

Rural Alaska Community Action Program

CONTACT

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BY THE NUMBERS

(Fiscal Year 2013)

Year Founded: 1965

Location: Anchorage, AK

Jobs Created: 950

Housing Units Developed: 128

Households Assisted: 1,564

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

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

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

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

The Winston Family

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

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

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



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