

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



2021 IMPACT REPORT

December 2021

THE NATIONAL RURAL HOUSING COALITION

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THE NATIONAL RURAL HOUSING COALITION

Impact Report
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■ WHO ARE WE

The National Rural Housing Coalition (NRHC) works to promote and defend the principle that rural people have the right – regardless of income – to a decent, affordable place to live, clean drinking water, and basic community services.

In 1969, a group of concerned rural community activists, public officials, and non-profit developers formed the National Rural Housing Coalition (NRHC) to fight for better housing and community facilities for low-income rural families. Today, NRHC works to promote and defend the principle that rural people have the right -- regardless of income -- to a decent, affordable place to live, clean drinking water, and basic community services.

■ FINANCIAL SUPPORT

NRHC is supported entirely by donations, contributions, and subscriptions. Organizations with specific rural housing and development concerns can contribute to our four funds:

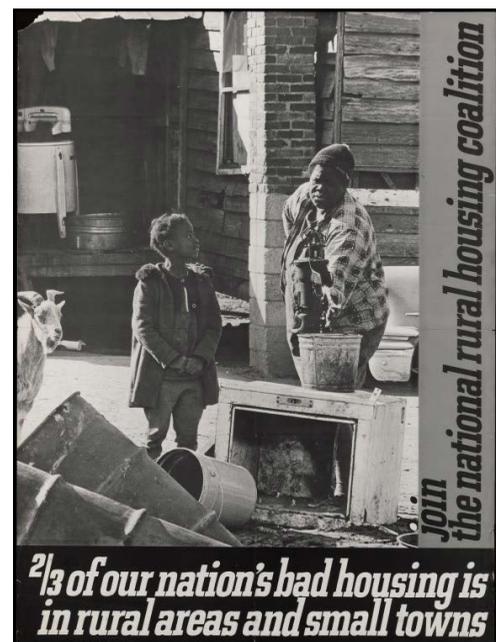
- **The Self-Help Housing Fund** supports NRHC's work to assure continuation of the self-help technical assistance program of the USDA Rural Housing Service (RHS);
- **The Farm Worker Housing Fund** supports NRHC's work to promote better housing for migrant and seasonal farm workers;
- **The Rural Community Assistance Fund** promotes reform of RHS's rural water/sewer program and improved availability of grant funds to help rural communities address their water and waste disposal problems; and
- **The HUD Task Force** works on important issues related programs administered by HUD. This task force is monitoring rural participation in rural programs, HUD funding for rural housing and community economic development and policies on regionalization and comprehensive plans.

This report was made possible through a generous grant from Wells Fargo.

■ WHAT WE DO

NRHC works to focus policymakers on the needs of rural areas through direct advocacy and by coordinating a network of rural housing advocates around the nation. NRHC regularly sponsors conferences to develop specific policies and legislative proposals with direct input from housing experts in the field. Over the years, NRHC has worked to:

- **Design new programs to serve the rural poor and improve existing ones.** NRHC has successfully fought for programs to provide rental assistance, preserve rental housing units for low-income families, promote self-help housing, and help families repair their home;
- **Ensure adequate funding for rural housing programs.** Although current funding is by no means adequate, NRHC has played a key role in defending these essential programs from the extreme cuts suffered by many other federal programs; and
- **Support non-profit organizations that operate rural housing and community development programs.** NRHC led the fight to increase funding for Self-Help Housing grants, farmworker housing programs, and rural community assistance programs administered by non-profit organizations.



EXECUTIVE SUMMARY

Impact Report
2021



2020 SURVEY FINDINGS

In 2020, nonprofit housing organizations helped low-income families and communities secure over \$8.7 billion in financing to build, purchase, preserve, or rehabilitate 35,000 units of affordable housing.

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

The National Rural Housing Coalition (NRHC) surveyed its members on their work financing the construction of homeowner and rental housing, the development of community facilities, and the provision of housing counseling and technical assistance. Several NRHC members serve as financial intermediaries. Survey data from Habitat for Humanity, NeighborWorks, and Rural LISC included data on the activity of their members and affiliates working in rural America.

Thanks to all for their cooperation.

In addition, this report includes 15 rural housing success stories from housing organizations representing 12 different states. These case studies offer real-world examples of how rural housing and community development organizations leverage federal, state and local, and private funding resources to revitalize rural communities and improve the lives of hard-working, low-income families.

The purpose of this report is to educate policymakers and the public on the broad economic and human impact that nonprofit organizations, and the programs they work with, 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).

In 1969, a group of concerned rural community activists, public officials, and non-profit developers formed the National Rural Housing Coalition (NRHC) to fight for better housing and community facilities for low-income rural families. Today, NRHC works to promote and defend the principle that rural people have the right -- regardless of income -- to a decent, affordable place to live, clean drinking water, and basic community services.

NRHC Intermediaries

This report benefited from the participation of three national intermediary organizations that worked with their affiliates to gather data for the NRHC impact survey: Habitat for Humanity, NeighborWorks, and Rural LISC.

Thanks to all.



Habitat for Humanity

habitat.org

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity found its earliest inspirations as a grassroots movement on an interracial community farm in south Georgia. Since its founding in 1976, the Christian housing organization has become a leading global nonprofit working in local communities across all 50 states in the U.S. and in more than 70 countries.

Families and individuals in need of a hand-up partner with Habitat for Humanity to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. Through financial support, volunteering, or adding a voice to support affordable housing, everyone can help families achieve the strength, stability, and self-reliance they need to build better lives for themselves. Through shelter, Habitat empowers. To learn more, visit habitat.org.

NeighborWorks America

neighborworks.org

NeighborWorks America's Rural Initiative has a 20-year history of dedication to creating vibrant rural communities by delivering a range of essential services through 118 member organizations. As a stated mission adopted by our members in 2001, the NeighborWorks Rural Initiative promotes, supports and enhances comprehensive community development – a mix of affordable housing, economic development, and other locally determined strategies that strengthen and revitalize rural communities.

NeighborWorks network members work in communities across the country, with a council of leaders from each region helping guide many NeighborWorks national programs with their local expertise. The Rural Initiative focuses on sharing information most relevant to members, convening our peer networks, collaborating with regional and national partners, and elevating rural interests within the larger NeighborWorks America. With approximately 20 percent of the nation's population classified as rural, empowering rural-serving organizations is a clear national imperative. When rural communities thrive, the whole country benefits. NeighborWorks believes people everywhere deserve the same chance to find and stay in a safe, healthy, and affordable home.

Rural LISC

lisc.org/rural

As the rural component of Local Initiatives Support Corporation (LISC), Rural LISC is deeply rooted in rural America and is committed to providing support for diverse rural communities, making them good places to live, work, play and innovate. Rural LISC drives organizational change by providing need-based technical assistance, training, and access to programs and capital to a network of more than 140 rural-based partners and collaborators (nonprofits and small businesses) located across 2,200 counties in 45 states and Puerto Rico.

Since 1995, Rural LISC has worked with and through our partners to build 38,550 affordable homes, create 7.5 million sq. ft. of commercial real estate, community facilities, and athletic fields, assisted more than 2,100 businesses, and created or retained 16,350 jobs.

LISC uses a comprehensive community development strategy to support our partners in expanding investment in housing and real estate, increasing family income and wealth, stimulating economic development, improving access to quality education, and growing healthy environments and lifestyles.

Rural LISC provided NRHC with housing development data from 74 rural-based organizations for this report.



2020 SURVEY FINDINGS

Survey participants supported the creation, preservation, or financing of nearly 20,000 owner-occupied homes.

Rural Homeownership Programs

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, lower household incomes, and population outflow mean that decent, safe housing is simply not affordable for many rural residents. According to US Census data, between 1999 and 2008, the average annual production of new single-family houses in non-metro areas totaled 221,000. In the period 2009 to 2017, average production fell to 68,000 per year.

Nonprofit housing organizations working in rural communities across the country play a critical role in addressing the housing needs of small towns. 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.

Our survey found that these organizations have made a significant contribution to the increasing homeownership opportunities for low-income families.

¹ The amount of financing deployed (page 8) exceeds the amount raised (page 9) because some survey respondents were unable to provide us with sources of financing.

In 2020, survey participants:

- Deployed \$3.7 billion¹ in financing toward homeownership activities.
- Constructed, rehabilitated, or assisted families with purchase of over 9,700 units of housing, including:
 - 1,046 units of new construction;
 - 1,642 units of mutual self-help housing and Habitat;
 - 4,379 units rehabilitated; and
 - Assisted homeowners in acquiring 2,688 units of existing housing.

