing-specific nonprofit which works closely with Kentucky Highlands Investment Corporation. Its Mission is to develop high-quality energy-efficient housing and provide equitable financing, in southern and eastern Kentucky, with a primary focus on Bell, Clinton, Cumberland, Laurel, McCreary, Pulaski, Rockcastle, Wayne and Whitley Counties.

STHC has historically served families with incomes that average 50 percent or less of the area median income. The average household does not qualify to borrow enough loan funds through conventional mortgage programs to purchase even a basic home because their incomes average well below what is required by traditional lenders.

Most of STHC's projects have a first mortgage with the U.S. Department of Agriculture (USDA) through the §502 Direct loan program. In the past two years, STHC has served 38 households, totaling 114 people, with secured and unsecured funding of \$5,809,968.00. In addition, STHC currently has 21 new homes under construction. With the help of USDA, the lowest income families were able to get new homes in areas that had not seen new construction in many years. This strengthens the community and keeps extended families together, while also instilling pride and rejuvenating neighborhoods. This also increases the local tax base, which has a tremendous impact on some of the most economically distressed counties in the United States.

CONTACT:

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ORGANIZATION FACTS:

Year Founded: 2007
Location: London, KY
Footprint: Regional

By the Numbers:

(for the past 24 months)

- 89 jobs created or retained
- 38 families assisted
- \$5,809,968 in financing secured

Beverly Vaughn

The story of Beverly Vaughn and her family is a story of rising from the ashes. Beverly is a grandmother and guardian to two children of whom she has full custody, and has been raising for many years. The family suffered a devastating fire that destroyed their home in December, 2015. While the Vaughn family had insurance to pay off the house and a small amount for the house's contents, they were at a loss of how they would ever replace the dwelling they had called home for many years.



The family resource center from the local school contacted STHC for help. Ms. Vaughn works the third shift at a local auto parts manufacturer, and was not familiar with how to finance or construct a new home. After 6 months of preparation for a new loan to build a house, Ms. Vaughn's application was submitted to USDA and the family was approved. USDA committed \$90,000 of Section 502 Direct loan funds and Kentucky Housing Corporation committed an additional \$20,000 in HOME funds. The remaining funds are coming from the insurance company from the fire.

CONTACT:

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ORGANIZATION FACTS:

Web: www.tdshc.org
Year Founded: 1973
Location: Las Cruces, NM
Footprint: Regional

By the Numbers: (for FY 2016)

- 150 jobs created or retained
- 1,430 families assisted
- 144 low-income housing units developed

The mission of Tierra del Sol Housing Corporation (TDS) is to assist persons by empowerment, economic, political and social through homeownership, jobs and capital. TDS's assists those who cannot access homeownership or rental housing from the conventional marketplace.

TDS works with families and individuals residing in low income communities and colonias where substandard housing, low educational attainment and overcrowded cost-burdened home owners and renters are common. Obvious problems with infrastructure are compounded by home buyers who experience poor or no credit records as required by lenders. Colonias often lack water, electricity, drainage and paved roads. The families living in these areas are often unable to access conventional financing due to unsatisfactory debt-to-income ratios, poor credit history, and lack of collateral which cause loan denial.

TDS offers housing and community development services including Mutual Self-Help housing and assistance with construction management. TDS also develops water and sewer facilities. TDS provides pre-purchase counseling to new homebuyers and current owners can work with TDS to preserve homes accessing default counseling and home repair. TDS develops multi-

family rental housing and asset management to benefit low income families, farm workers, persons with disabilities, elderly and homeless. TDS provides technical assistance to other nonprofit organizations for homeownership and rental housing. Small business loan assistance stimulates the local economy.

During FY 2016, TDS assisted 119 new homebuyers representing \$13,383,913 in investments. In addition, TDS worked to rehab 50 owned homes, 140 homeowners received housing counseling, and 1,146 apartment renters were assisted.

Serving Families in Need

The typical family that TDS works with earns annual gross income from \$11,000 to \$32,000 (below 60 percent Department of Housing and Urban Development (HUD) area median income (AMI)) in NM counties where the poverty rates are between 27 and 30. These families are all the working poor, working in agricultural field or as processors, school maintenance, call centers, home health care giver, retail, security guards, law enforcement, social workers, teacher's aides, etc. The typical family has 3 to 4 children. Homeownership benefits the family because it stabilizes the children in school and parents in their employment.

