



Meet the National Rural Housing Coalition

RURAL PEOPLE HAVE THE RIGHT — REGARDLESS OF INCOME — TO A DECENT, AFFORDABLE PLACE TO LIVE, CLEAN DRINKING WATER, AND BASIC COMMUNITY SERVICES.

New Congress = New Opportunities

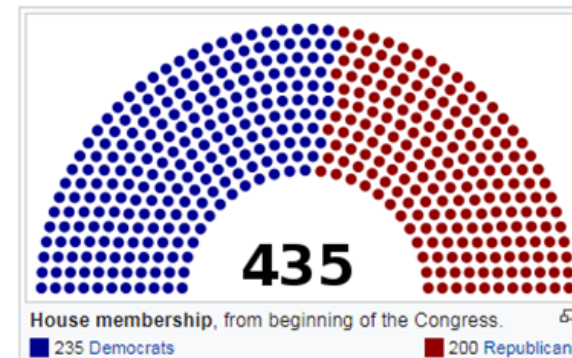
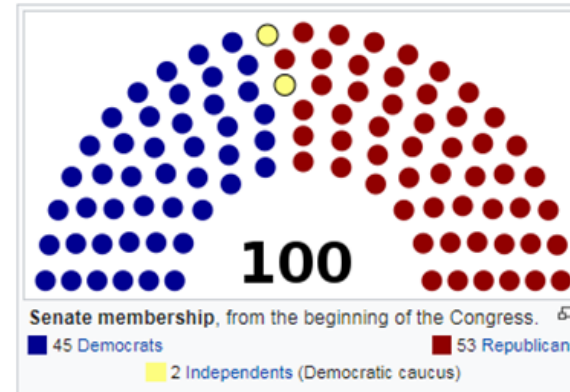
115 New Members, Democratic House

Senate

Affiliation	Party (shading indicates majority caucus)			Total	Vacant
	Democratic	Independent	Republican		
End of previous Congress	47	2	51	100	0
Begin (January 3, 2019)	45	2	53	100	0
Latest voting share	47.0%		53.0%		

House of Representatives

	Party (shading indicates majority caucus)			Total	Vacant
	Democratic	Independent	Republican		
End of previous Congress	195	0	236	433	2
Begin (January 3, 2019)	235	0	200	435	0
Latest voting share	53.9%	0.0%	46.1%		
Non-voting members	3	1	2	6	0



Opportunity to Educate, Inform, & Persuade

- Invite your Representatives and Senators to groundbreaking, grand openings and round tables
- Show them the people that rural housing programs help

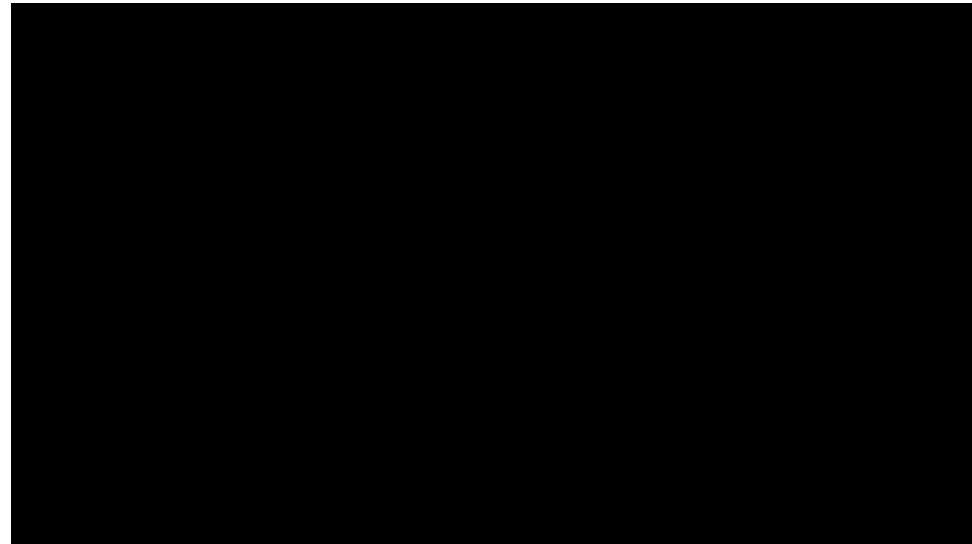
Congressman Stewart (UT-2) Lends Hand in Mutual Self-Help Home Build