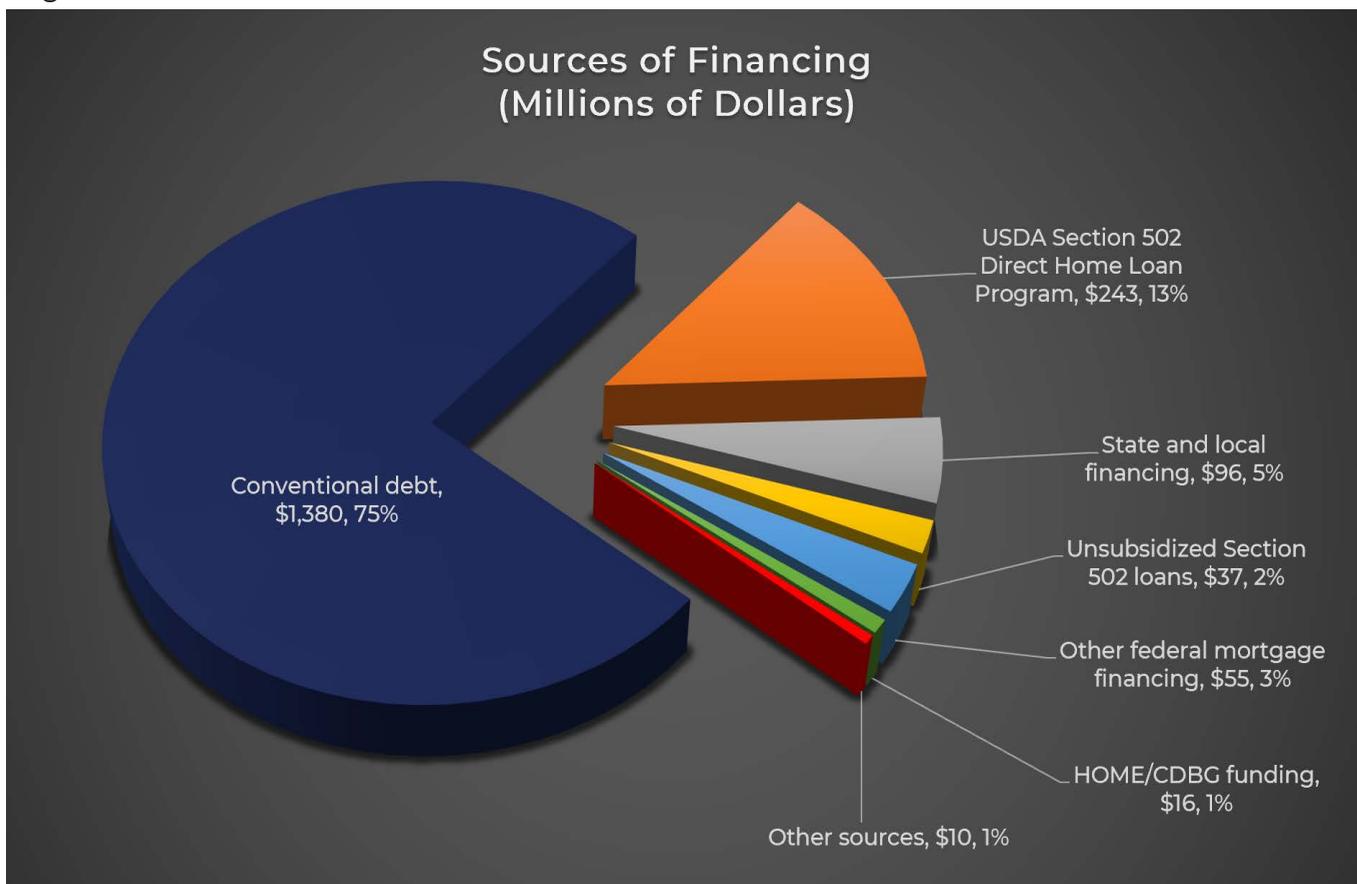
Included in the new construction total is some 500 home ownership units and 1,200 units in the rehabilitation category that were constructed through the Habitat for Humanity 'sweat equity' program.

In percentage terms, new construction totaled 11 percent; self-help totaled 17 percent; existing housing totaled 27 percent; and home rehabilitation totaled 45 percent. As NRHC has noted many times, federal support and private resources for rural housing have dwindled over the last 20 years, and organizations have used their ingenuity to find other sources of financing, which is reflected in the wide range of financing sources rural housing organizations employed in supporting home ownership.

HOMEOWNERSHIP

In 2020, rural housing survey participants secured \$1.833 billion in financing from federal, state, local, and private resources to help rural families access safe, clean, and affordable home. Of this total, the most prevalent source of financing reported by the housing organizations was:

- Conventional debt totaling \$1.38 billion (75 percent). The vast majority came from Neighborworks America (NWA), which reported over \$1.3 billion in patient, affordable, financing to homeowners from private financial institutions that worked with NWA and its network of rural organizations.
- USDA Section 502 Direct Home Loan Program, a mainstay of rural housing programs, totaling \$243 million (13 percent);
- State and local financing: \$96 million (5 percent);
- Unsubsidized Section 502 loans, amounting to \$37 million (2 percent);
- Other federal mortgage financing, which includes programs from the Federal Housing Finance Agency and the Department of Veterans Affairs, totaling \$55 million (3.3 percent);
- HOME/CDBG funding totaling \$16 million (0.8 percent); and
- Other sources, totaling \$10.2 million (less than 1 percent).



RENTAL HOUSING



2020 SURVEY FINDINGS

Survey participants supported the creation, preservation, management, or financing of more than 40,000 rental units.

Rural Housing Programs

Rural communities have traditionally financed rental housing properties through USDA's Section 515 Rural Rental Housing Loans program and the Section 514 and 516 Farm Labor Housing loan and grant programs. Rural housing organizations still use those programs to finance new and improved housing, but as federal funding has declined over the last few decades, housing organizations have increasingly focused on financing the preservation and rehabilitation of existing rental housing units. In addition to USDA housing programs, organizations use funds from HOME, CDBG, and the Low Income Housing Tax Credit (LIHTC) to expand access to housing in rural America.

Many small towns are in danger of losing an important source of affordable housing. In rural communities, USDA Section 515 rural rental housing properties are the only viable option for affordable housing in town, and many of those developments will soon reach mortgage maturity

and enter the private market. According to a 2016 USDA report, it will cost \$5.6 billion over the next twenty years to preserve and maintain the 400,000 existing Section 515 units. A report by the Housing Assistance Council projected that the mortgages for 700 developments and 18,000 units would mature each year between 2016 and 2027. Over the next four to five years after that, maturities will accelerate, averaging up to 3,000 developments and up to 92,000 units annually, with that trend continuing through 2050.² This will cause the rent for thousands of families to increase dramatically when these units enter the private market.

Rural communities also need a new construction program. USDA long ago abandoned Section 515 rural rental housing loan program, its leading housing construction program. Without a new construction program, rural communities will continue to face significant challenges in sourcing capital to finance housing and leverage other resources, most notably, the Low Income Housing Tax Credit (LIHTC). As Section 515 financing for new construction dwindled and finally came to an end, LIHTC allocations to rural communities fell by two-thirds.³

2020 Survey Results:

In 2020, survey respondents:

- Developed, constructed, preserved or rehabilitated an estimated 2,100 rental housing units including some 1,100 new construction/rehab units and 1,000 preservation units;
- Secured over \$387 million in financing for the development, construction, preservation, and rehabilitation of rural rental housing units; and
- Owned, managed, or sponsored 1,416 developments, comprising some 40,000 units.

² Housing Assistance Council, "Rental Housing for a 21st Century Rural America." September 2018.

³ Rural America's Rental Crisis, National Rural Housing Coalition, 2014.