TDS also works closely to assist elderly over 62 years old or persons with disability who are living in substandard housing. These individual typically have an average annual income of \$7,200 at 30% HUD AMI. The home rehabilitation preserves the existing housing stock and the neighborhood. TDS provides community education, individual home owner pre-purchase counseling, family's behavior modification by financial training, plan, design and construct the home the families can afford, match the best financing and provide home ownership and any default training



Appendix

Survey Findings on Rural Homeownership

<i>Source of Financing</i>	<i>Financing Secured</i>	<i>Percent</i>
USDA Section 502 Direct Loans	\$112,760,548	37.43%
USDA Section 502 Guaranteed Loans	\$26,380,818	8.76%
Other Federal Mortgage Financing	\$73,693,997	24.47%
Other Federal Programs	\$15,411,451	5.11%
State and Local Programs	\$8,173,542	2.71%
Conventional Financing	\$41,211,198	13.68%
Other (not sweat equity)	\$16,701,533	5.54%
Sweat Equity	\$6,885,332	2.30%
Grand Total	\$301,218,420	100%
<i>Types of Homeownership Units</i>	<i>Number of Units</i>	<i>Percent</i>
Self-Help Housing New Construction	378	12.04%
Other New Construction	486	15.48%
Existing Housing	978	31.16%
Rehabilitation Only	1,297	41.32%
Grand Total	3,139	100%

Survey Findings on Rural Rental Housing

<i>Source of Financing</i>	<i>Financing Secured</i>	<i>Percent</i>
USDA Section 515 Rural Rental Housing Direct Loans	\$33,781,675	7.15%
USDA Section 514 Farm Labor Housing Loans	\$21,814,861	4.62%
USDA Section 516 Farm Labor Housing Grants	\$8,263,246	1.74%
USDA Section 538 Rural Rental Housing Guaranteed Loans	\$21,491,000	4.55%
USDA Multi-Family Preservation and Revitalization	\$18,127,000	3.84%
HUD CDBG, HOME, Section 108 Programs	\$10,864,481	2.30%
Other HUD Programs	\$2,411,440	0.51%
Low Income Housing Tax Credit	\$205,878,267	43.57%
Other Federal Programs	\$9,297,703	1.97%
State/Local Programs	\$30,117,362	6.37%
Conventional Lending/Debt	\$75,879,317	16.06%
Other	\$34,560,978	7.32%
Grand Total	\$472,487,330	100%
<i>Types of Rental Units</i>	<i>Number of Units</i>	<i>Financing Secured</i>
New Construction	966	\$228,859,985
Existing Housing	1,893	\$247,493,209
Grand Total	2,859	\$476,353,194

Survey Findings on Water and Sewer

<i>Water and Sewer Services</i>	<i>Number of Projects</i>	<i>Financing Secured</i>
Construction of New System	6	\$7,929,877
Expansion of Existing System	0	\$0
Repair/Replace Existing System	39	\$27,590,657
Consolidation with Nearby System	10	\$21,312,187
Regulatory Compliance	51	\$35,288,000
Grand Total	106	\$92,120,721
<i>Technical Assistance Services</i>	<i>Number of Projects</i>	<i>Financing Secured</i>
Compliance with Federal Laws	50	\$35,000,000
Managerial Technical Assistance	10	\$0
Financial Technical Assistance	26	\$29,351,059
Operational Technical Assistance	11	\$0
Grand Total	97	\$64,351,059

Survey Findings on Housing Counseling

<i>Housing Counseling Services</i>	<i>Number of Units</i>	<i>Percent</i>
Homelessness Prevention	779	2.47%
Rental Assistance	7,037	22.39%
Pre-Purchase/Homebuyer Education	11,064	35.20%
Mortgage Delinquency/Default/Foreclosure Prevention	9,113	28.99%
Other	3,440	10.94%
Grand Total	31,433	100%

Survey Findings on Other Activities

<i>CDFI/CDC Investment Loans</i>	<i>Number of Loans</i>	<i>Impact</i>	<i>Financing</i>
Homeownership Opportunities	451	852 Units	\$56,658,930
Rental Housing Opportunities	56	982 Units	\$31,133,455
Commercial Opportunities	10	-	\$17,667,604
Grand Total	517	-	\$105,459,989
<i>Intermediaries</i>	<i>Number of Grants</i>		<i>Financing</i>
Operational Grants	61		\$3,999,449
Other Pass-Through Funds	265		\$4,544,887
Grand Total	326		\$8,544,336
<i>Technical Assistance and Training</i>			<i>Number of Units</i>
Individuals Assisted			1,148
Organizations Assisted			279
Grand Total			1,427



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