Opportunity to Educate, Inform, & Persuade

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Congressman Stewart (UT-2) Lends Hand in Sweat-Equity Home Build



Rural Housing Success Stories

- ▶ Over 2 million low-income families with homeownership through Section 502
- ▶ Over 400,000 low-income families in affordable rental housing
- ▶ Over 50,000 Mutual Self-Help Housing homes and a 50,000 family wait-list
- ▶ Access to Farmworker Housing for the more than 1.8 million living in poverty
- ▶ Hundreds of thousands of homes repaired through programs like Section 504 and 533



Rural Housing Faces Serious Challenges

WITH THE MANY RURAL
HOUSING PROGRAMS
SUCCESS STORIES THERE ARE
STILL MANY CHALLENGES
AND NEEDS HOLDING THOSE
SAME PROGRAMS BACK

Rural Housing: Struggling Communities

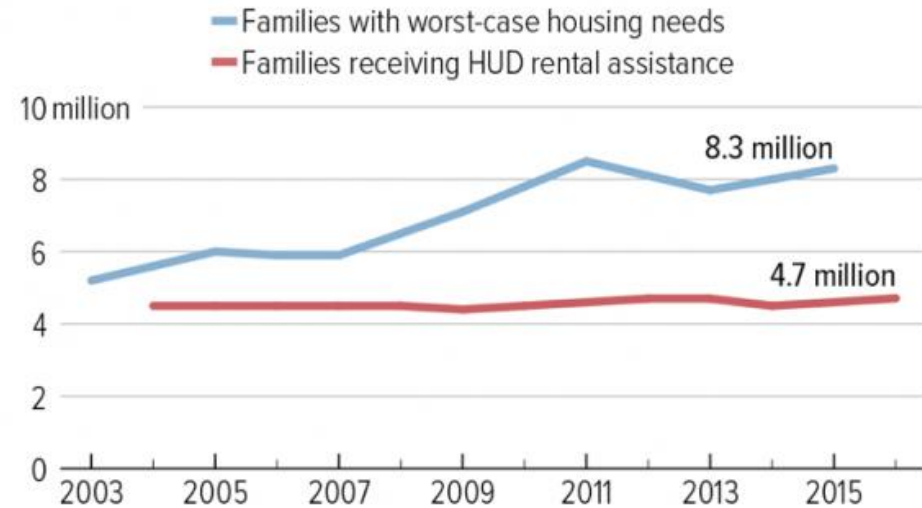
- ▶ Rural renters media income: \$21,000 vs National Average: \$61,000
- ▶ 82% of high-poverty counties are rural and 86% persistently poor
- ▶ Over 1/3 of rural households are cost burdened and pay more than 30% of income for rent
- ▶ Over 7.3 million rural households lacked complete plumbing, kitchen facilities, or were cost burdened