Shifting Sources of Federal Financing for Affordable Rental Housing:

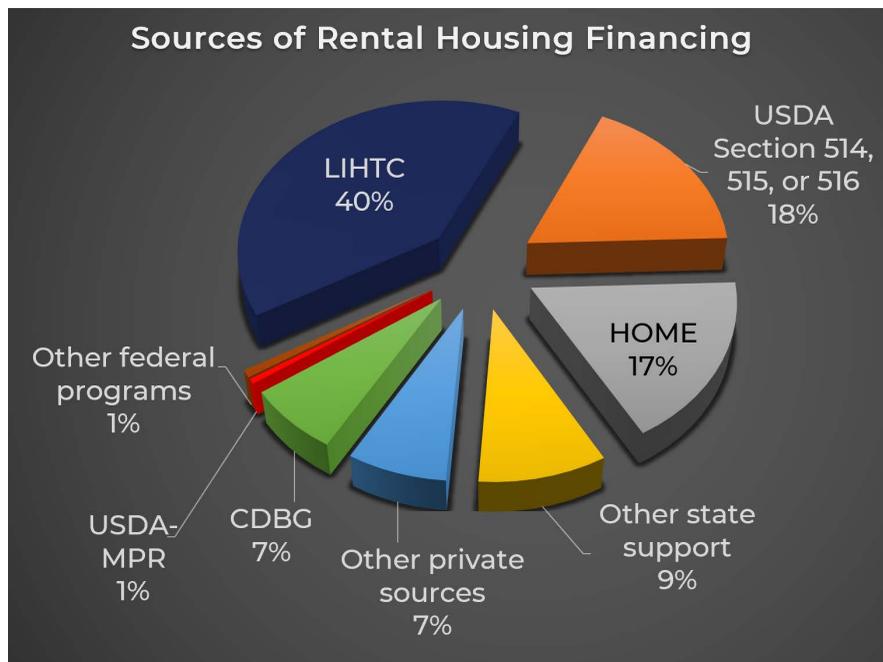
- The LIHTC 4 and 9 percent credits: \$155 million;
- USDA Assistance – through Sections 514/516 farm labor housing and Section 515 rural rental housing loans: \$68 million;
- HOME financing totaled \$67 million;
- Other state and local financing, including bonds: \$36 million;
- Other private sources: \$28 million;
- CDBG: \$27 million;
- USDA-MPR: \$2 million; and
- Other federal programs: \$4 million.

Housing Preservation

Five survey respondents reported preservation activities of an estimated 1,000 units of USDA rural rental housing (including rural rental and farm labor units) at a total financing cost of \$109 million. The largest share of this financing came from USDA Section 515 financing, followed by HOME, CDBG, and USDA farm labor housing loans – Section 514.

Interestingly, only one of the respondents used USDA’s Multi-Family Preservation and Rehabilitation program.

Survey respondents expressed concern that the continuing increase in the cost of construction material will drive up cost of housing construction and preservation thereby putting more demand on limited housing subsidies.





7,795 jobs

Homeownership subtotal

3,750 jobs

Rental housing subtotal

2,100 jobs

Rehab subtotal

13,645 jobs

Total

2020 SURVEY FINDINGS

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 housing and community development organizations in rural areas, NRHC analyzed its survey results using a formula developed by the National Association of Home Builders (NAHB).

NAHB developed a model to measure the local economic activity generated by the construction of residential housing. The NAHB estimates that the one-year impact of constructing a single-family house is 2.9 jobs as well as \$129,647 in new federal, state, and local revenue. NAHB estimates that \$100,000 spent on the residential remodeling of one unit results in \$29,797 in new tax revenue and 75 local jobs. Building one unit of rental housing results in \$29,797 in revenue and 1.25 local jobs.

Using the NAHB formula, NRHC estimates that the reporting organizations created 13,645 jobs and generated over \$430 million in fees and tax revenue in 2020.

OTHER IMPORTANT DATA POINTS

■ HOUSING COUNSELING

Survey respondents reported providing housing counseling services to over 72,000 households. Of that number 68,000 was for pre-purchase homebuyer education.

■ CDFI/CDC FINANCING

Four respondents manage loan funds as Community Development Financial Institutions or Community Development Corporations. These organizations reported providing over \$48 million in loans for some 1,400 units of owner-occupied and rental housing.

■ WATER AND SEWER

Rural housing organizations responding to the survey reported assisting 43 water-sewer projects, serving almost 13,000 households. Financing for these systems totaled \$39 million. While rural housing organizations assisted communities in securing funding for expansion of existing systems, repair and placement of systems, most work to facilitate system improvements was aimed at regulatory compliance.

■ INTERMEDIARY SUPPORT

Three survey respondents indicated that they provide operational and pass through grants to rural housing organizations. In 2020, these intermediaries reported providing financial assistance to 173 organizations totaling over \$4.6 million.

■ TECHNICAL ASSISTANCE

Four survey respondents reported providing training and technical assistance to rural housing organizations. In 2020, these organizations trained over 700 people and provided technical assistance to 169 organizations.





Profiles of NRHC members and their work expanding access to quality, affordable, rural housing.



SUCCESS STORIES

Coachella Valley Housing Coalition

Indio, CA

Mary Ann Ybarra, maryann.ybarra@cvhc.org



ABOUT

IMPACT (2017-2020)

- 1,580 jobs created or retained
- 514 households/families assisted
- 73% very low-income and 27% low-income;
- \$10.6 million USDA farm labor housing;
- \$18.3 million in USDA direct homeownership loans: 301 new homes
- cvhc.org

The Coachella Valley Housing Coalition (CVHC) is a private non-profit 501(c)(3) corporation serving Riverside and Imperial Counties in California. CVHC's mission is to improve the living conditions of low-income individuals and families by constructing and operating affordable housing infused with resident service programs and other enrichment opportunities.

CVHC provides housing for low-income families, farmworkers, seniors, individuals/families with special needs and homeless veterans.

Since its inception, CVHC has grown to become the largest developer of low-income housing in Riverside County, and one of the largest residential developers of any kind in the Coachella Valley. CVHC has helped 2,087 homeowners purchase their first home through the mutual self-help program and has constructed 2,897 multi-family apartment units throughout Riverside County and has recently expanded its self-help housing efforts to the Imperial County with 61 homes currently under construction. In addition to housing, CVHC also provides diverse, comprehensive community service programs for residents residing in our multi-family apartments as well as homeownership counseling for our residents and to the public.

Financing from USDA and other state and local funding helps CVHC support housing for families who have a strong motivation to become homeowners but are unable to purchase a home on the open market or to those who are not ready to become homeowners but who are in need of affordable rental housing.

SUCCESS STORY



MUTUAL SELF HELP HOUSING

One of the families assisted through CVHC's Self-Help Program is Imelda Hernandez Espinoza, who participated in Self-Help North Shore Group 8 in North Shore, CA.

Ms. Hernandez moved into her home on July 17, 2019 and the amount of USDA assistance she received was \$155,000.

After completing her home, Ms. Hernandez said of her experience:

"Having built my house has been a great achievement. My house is something that was built with hard effort and absolutely everything was worth it. The process of building my house was fast but at the same time a bit challenging due to the coordination of my regular job, my children, and life in general. It was a new experience to make the house from scratch.

I work in a steel construction company and I have two children, one 9 years old and the other 4 years old. My children are very happy.

I am grateful to Thelma (CVHC Loan Packager), CVHC, and my neighbors who helped make this dream come true because it was a team effort, and this is more valuable. Everything is possible!"

HIGHLIGHTS

- Location: North Shore, CA
- USDA Self-Help Housing assistance of \$155,000
- Newly constructed home for family with two children

Come Dream Come Build

Brownsville, TX

Nick Mitchell-Bennett
nmitchel@cdcb.org



ABOUT

IMPACT (FY 2020)

- 6,331 households/families assisted through single-family homeownership, counseling, YouthBuild, affordable rental units, and small dollar loans
- 130 new units (95% affordable)
- \$14.1 million in total financing secured
- cdcb.org

come dream. come build (cdcb) is a private, 501(c)(3) nonprofit community housing development organization (CHDO). Founded in 1974, cdcb has been providing safe, sanitary affordable housing to the citizens of South Texas, and is now one of the largest nonprofit producers of single-family housing for homeownership in Texas.

The organization serves the southern most area of the United States – Cameron and Willacy Counties, Texas, which shares its border with Mexico on the south, and the Gulf of Mexico on its east.

cdcb is a multifaceted affordable housing organization devoted to utilizing collaborative partnerships to create sustainable communities across the Rio Grande Valley through quality education, model financing, efficient home design, and superior construction.

**ELIMINATING
PERSISTENT POVERTY,
ADVANCING PROSPERITY
& ECONOMIC JUSTICE**



SUCCESS STORY



CDCB'S MICASITA PROGRAM

Luis Alberto and wife Ana Ponce never imagined they could own their own home. Living in a mobile home in dire need of repairs finally led them to the decision to seek a loan.