Federal Rental Assistance Falling Behind



Federal Rental Assistance Has Not Kept Pace with Growing Need



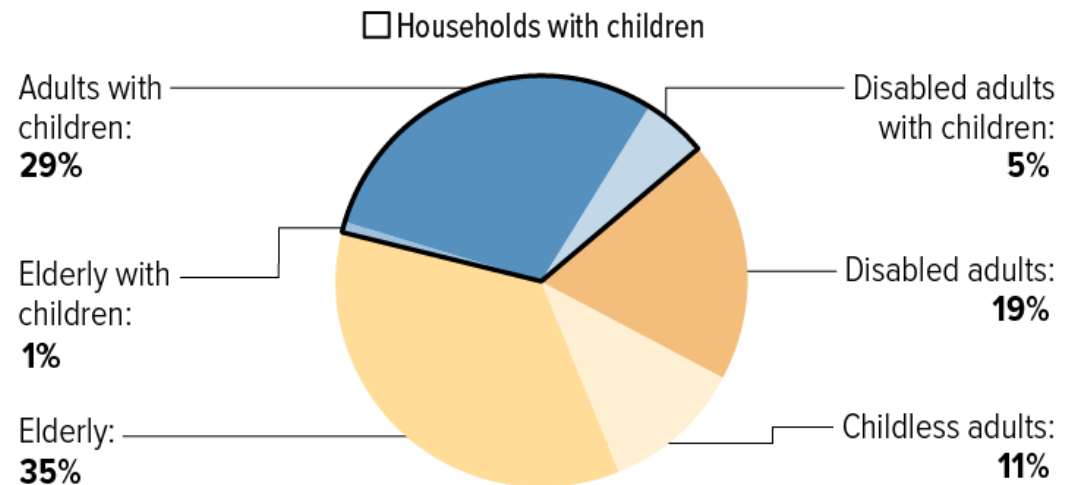
Note: "Worst-case housing needs" = renters with incomes below half of the local median who receive no housing assistance and pay more than half of their income for rent and utilities and/or live in severely substandard housing. Data on worst-case housing needs only available through 2015; data on number of assisted families not available for 2003. Rental assistance includes all Department of Housing and Urban Development (HUD) programs with subsidies tied to tenant