“All we were looking for was \$50,000 to build a small and humble home,” Luis Alberto Ponce said. “We wanted something safe to live in.”

But going from bank to bank ended with no luck. “We were very discouraged,” Ana Ponce added. The Ponce Family attended a church event where they heard about cdc b. They met with MiCASiTA Self-Help Coordinator Norma Villarreal, a member of the cdc b Team, where they were invited to apply for homebuyer assistance and attend classes on credit.

“We thought that because we pay bills with cash, we had good credit,” Ana Ponce said. “We also had loans with several different places. With the education we received at cdc b, we learned so much.”

The Ponce Family realized they were in a never-ending cycle of debt; they made on-time payments, but only paying the minimum on bills.

The cdc b Team accepted the Ponce Family into the MiCASiTA program, a homeownership program that provides no-cost financial coaching, an affordable mortgage and the ability for the family to design their own home.

cdc b Executive Director Nick Mitchell-Bennett said the MiCASiTA program helps those families who are unable to qualify for a traditional mortgage.

“cdc b offers alternatives for those families who tend to fall through the cracks and feel homeownership will never be within their reach,” Mitchell-Bennett said. “Not only does the MiCASiTA program restore hope, it gives families choice – choice in choosing the best home design that best suits them.”

The family started the process in May 2018, but unfortunately, Ana Ponce was diagnosed with cancer just a couple of months later. The process was delayed, but the family and cdc b are back on track.

Construction on the spacious two-bedroom, two-bath home in a rural area within the Lower Rio Grande Valley began in March 2019.

HIGHLIGHTS

- Location: Lower Rio Grande Valley
- Construction began March 2019
- Two-bedroom, two-bath home
- MiCASiTA Self-Help program

Fahe

Berea, KY

Jim King, jim@fahe.org



ABOUT

IMPACT (FY 2020)

- 4,139 jobs created or retained
- 76,389 people served
- 301 new homes constructed, 816 homes rehabilitated, 37 rental units (99% low-and-moderate-income)
- \$143 million in total financing secured
- fahe.org

Fahe is building the America Dream. We are a Network of local leaders in Appalachia that builds communities and economies that work. We have cultivated the deepest reaching platform that connects investment to boots on the ground leadership throughout one of the most difficult places to serve in the country. This mission is delivered to our region by our multi-tiered commitments to housing, education, health and well-being, economic opportunity, and well-resourced leadership that create local solutions and lasting impact.

A regional nonprofit and CDFI, Fahe's priority is capital deployment to low-income people and communities. Our target market is KY, WV, VA & TN; we focus on the Central Appalachian regions of each state – areas that were marked by chronic poverty, high unemployment & economic distress prior to the onset of the pandemic. We provide financial products & services to our Network of 50+ community-based nonprofits, who are small businesses serving 100+ communities.

Fahe operates several lines of business including mortgage lending, community lending, loan servicing, strategic programs/consulting, and membership. These enable Fahe to: generate revenue that supports our mission, create a volume of lending/production that creates benefits from economies of scale, contribute our expertise in collaboration and public/private partnerships to national efforts, and support the establishment of strategic partnerships with the potential to develop scalable solutions and opportunities within and beyond our region.

SUCCESS STORY



STABILITY THROUGH HOMEOWNERSHIP

Jamie Gross, Senior Housing Counselor at Fahe Member People, Inc. recently celebrated with Brandon and Angela Presley and their two sons as they moved into their new home. Thanks to People Inc. and Fahe, the Presleys purchased their first home with a USDA 502 Direct mortgage loan and changed their lives.

People Inc. is a broker with Fahe's Mortgage Division, JustChoice Lending. Participating members and partners are able to provide access to a wider variety of mortgage products designed for underserved communities while earning a fee which helps to increase their capacity to serve more households.

People Inc. worked with the Presleys for 13 months on planning, debt consolidation, credit counseling, and homebuyer education.

"Each family we work with is unique," said Jamie Gross. "Because of this, you have to build a package that is custom fit to the family. Sometimes it takes a combination of different programs and services to make everything work. It takes time and knowledge, but you have to do your best for the family so they can succeed."

HIGHLIGHTS

- Location: Virginia
- USDA's Section 502 Direct Loan program
- New home for a family of four

Habitat for Humanity Douglas County Minnesota, Inc.

Alexandria, MN

Lori Anderson, lori@hfhdouglascounty.org



ABOUT

IMPACT (2011-2020)

- 3 direct jobs created or retained
- 27 households/families assisted
- 27 new homes constructed, (100% low-and-moderate-income)
- \$4 million in total financing secured
- www.hfhdouglascounty.org



Habitat for Humanity of Douglas County Minnesota (Habitat of Douglas County) is part of a global, nonprofit housing organization that builds strength, stability and self-reliance through shelter. Our mission: seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope. Our shared vision is a world where everyone has a decent place to live.

The need for affordable housing continues to grow. When families spend more than 30% of their income on housing, the struggle to make ends meet increases causing them to make impossible choices between safe homes, nutritious food, health care, access to good schools, and reliable transportation. This results in being denied the personal and economic stability that safe, decent and affordable housing provides. Strong and stable homes help build strong and stable communities.

Founded in 1997 as an all-volunteer organization, Habitat of Douglas County has built or improved 72 homes and completed 26 Aging in Place projects in Douglas

County, Minnesota. Habitat homes are a hand-up not a hand out. Habitat homeowners purchase the homes from Habitat with an affordable mortgage. Homeowners are selected according to established criteria: ability to pay, need for housing and willingness to partner. With a shared goal of providing safe, modest and affordable housing opportunities at or below 80% of the area median income, the partnership between Habitat and USDA 502 programs allows both organizations to help more people obtain affordable housing, increasing the positive impact of both organizations. USDA has access to qualified homebuyers in rural areas and can be confident that the homeowners are set up for success through the Habitat homeownership support process and Habitat is able to obtain financing for the home at closing increasing program sustainability.

Since 2011, the USDA 502 program has financed 27 Habitat of Douglas County homes totaling \$4,035,800 and financed 73 percent of the homes Habitat of Douglas County has built.

SUCCESS STORY



ABOUT

The 2020 median income of Douglas County is \$79,400 with an unemployment rate of 3.3 percent and poverty rate of 8.8 percent. In 2017, the median home value in Douglas County was \$197,200 whose homeowner needed a salary of \$59,160 to afford the home. In 2019, the average income of a Habitat homeowner was \$27,258. To meet the demand for affordable homes as outlined in a 2018 City of Alexandria study, Habitat has been identified as part of the solution.

Since 2011, 27 local families – 73 percent of our homeowners -- have purchased Habitat of Douglas County homes with financing through the USDA 502 program. Working in conjunction, this partnership has benefited all parties: USDA through being exposed to more qualified homeowners, Habitat through alternate financing and servicing the loans and the homeowners through payment assistance options if needed.

Locally, Habitat homeowners have experienced increased financial independence and stability, quality family time, improved health and self-confidence. One homeowner paid off one of her student loans within the first year of homeownership because she knew her monthly payment, could budget better and had money left at the end of the month. Another homeowner no longer needed the governmental assistance programs she had utilized.

Affordable homeownership – such as the partnership between Habitat and USDA – creates opportunities for families to make lifelong memories, provides stability for every family member and allows homeowners the ability to be independent, generating success in many areas of their lives for generations to come.

MORE ON HABITAT FOR HUMANITY, DOUGLAS COUNTY

- \$4,035,849.00 financed through the USDA 502 program
- Habitat Douglas County has been recognized by Habitat for Humanity International as a top 10 builder based on 5-year construction trends among their peers in small markets
- 72 homes built/improved since founding



Habitat for Humanity Pennyrile Region

Madisonville, KY

Heath Duncan, hduncan@pennyrilehabitat.org



ABOUT

IMPACT (2018-2020)

- 16 direct jobs created or retained
- 4 households/families assisted
- 4 new homes constructed (100% low-and-moderate-income)
- \$230,000 in total financing secured
- www.pennyrilehabitat.org

Habitat for Humanity, a global nonprofit housing organization, works in local communities across all 50 U.S. states and in approximately 70 countries. Habitat's vision is of a world where everyone has a decent place to live.

Habitat works toward our vision by building strength, stability, and self-reliance in partnership with families in need of decent and affordable housing. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. Our mission is to seek to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope. Our target population includes families with low

and very low incomes who meet the three criteria for partnership with Habitat for Humanity Pennyrile Region.