income except Housing Opportunities for People with AIDS/HIV and McKinney-Vento permanent housing.

Source: HUD's 2015 and 2017 Worst Case Needs reports and Picture of Subsidized Households data

Who Does Federal Rental Assistance Help?

- Over 5 million low-income households use federal rental assistance
- +673,000 non-metro households receive federal rental assistance
- Rental assistance helps working families, elderly, and disabled people

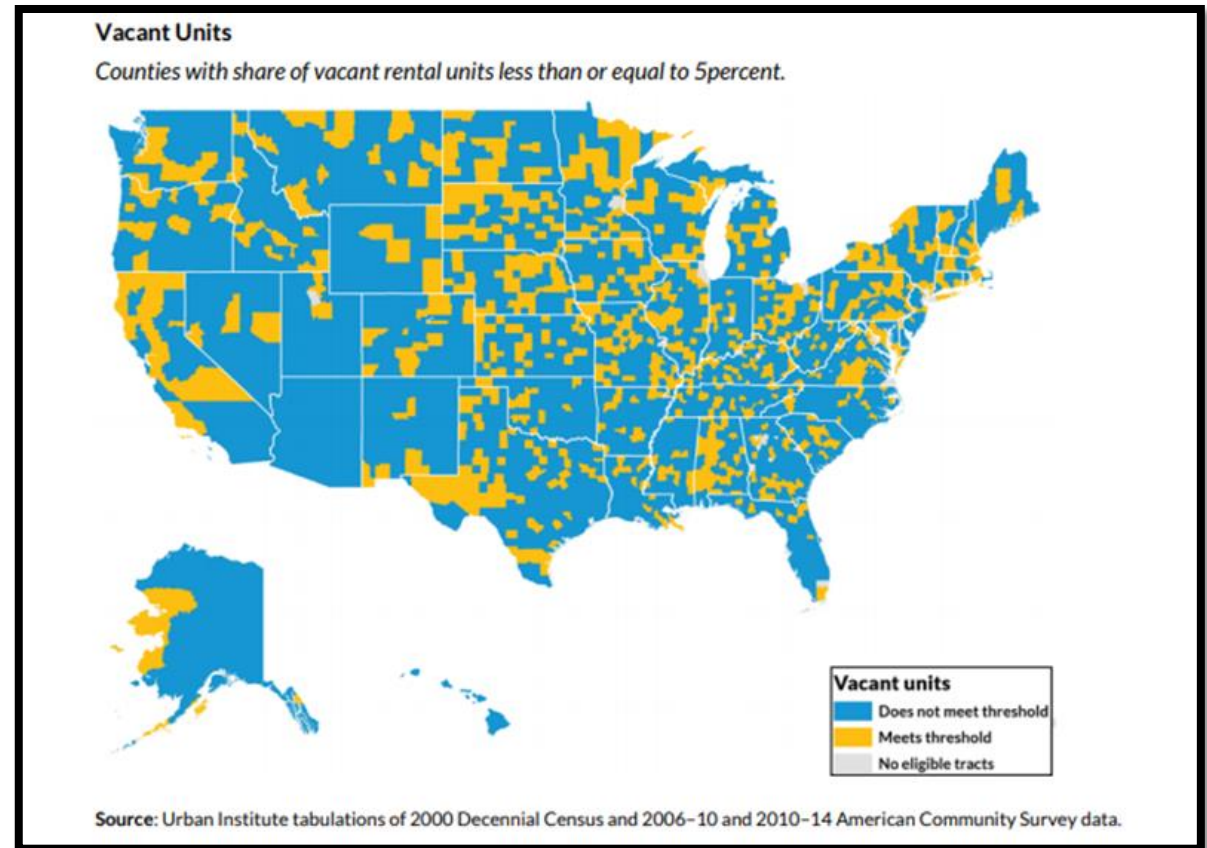
89 Percent of Households Using Federal Rental Assistance in the United States Include Children or People Who Are Elderly or Disabled