The families we serve need simple, decent, affordable housing. The families are required to have enough income and qualifying credit to be able to pay the affordable mortgage on their home. The families must be willing to partner with Habitat for Humanity of Hopkins County by earning between 250 and 500 hours of sweat equity through hours of work on the construction of their home or involvement in other approved Habitat activities. Families must meet the minimum and maximum front end and back end ratios.

Mandatory and comprehensive homeownership counseling is provided to the partner family free of charge by our affiliate, through Family Support Committee members with expertise covering the following topics: Habitat policies relating to homeownership maintenance counseling, budgeting, predatory lending, lawn care, understanding homeowner insurance, and understanding a mortgage and closing documents.

Our partner families fall between 30% and 60% of the area median income level for the Pennyrile Region in Kentucky. Pennyrile Region Habitat pre-qualifies applicants using Habitat International standards and will not allow ratios to exceed 29% (housing) and 41% (total debt). When taxes, insurance and mortgage payments are evaluated, this provides affordability to families in our 30-60% AMI targeted population area. Its liquid assets policy allows a family/individual up to three months total housing costs.

SUCCESS STORY



The USDA Rural Housing program has allowed our affiliate to increase its capacity to serve more families. This is possible because of the accelerated asset recovery created by the purchase of the mortgage at closing. Our affiliate can use that funding today to serve more families rather than waiting for the term of the mortgage to realize the mortgage proceeds. Recent USDA Rural Housing Program activity at our affiliate has assisted 4 families, in 4 different communities, with financing totaling \$295,000. The \$295,000 has enabled our Habitat for Humanity affiliate to immediately inject funding into these communities impacting the local economy and housing four families. We have been able to match these funds with other sources to create three more affordable housing units. This acceleration of capacity is a direct result of the USDA Rural Housing Program's investment into housing. Our affiliate was able to nearly double its affordable housing production with just these four projects.

MORE ON HABITAT FOR HUMANITY PENNYRILE REGION

- 4 housing/community development projects assisted
- 13 clients served by community development projects
- 3 households in 3 different communities assisted by water/sewer projects

THE BURROW FAMILY

Our most recent USDA Rural Housing project (2020) was with the Burrow family in Morton's Gap, Kentucky. The husband is a ten-year disabled Army Veteran. We were able to construct a house in partnership with Kentucky Habitat for Humanity. That house is a unique design with Structurally Insulated Panels (SIPS), and has solar power credited through Louisville Gas and Electric via a solar farm nearly 150 miles away. This project houses the veteran, his wife, and their four kids. The mortgage amount was an affordable \$85,000 and was sold through the USDA Rural Housing Program.

The Burrow family's income is 58% of the area median income in Hopkins County, KY. The Hopkins County area median income is \$51,000, with 18% of residents living below the poverty line. The state of Kentucky has nearly 400,000 people living without access to affordable housing, and Hopkins County experiences a similar per capita shortage of affordable housing. Our communities have recovering coal mining economy with nearly a 6% unemployment rate and many underemployed.

Housing Development Alliance

Hazard, KY

Scott McReynolds
scott@housingdevelopmentalliance.org



ABOUT

IMPACT (1994-2020)

- 30 direct jobs and 50 indirect Jobs created or retained
- 1,154 households/families assisted
- 301 new homes constructed, 816 homes rehabilitated, 37 rental units (99% low-and-moderate-income)
- \$48 million in total financing secured
- hdahome.org

The mission of the Housing Development Alliance (HDA) is to use the power of housing to transform lives and build a brighter future for our community. HDA serves the people of Perry, Knott, Leslie, and Breathitt counties in the heart of the coalfields of eastern Kentucky. These counties have some of the highest poverty rates in the nation. The biggest obstacles to safe, decent, and affordable housing in these counties are poor-quality housing, persistent poverty, and extremely low incomes. In fact, 42% of households in the region earn less than \$25,000 a year.

HDA has provided affordable homeownership, home repair, and rental housing in its communities for over 25 years. Its programs serve a broad range of households, including disabled individuals, single-parent and two-parent households, the elderly, and young, working families.

HDA regularly uses U.S. Department of Agriculture (USDA) Rural Housing programs to meet the housing needs of the families it serves. This includes the USDA Section 502 Direct Loan program, which provides affordable mortgages that HDA leverages with other federal, state, and local dollars to make homeownership affordable. Over the last 25 years, HDA has constructed over 300 new homes for low-income families earning an average of \$18,000 annually. This amounts to an investment of over \$35 million, including almost \$14 million in Section 502 Direct Loan mortgages. For every dollar of this funding, HDA has leveraged more than \$1.50 in other resources. HDA completed over 800 repairs for low-income homeowners, including over 425 served with RD 504 loans and/or grants. HDA recently launched Hope Building - a paid, on-the-job construction training program for people in recovery. The Hope Building participants complete their training while constructing workforce housing, which can be financed with both RD 502 Direct and RD 502 Guaranteed mortgages.

SUCCESS STORY



THE BEST CHRISTMAS GIFT EVER

Like so many other low-income East Kentucky families, Brian and Heather Hall struggled to pay the rent and rising utility costs on their rented double-wide. The Halls, who have three school age boys (one of whom is a child with special needs), lived in a community where “folks lived on top of one another” and the boys had to play near a busy road.

The Halls were approved for a new home using a USDA Section 502 Direct Loan. Calling it “the best Christmas gift ever,” the Halls contributed 100 hours of sweat equity on the home throughout the winter and spring. When the Halls moved into their home in the summer, they became HDA’s 300th homeowner.

“We’ve always wanted a home, and it’s finally come true after a long time,” Brian said. “It took a lot of work, going almost daylight to dark, but it’s been good!” The Halls now live on a half lot, giving their three sons plenty of room to play. “It sure has put a lot of smiles on some kids,” said Brian.

The home was financed by combining \$88,000 in a USDA Section 502 Direct Loan with \$10,000 in funding from the U.S. Department of Housing and Urban Development’s (HUD) HOME Investment Partnerships (HOME) program, \$14,400 from HUD’s Self-Help Homeownership Program (SHOP), and \$50,000 from the Federal Home Loan Bank. To further ensure affordability, the home is Energy Star-certified with a Home Energy Rating System (HERS) score of 48 and an estimated total energy cost of just \$100 per month.

HIGHLIGHTS

- Location: Eastern Kentucky
- \$88,000 from USDA’s Section 502 Direct Loan program
- \$50,000 from the Federal Home Loan Bank
- \$14,400 from HUD’s Self-Help Homeownership Program
- \$10,000 from HUD’s HOME Investment Partnerships Program
- 100 hours of sweat equity
- \$100 per month in energy savings



“I’m paying half of what I was before on energy costs,” Brian said. “It’s helped us tremendously. I wouldn’t take anything for it. We’re blessed!”

-Brian Hall, new homeowner

LIFT Community Action Agency

Hugo, OK

Rebecca Reynolds, becky.reynolds@liftca.org



ABOUT

LIFT Community Action Agency, founded in 1968, is the primary provider of social services in Choctaw, McCurtain and Pushmatah counties of rural Southeast Oklahoma. Agency programs range from education to transportation, tourism, economic development, and more. Services are designed to positively impact the lives of those we touch.

Although most programs exist to serve at-risk low-income families, our reach extends far beyond improving the quality of life for the entire community. LIFT has been assisting low-income people since 1968. Anti-poverty programs implemented by LIFT have substantially decreased poverty in the southeast Oklahoma area.

LIFT carries out many different types of services. Our focus includes community services, early childhood, transportation, low-income housing programs, tourism and economic development. From youth mentoring programs, job training programs, housing assistance programs, daycare and senior care food programs, head start programs and much more, we are here to help!

IMPACT (2020)

- 240 full-time jobs and 40 part-time jobs retained
- 2,057 households and 4,028 individuals received direct services
- Increased safe, decent and affordable housing through grants to construct two new multi-family housing complexes
- \$23,512,310 in total revenue for 2020
- Constructed more than 2,100 single-family Self Help homes since 1974
- liftca.org

SUCCESS STORY



FINALLY A HOME FOR MS. MCGUIRE

LIFT Community Action Agency's Self-Help Housing program had the distinct pleasure of serving the McGuire family with the construction of their beautiful home. Ms. McGuire came into our Durant, Oklahoma location with a dream of owning her own home one day.

Ms. McGuire was provided the resources and support she needed to make this dream a reality through LIFT's USDA Self-Help program.

During the construction of her home. Ms. McGuire, along with a few friends and family, invested several hours doing their part. The construction of this beautiful home was a result of the dedication Ms. McGuire, USDA Rural Development, and LIFT Community Action Agency's Self-Help Housing program displayed during the course of making Ms. McGuire's dream come true.

HIGHLIGHTS

- Provides weatherization and housing preservation activities in Oklahoma
- Acts as an intermediary for USDA/RD 502 Direct Single Family Loan application packagers in an 8-state region
- Provides technical and management assistance to Self Help housing grantees in an 11 state region
- Provides Child and Adult Care Food Program Services in 38 Oklahoma Counties

Milford Housing Development Corporation

Milford, DE

David Moore, dmoore@milfordhousing.org



ABOUT

IMPACT (FY 2020)

- 2,500 households/families assisted
- 200 units for low-and-moderate-income households
- milfordhousing.com

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

MHDC was founded in 1977 by a group of citizens who saw a need for housing in the community and took action to remedy the situation. Their efforts resulted in MHDC proudly becoming Delaware's leading nonprofit provider of affordable housing.

Utilizing a comprehensive approach, we offer a continuum of affordable housing services. These include transitional housing, rental housing, self-help housing, home repairs and rehabilitation, home buyers club, property management, preservation, single-family new construction, and engineering and site design.

MHDC has become a leader in affordable housing with a mission to provide decent, safe, and affordable housing solutions to people of modest means. MHDC offers a continuum of services including: Statewide Emergency Repair Program (SERP), Home Repair Program (HRP), Self-Help Housing Program, Multi-Family Rental Housing, Single-Family New Construction, ZeMod, and the Homebuyer's Club. We believe these services meet the needs of our communities, fulfill our mission, and promote community stabilization.

SUCCESS STORY



A NEW HOME FOR THE ABBOTTS

Tai’Ron Abbott was living with family before becoming a homeowner through Milford Housing Development Corporation’s (MHDC) Self-Help Housing Program. Tai’Ron first heard about the Self-Help Program from a previous participant who went through the program several years before.

Tai’Ron first signed his settlement papers to become a homeowner in August 2019 and began construction of his home and the homes of the other members in his group in October 2019. For 12 months, Tai’Ron worked full-time, maintained a strong relationship with his 2-year-old daughter Isabella, and worked over 27 hours a week building his home and the other homes of his group members. Each Self-Help Housing participant dedicated over 1,300 hours to build their homes to attain the American Dream of owning his own home.

In early October, Tai’Ron and Isabella Abbott along with the other 5 Self-Help Housing families moved into their 3-bedroom, 2-bathroom, Energy-Star certified homes. Mr. Abbott said, “He recommends the program to anyone that wants to better themselves and wants to be a homeowner no matter what.

HIGHLIGHTS

- 20 single family homes created/closed
- 2 zero energy modular homes completed
- 176 homes repaired
- 1,600 affordable rental units owned
- 2,200 affordable rental units under management
- 3 active LIHTC projects in construction

Minnesota Housing Partnership (MHP)

St. Paul, MN

Anne Mavity, anne.mavity@mhponline.org



ABOUT

IMPACT (2015-2020)

- 74 jobs created or retained
- 342 new units in development, 77 new units completed, 180 units rehabbed or preserved (599 total units); 100% low-mod households
- 28 community development projects assisted
- 34 businesses created or assisted
- mhponline.org

MHP's mission is to expand housing and community development opportunity for those most impacted by economic and racial disparities by leading collaborative work to promote systems change and grow equitable development capacity. We accomplish this by producing data-informed research, advocating for equitable housing policy, and providing community development services across the country.

MHP has provided technical and financial assistance to support affordable housing projects and programs in rural communities for nearly three decades. We provide the resources and knowledge communities need to build and preserve housing and community assets. MHP has grown from our roots in Minnesota to serve rural communities across the nation. To combat historical disparities in investment, MHP prioritizes assistance to rural Native Nations.

MHP partners with USDA Rural Housing, HUD, and state and local government agencies, including serving as the Mid-West regional TA provider for USDA Rural Housing's Multi-Family Housing Transfer and Prepayment Technical Assistance pilot program. In this role, MHP is currently supporting transfer of 15 low-income rental properties with USDA Section 515 loans to new nonprofit owners. These transfers are preserving affordability in small rural communities where the properties are critical housing options for low-income residents.

In addition to its nationwide rural housing assistance, MHP supports affordable housing development and programs through advocacy, research, and communications. MHP provides original research and education resources to generate public support for affordable housing. MHP leverages the expertise, insight, and energy of our extensive network to advance affordable housing through responsive, effective policy. We bring critical attention, insight, and engagement of rural communities to the state and federal policy arenas. The funding and systemic policies we promote through legislative and administrative advocacy at the federal, state, and local levels are critical to communities and developers.

SUCCESS STORY



LINCOLN COUNTY HOUSING AND DEVELOPMENT AUTHORITY

MHP helped the Lincoln County Housing and Redevelopment Authority (LCHRA) acquire and preserve a USDA 515 rental property located in Hendricks, Minnesota, a community of 600 people with scarce low-income rental housing options. Starting in 2014, LCHRA managed the 12-units Westview Apartments on behalf of the Hendricks Housing Authority. Prior to 2014, reserves were drained, operating funds were below \$200, only 4 units were occupied, and the property needed significant rehabilitation. After taking over management responsibilities, LCHRA secured approximately \$500,000 from different funding sources, renovated the property, property taxes were abated, units leased up, and operating and reserve accounts were replenished.

Because of LCHRA's history of management since 2014, and the outstanding 515 loan was only \$39,000, MHP was able to work with the Minnesota USDA office on an expedited transfer process. MHP walked LCHRA through the transfer process and provided financial assistance in the amount of \$5,400 for the required Capital Needs Assessment and a financing fee to Minnesota's Housing Finance Authority. The transfer process continued throughout 2019 and the property was finally ready to close when COVID-19 hit. The closing was delayed two months, but successfully took place in May of 2020.

HIGHLIGHTS

- Location: Hendricks, MN
- Acquisition and preservation of a USDA 515 rental property
- \$500,000 in total funding secured
- 12 units preserved

National Council of Agricultural Life & Labor Research Fund, Inc.

Dover, DE

Karen Speakman, kspeakman@ncall.org



ABOUT

IMPACT (FY 2020)

- 2,213 households/families assisted
- 94 housing units developed for low- and-moderate-income households
- 25 community development organizations assisted
- \$124 million in total financing secured
- ncall.org

The National Council of Agricultural Life and Labor Research Fund, Inc. (NCALL) was founded in 1955 as an advocacy agency and opened its first office in 1976 with the goal of improving living and working conditions for farmworkers on the Delmarva Peninsula. Our current mission is to “Strengthen Communities through Housing, Lending, and Education.” In order to carry out this mission, NCALL operates seven lines of business including: Homeownership Education, Financial Coaching, Foreclosure Prevention, Real Estate Development, Self-Help Housing Technical Assistance, Neighborhood Revitalization and the NCALL Loan Fund.

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 or 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 44 year housing history, NCALL has helped 9,423 new homebuyers purchase their first home; 60 affordable apartment communities have been built or preserved; NCALL’s Loan Fund has originated 293 loans for a total of \$145,512,398 in Loan Fund capital and participation loans resulting in 1,843 affordable housing units and 631,033 sq. ft. in community-based facilities; NCALL’s one-on-one financial coaching served 9,051 people; 1,636 homes have been saved from foreclosure; and NCALL provides technical and management services to Self-Help Housing grantees throughout the 21-state Northeast/Midwest region.

Without USDA’s rural housing program, many low-income residents would still live in dilapidated, unsafe housing. These programs provide real housing options for poor households. Last year, NCALL assisted 36 families obtain a USDA Section 502 direct loan and 37 families with a 502 Guaranteed loan. NCALL provided technical assistance to 10 non-profits operating a USDA Self-Help Housing program, resulting in the construction of 54 homes. We also worked with organizations to help them obtain Section 515 loans. That loan program and its rental assistance are the only rural products available and result in affordable rents for very low-income residents.

SUCCESS STORY



FINALLY HOME: THE CHARLES FAMILY

Vilson Charles heard about NCALL through the Delaware State Housing Authority (DSHA). At the time he was a Moving to Work (MTW) participant in Selbyville, DE, living in public housing. Vilson started working with NCALL's financial coaching program with the plan of improving his credit score and reducing debt. "I learned so much from NCALL! The counseling really helped me with my understanding of credit. I learned about my credit score and how to use credit wisely. NCALL taught me how to improve my score and get a great credit card that was appropriate for me," shared Vilson. He was also able to save \$7,000 through the MTW program and another almost \$2,000 on his own.