Source: Center on Budget and Policy Priorities

Section 515 Facts

- 14,000 rural developments = 420,000 low income households
- Average income: \$13,181
- Average income for tenants receiving rental assistance: \$10,658
- Rural Rental Housing Vacancy Rate: 7.4% (30 year low)
- For every assisted household, twice as many low-income households are homeless or pay more than 50% of income for rent
- Majority of Section 515 households are occupied by seniors and people with disabilities
- 80% receive some type of rental assistance



Section 515: Preservation & New Construction

Preservation

- ▶ Portfolio average of 34 years old
- ▶ 515 limited to preservation of portfolio
- ▶ \$5.6 billion to preserve USDA's rental housing stock over next 20 years
- ▶ High national demand with over 10.8 million households unassisted low-income renters paying more than half of their income for housing

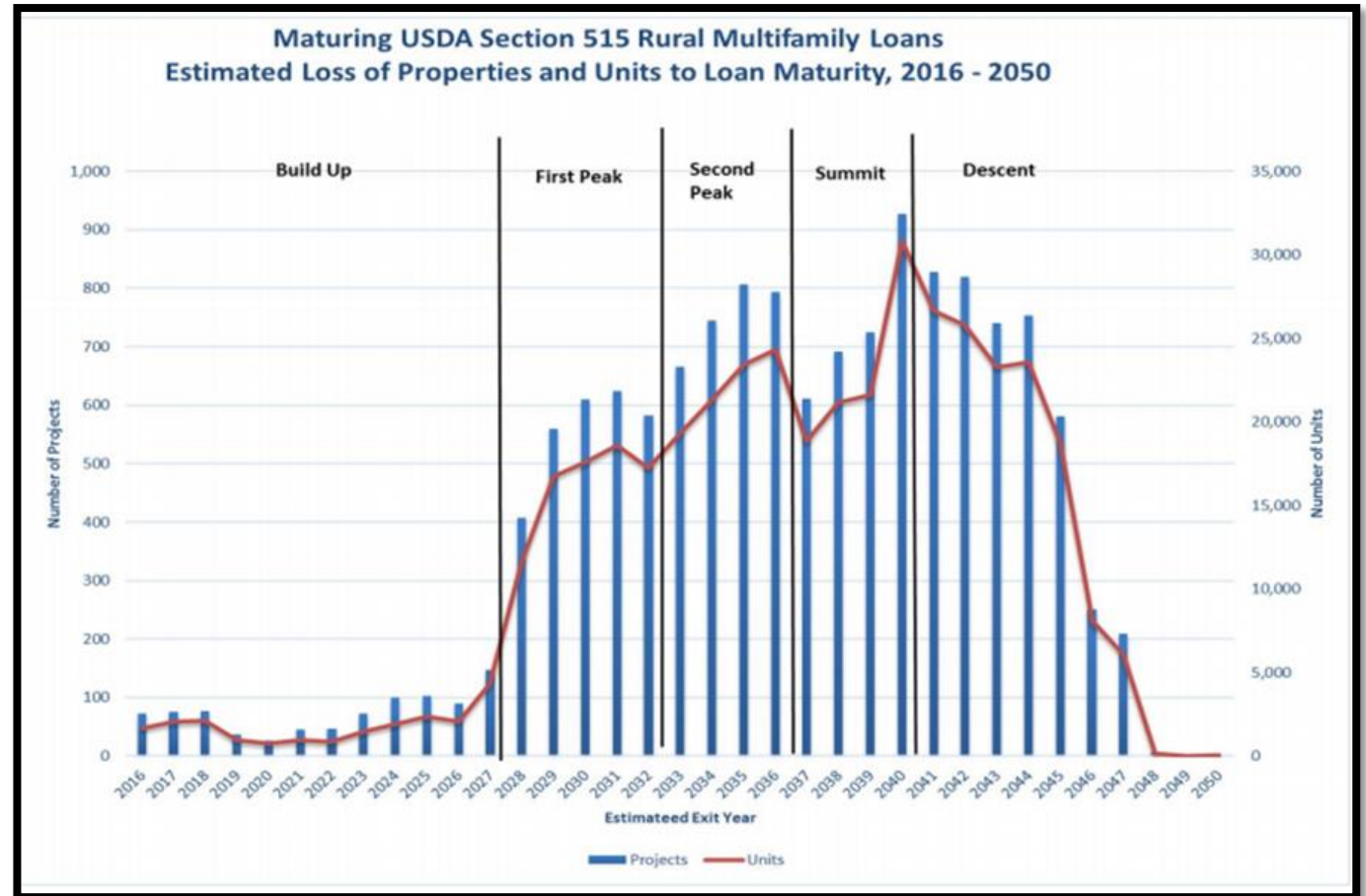
New Construction

- ▶ 85% of Section 515 properties, containing 367,081 units, were built more than 20 years ago
- ▶ 1976-1995: 11,385 new projects
- ▶ 2007-2016: 274 projects



Rising Tide of Section 515 Maturing Mortgages

- ~74 properties (1,788 units) will mature out of the program each year between 2018 and 2027
- Properties will leave in waves of 2,800 – 3,000 every four to five years, each wave of properties removing 82,000 to 92,500 units



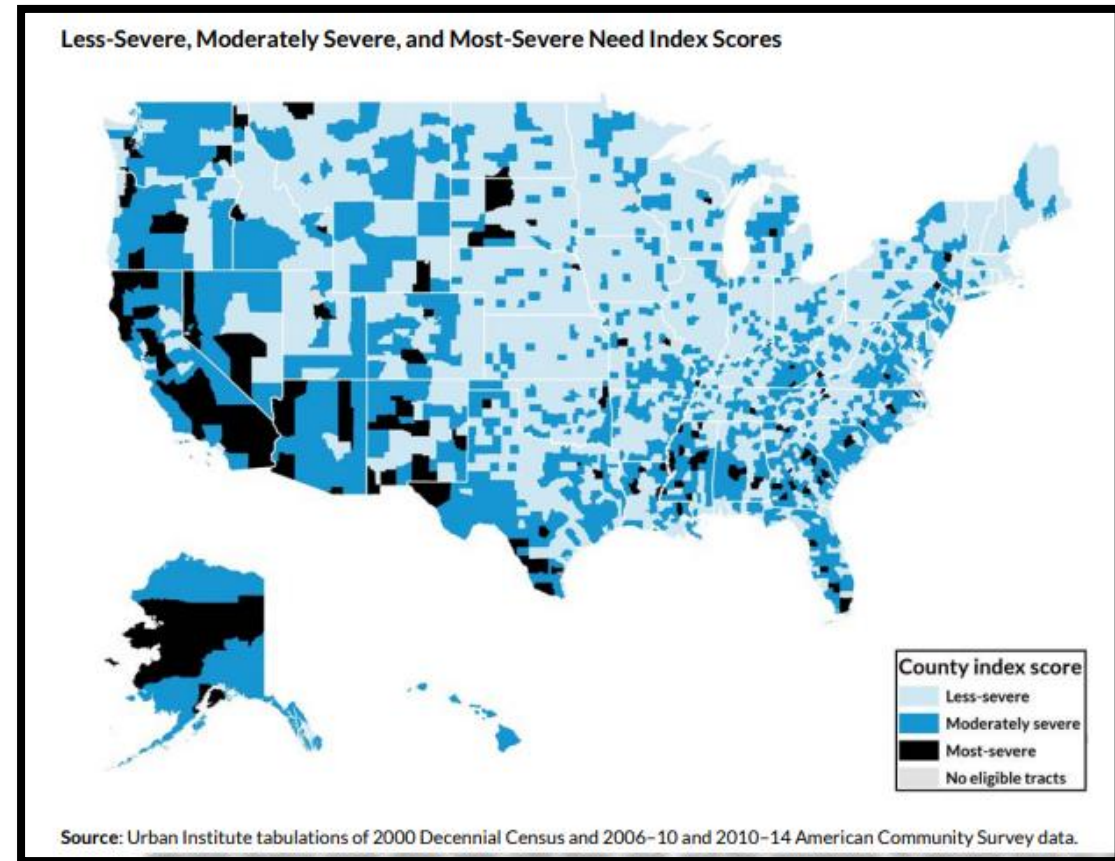
Source: HAC

Rural New Construction Needs

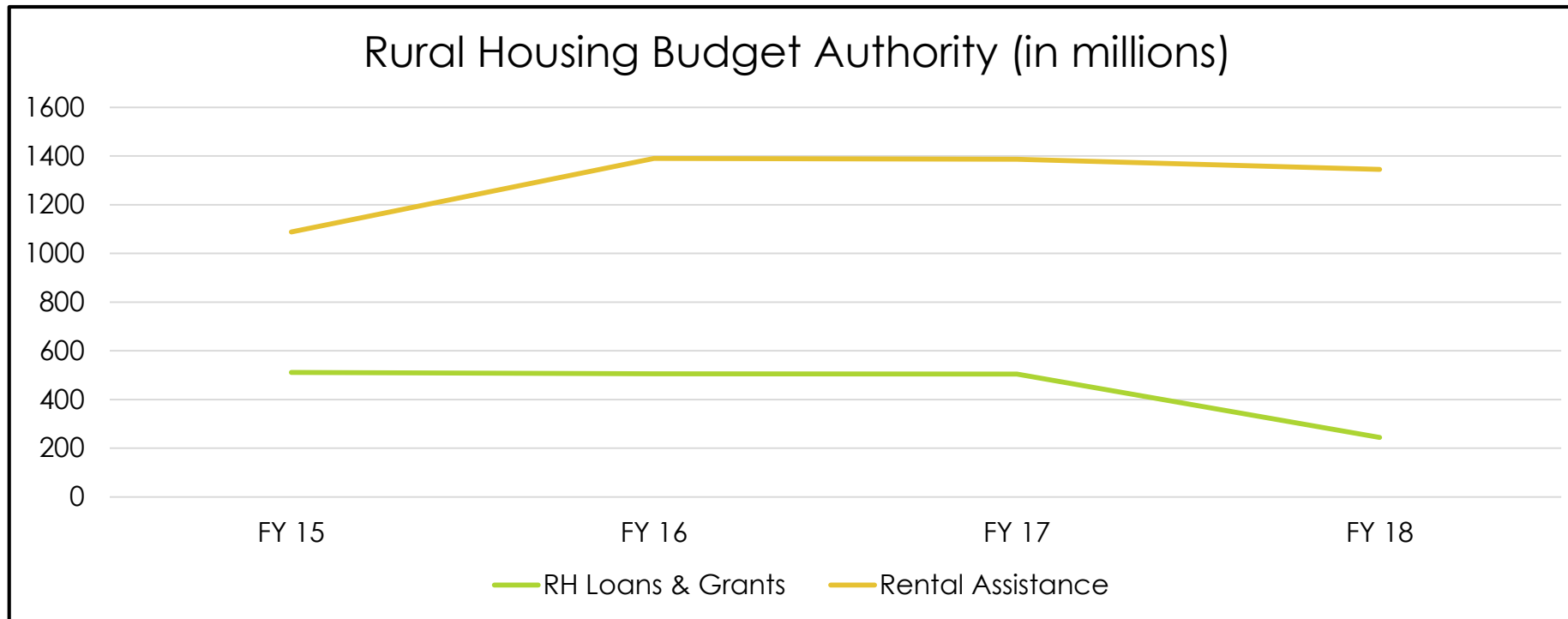
National map showing all USDA-eligible counties or portions of counties ranked by their relative need for new construction of affordable rental housing.

Most in Need?

- Southern Border Region
- Central Valley CA
- Delta Region
- Southwest
- Appalachia
- Tribal Areas