As a Haitian speaker, his financial coach also served as a translator once he moved onto NCALL's Homeownership Education services. This helped him more effectively communicate with his counselor. According to Vilson, that helped a lot and he and his family got a better understanding of the responsibilities of homeownership. With NCALL's help, he applied for a USDA Rural Development 502 direct loan. His application was approved, and he began looking for a home for his family.

In August he and his wife, along with their four children, moved into a newly constructed home in Dagsboro, DE. Vilson was able to make this happen due to his hard work and saving. He also credits NCALL.

"NCALL is absolutely wonderful! I learned so much and loved working with you. You guys have great coaches and counselors!"

HIGHLIGHTS

- Location: Dagsboro, DE
- Newly constructed home
- \$7,000 in individual savings through the Moving to Work program
- USDA 502 Direct Loan



"I always thought I could own a home, but not at this point in my life. I thought it would take a lot longer!"

-Vilson Charles, new homeowner

North St. Louis Habitat for Humanity

Virginia, MN

Nathan Thompson, habitat@nslchfh.org



ABOUT

IMPACT (2019-2020)

- 4 direct jobs created or retained
- 5 households/families assisted
- 5 new homes constructed
- www.nslchfh.org

North St. Louis County Habitat for Humanity (NSLCHFH) seeks to put God's love into action by bringing people together to build homes, communities, and hope. NSLCHFH has served 100 families in 14 rural communities in North St. Louis county. Families served fall between 30% and 60% of the county's Area Median Income. Families served typically would not qualify for a conventional loan due to low-income, high home costs and other barriers. NSLCHFH offers hope for a better future and sustainability for many individuals and families who are working critical service jobs in the area. Typically, NSLCHFH partners with individuals and families to engage them in building an 1,100 square foot three-bedroom home. Homes are built according to the Minnesota Green Communities standards and are very efficient for the harsh winters experienced in Northern Minnesota. Heating bills for Habitat homes are averaging \$65 per month which significantly increases the affordability for low-income homebuyers.

In 2019, NSLCHFH had the volunteer and organizational capacity to serve five families with homeownership opportunities but only had the financial capacity to purchase building materials and hire the necessary licensed subcontractors to serve four. The USDA 502 program helped NSLCHFH reach its full building capacity potential by assisting a family in need of affordable housing with the needed funds to allow us to work together to build a fifth home.

SUCCESS STORY



Welcome HOME Amber and Austin

THE STRAND FAMILY

Amber Strand was accepted into the Habitat Homeownership program in September 2018. Upon hearing this news, Amber said, “I was extremely excited. It was like a weight had been lifted off my shoulders!” Amber and her son Austin, started building in West Eveleth, MN in June 2019 and they looked forward to having a home of their own and a yard for a very energetic boy to play in. Based on Amber’s stable source of income and excellent credit, she was asked to partner with the USDA Rural Housing program to fund her home build. Amber successfully closed on her home in July 2019 and received \$97,320 from the USDA.

According to World Population Review, the average household income for Eveleth is \$55,234 with a poverty rate of 15.82%. The median rental costs in recent years comes to \$690 per month, and the median house value is \$79,200.

This family’s income was well below the median income for Eveleth and home ownership was simply out of reach. However, this mother had the dream of providing a stable home for her son and partnering with Habitat provided a way for her to make that dream a reality.

The projected cost was \$120,000.

MORE ON NORTH ST. LOUIS COUNTY HABITAT

- Founded in 1995
- Since founding, NSLCHFH has served 100 families (337 people) with affordable housing opportunities
- 14 clients served by community development projects

Office of Rural and Farmworker Housing

Yakima, WA

Marty Miller, martym@orfh.org



ABOUT

IMPACT (2018-2020)

- 436 jobs
- 226 households served through 226 affordable housing units
- 8 housing projects completed
- affordable, quality housing
- \$45.5 million in financing secured
- www.orfh.org

The Office of Rural and Farmworker Housing (ORFH)'s mission is to improve the lives of farmworkers and other low-income individuals in rural communities through affordable housing, advocacy, building financial assets and other innovative solutions. With more than 36,000 farms operating on over 15 million acres, Washington is a major agricultural state. The migrant and seasonal farmworkers and other low-income residents of rural Washington ORFH serves cannot access affordable rental housing for a variety of reasons, including that Washington state under-produced housing by approximately 225,600 units from 2000 to 2015. Construction of rural housing has not kept up with population increases and an existing shortage of rental units. Poverty rates run high in rural Washington, where seasonal agriculture is a top employer. Farm labor jobs are typically not year-round and are lower paying.

ORFH works with nonprofits and public housing authorities to develop affordable multi-family rental housing throughout rural Washington state for low-income families with children,

homeless veterans, farmworkers, senior citizens, and people with disabilities. ORFH helps guide new construction and rehabilitation developments from start to finish and is a certified CDFI, offering pre-development loans. ORFH celebrated its 40th anniversary in 2019 and continues this essential work despite COVID-19.

To date, ORFH has developed more than 2,100 units of affordable, quality housing across rural Washington State that, when fully occupied, provide nearly 11,000 individuals with a decent, stable place to live. USDA Rural Development helps ORFH serve the community via funding that enables the nonprofit and/or public housing authorities to structure rental rates low-income farmworkers and others can afford. The USDA RD helped ORFH better serve the community by being on the team preserving affordable rental housing throughout rural Washington that would otherwise be too expensive to build.

SUCCESS STORY



GIBSON GARDENS

Gibson Gardens (GG), in Chelan, WA, was built in 1977. Many components of the building had outlived their expected useful life.

Chelan County is a top tourist destination where second homes are driving housing prices sky high. Property owners increasingly turn their housing into short-term rentals, leaving 3,000 unable to live in Chelan where they work.

ORFH and USDA have a long history of successful projects. USDA RD provided funding to finance the rehab and enable rents to be kept low. ORFH guided Chelan County and the City of Wenatchee Housing Authority (CCWHA) through the process, ensuring it met current code and accessibility requirements.

A key impact is that preservation/rehabilitation costs about half of what would be needed to accomplish new construction. With funding for small scale new construction of low-income housing in remote rural areas virtually non-existent, it makes good sense to keep Gibson Gardens in RD 515 program.

HIGHLIGHTS

- Location: Chelan, WA
- Sponsor: Chelan County and the City of Wenatchee Housing Authority
- Type: “Stay-In-Owner”
- USDA RD MPR: \$1.1 million
- ORFH: Preservation Revolving Loan Fund. Private bank loan
- Jobs created or retained: 364 in year one, 99 after that
- Total project cost: \$1,352,872

PathStone

Rochester, NY

Alex Castro
acastro@pathstone.org



IMPACT (2016-2020)

- Number of housing units developed and percentage of units developed for low-mod-income households: 1,582
- Over 19,000 housing counseling customers served
- Number of housing or community development projects assisted: 8
- 685 households assisted
- pathstone.org

ABOUT

PathStone builds family and individual self-sufficiency by strengthening farmworker, rural and urban communities. PathStone promotes social justice through programs and advocacy. PathStone is a visionary, diverse organization empowering individuals, families and communities to attain economic and social resources for building better lives.

Founded in 1969 to meet the critical needs of migrant farmworkers in New York State, PathStone has expanded programmatically and geographically and now has offices across 7 states and Puerto Rico with services touching the lives of over 78,000 people each year, most of whom are low to moderate income individuals. We seek to achieve our mission through housing services, community development, workforce development and education & health programs.

PathStone provides a comprehensive array of housing and community development services including development and rehab of multifamily rental homes, first time home buyer assistance, owner-occupied home rehab, repair and weatherization, foreclosure counseling and other housing counseling services. PathStone provides housing services and rental communities in rural areas of New York, Pennsylvania, Ohio, Indiana and Puerto Rico. In many areas we serve, PathStone is the only source for affordable housing assistance in the region.

We partner with USDA's Rural Housing Service for both multifamily development and homeownership assistance. We have developed, own and manage the only federally funded community-based farmworker rental communities in NY, PA and PR and have also provided technical assistance for the only USDA-financed off-farm labor housing in NJ, OH and ME.