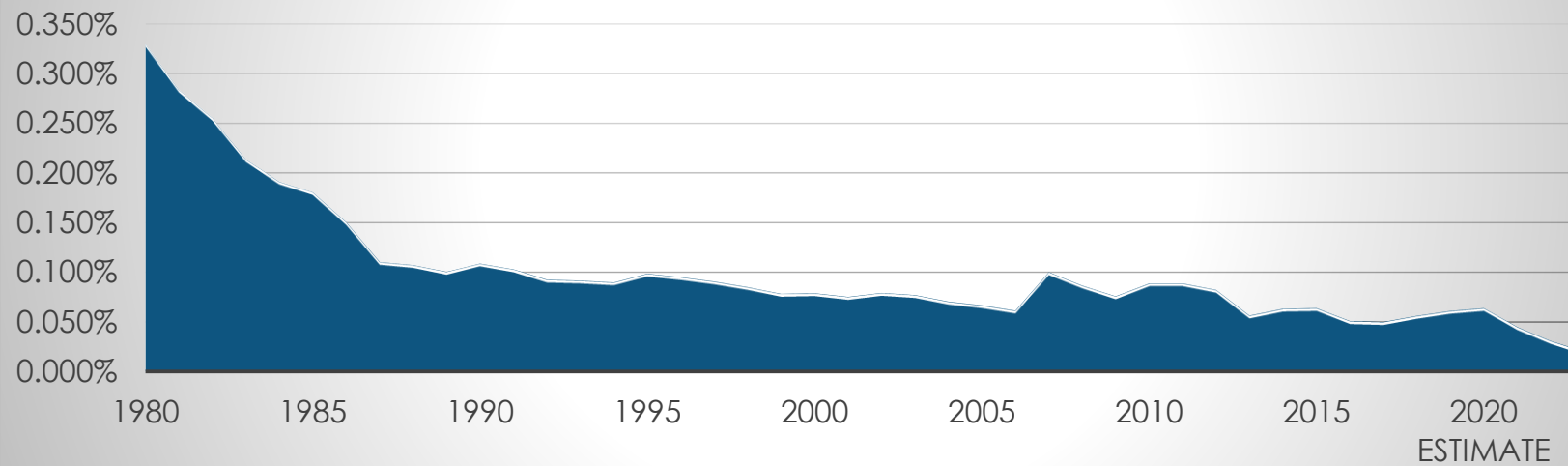


Federal Rural Housing Investments: A Stagnating Trend



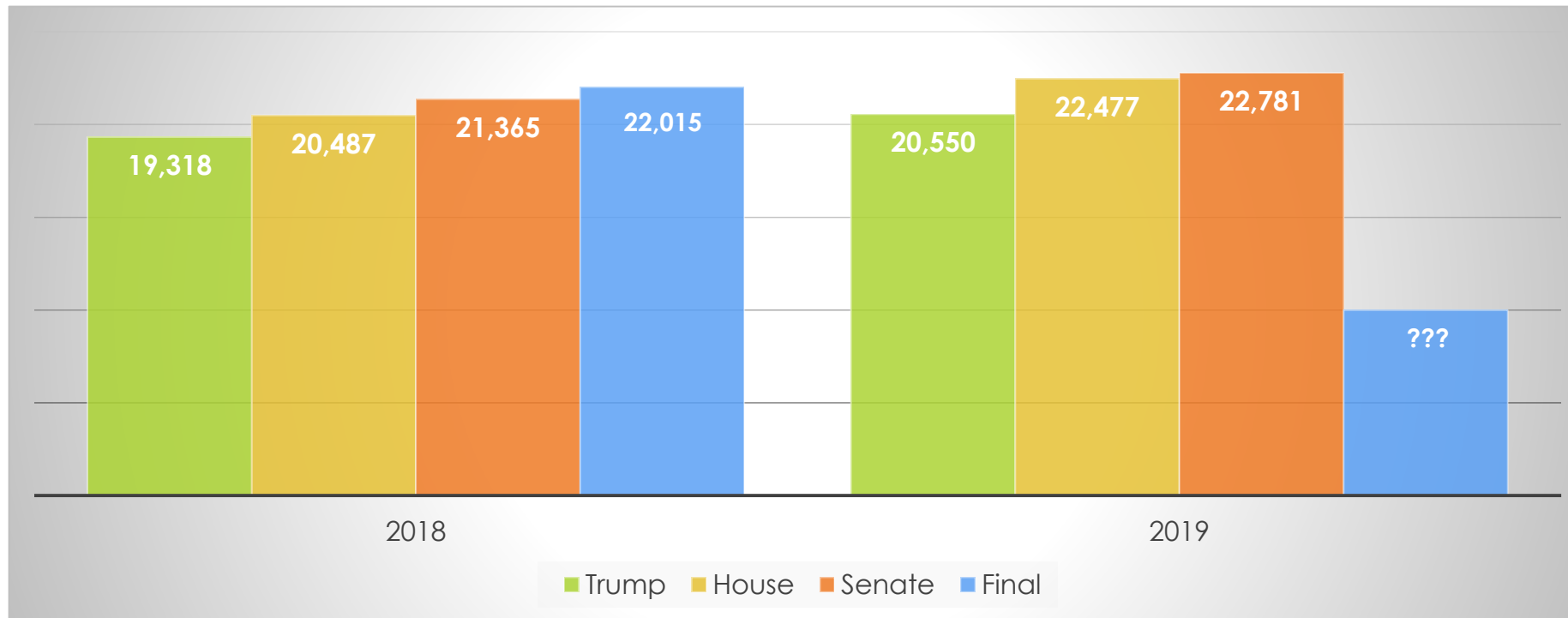
Steady Decline of Community Development

Community Development Spending as a Percentage of GDP



HUD Housing Voucher Totals

amounts in millions



Spending Cliff

FY 2019 Spending Caps Under Budget Agreement
Compared to FY 2020 Austerity-Level Spending Caps
(Billions of \$)