PathStone Housing Counselors provide supplemental staffing to USDA Rural Housing Service via Section 502 and 504 loan packaging services in NY, PA and PR. Section 502 direct loans are the only source of mortgage financing that makes homeownership affordable to very-low-income households in the rural areas we serve.

SUCCESS STORY



A NEW HOME FOR A YOUNG MOTHER

Connie Wisniewski is a young mother of two boys, living on SSI benefits and SNAP benefits due to a serious health condition that no longer allows her to work. With income well below 50% of the AMI for Cumberland County, Pennsylvania, Connie never dreamed she could buy her own home, but knew she wanted a stable home for her children.

Connie learned of Cumberland County Habitat for Humanity, and they referred her to PathStone for homebuyer education and counseling. After completing homebuyer education and meeting with a counselor, it was determined Connie was eligible to apply for the RD Section 502 direct loan program.

A PathStone housing counselor helped Connie complete the application and she received her Certificate of Eligibility and learned she qualified for a 1%, 38 year term mortgage. Connie then sat down with her counselor and Cumberland County Habitat for Humanity staff and her journey to homeownership began to pick up speed! Habitat had been able to secure building lots for a subdivision through HUD HOME grant funds, making these homes particularly suitable for very-low income home buyers. Through the Habitat program and many hours of sweat equity, Connie's home is now near completion and she hopes to move in by January 2021.

MORE ON PATHSTONE

- PathStone provides housing services and rental communities in rural areas of New York, Pennsylvania, Ohio, Indiana and Puerto Rico. In many areas we serve, PathStone is the only source for affordable housing assistance in the region.
- 19,051 housing counseling customers served, 1,982 first time home buyers, 1,023 foreclosure "saves"
- 1,003 homes in manufactured home communities preserved through resident co-op ownership

Putnam County Habitat for Humanity

Ottawa, OH

Matt Rau, pcohhabitat@putnamohhabitat.org



ABOUT

IMPACT (2017-2020)

- 2 direct jobs created or retained
- 40 households/families assisted
- 12 new homes constructed
- \$1.1 million in total financing secured
- www.putnamohhabitat.org

Putnam County Habitat for Humanity's mission statement is "With God's grace and the cooperation of people from all walks of life, Putnam County Habitat for Humanity partners with families in need to build, own and maintain simple, decent, affordable homes, all for the purpose of strengthening a sense of community."

The affiliate takes this mission seriously and works hard to incorporate all walks of life into their organization. The affiliate started its Critical Home Repair program in 2017 and has served more than 30 families; mostly seniors. The USDA partnership has been the most important component in their ability to serve the needs of their community.

Putnam County Habitat has been able to utilize over \$100,000.00 in USDA grants and loans for their repair program partner families. If it wasn't for these funds, dozens of families would still be living in unsafe and unhealthy homes.



SUCCESS STORY



A NEW ROOF FOR THE ELKINS FAMILY

Larry Elkins is a U.S. Army veteran. Through the years, several health issues and physical hurdles hindered his ability to maintain his home. Adding to these struggles, his wife Miriam was diagnosed with cancer. During the project, she was completing her 3rd successful defeat of the disease. The roof was in major disrepair.

Putnam County Habitat volunteers and community members rallied around the project and completed it, in difficult weather and circumstances. Larry qualified for USDA 504 Grant funding that helped offset the financial burden. Additionally, multiple entities from the community submitted financial contributions to pay off all other construction costs. The local American Legion Post 541 provided meals, while Rollin' Thunder Motorcycle Club provided experienced volunteers. It was a complete community project and success story.

MORE ON PUTNAM COUNTY HABITAT FOR HUMANITY

- 40+ community development projects assisted
- 50+ clients served by community development projects
- 30+ families served through Critical Home Repair program launched in 2017

Rural LISC

Washington, DC

Caitlin Cain; ccain@lisc.org

RURAL LISC

ABOUT

IMPACT (1995-2020)

- 14,343 jobs created or retained
- 37,753 housing units developed for low-mod households
- 613 small businesses assisted
- 20 child centers created or supported serving nearly 1,000 children
- lisc.org

As the rural component of Local Initiatives Support Corporation (LISC), Rural LISC is deeply rooted in rural America and is committed to providing support for diverse rural communities , making them good places to live, work, play and innovate . Rural LISC drives organizational change by providing need based technical assistance, training and access to programs and capital to a network of more than 140 rural based partners and collaborators (non profits and small businesses) located across 2,200 counties in 45 states and Puerto Rico.

Since 1995, Rural LISC has worked with and through our partners to build 38,550 affordable homes, create 7.5 million

square feet of commercial real estate, community facilities and athletic fields, assisted more than 2,100 businesses and created or retained 16,350 jobs. For the purposes of this publication, 74 rural-based organizations focused on housing development supplied the information. LISC uses a comprehensive community development strategy to support our partners in expanding investment in housing and real estate, increasing family income and wealth, stimulating economic development, improving access to quality education, and growing healthy environments and lifestyles. Our new VP, Caitlin Cain assumed leadership in mid-2020, with a focus on access to capital, broadband, workforce development, disaster response and resilience planning and placemaking.

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

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

SUCCESS STORY



RENOVATIONS IN LAKE ASHLAND, NH

Rural LISC supports Lakes Region Community Developers (LRCD) of Laconia, NH. In 2019, LRCD began renovations on Ames Brook Apartments, a 40-unit USDA-RD 515 Rural Rental Housing facility with Rental Assistance located in LRCD purchased Ames Brook (formerly known as Ledgewood Estates) in 2016, when it was nearing USDA 515 rental property the end of its USDA-RD affordability period. If LRCD had not purchased the property, the RD mortgage would have expired, the apartment complex would have converted to market rate housing, and the rental assistance would have gone away. This would have been devastating to the 40 families who live at Ames Brook because there is a serious lack of affordable housing in the region, especially housing with a rental subsidy.

Ames Brook was built in the 1970s and required significant upgrades totaling over \$5 million. Renovations began in July 2019 and were completed in September 2020. Exterior improvements included a new parking lot, new roofs, new windows and sliding glass doors, decks, additional insulation and new siding. On the inside there are new kitchens, new bathrooms, carpets replaced with low VOC vinyl flooring, and new energy-efficient appliances and air conditioning units. Asbestos found in the popcorn ceilings throughout the property was remediated. The fire alarm system was upgraded and a sprinkler system was installed. In addition, two of the 40 units were converted into fully ADA compliant apartments, where none were available before. Common areas also received a face lift.

Funding for the rehab project included \$3.9 million in tax credit equity from the federal Low Income Housing Tax Credit program, \$1.48 million from NH Housing Finance Authority (from HOME and National Housing Trust Fund), \$500,000 in Community Development Block Grant funds, and \$350,000 from the Affordable Housing Program at Federal Home Loan Bank of Boston. The USDA-RD permanent mortgage of \$2.4 million was in place before renovations began.

Ames Brook has always provided healthy housing for people of very low-income – 87% of the residents are below 30% of area median income. The partnership between the previous owner, LRCD, and USDA-RD made it possible to preserve this important part of the region’s affordable housing stock, while bringing it up to today’s healthy housing standards.

Since 1995, Rural LISC has provided Lakes Region Community Developers with \$813,550 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, the lack of adequate medical care, educational deficits and problems of abandoned and severely distressed homes.

HIGHLIGHTS

- Location: Lake Ashland, NH
- Acquisition and preservation of a USDA 515 rental property
- \$903,254,929 in total funding secured

RCAC

West Sacramento, CA

Dave Ferrier, dferrier@rcac.org



ABOUT

Founded in 1978, Rural Community Assistance Corporation (RCAC) is a nonprofit organization that provides training, technical and financial resources and advocacy so rural communities can achieve their goals and visions. RCAC's work includes environmental infrastructure (water, wastewater and solid waste facilities); affordable housing development; economic and leadership development; and community development finance.

Headquartered in West Sacramento, CA, RCAC serves rural communities in Alaska, Arizona, California, Colorado, Hawaii and other Pacific islands, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming. Its services are available to communities with populations of fewer than 50,000, other nonprofit groups, Tribal organizations, farmworkers, colonias and other specific populations. RCAC has an annual operating budget of more than \$15 million and more than 160 employees working from field offices throughout our service region.

RCAC provides environmental assistance to small municipal and nonprofit water systems, wastewater systems and solid waste management programs in 11 western states: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Nevada, New Mexico, Oregon, Utah and Washington. It is also one of six regional agencies that together, serve the entire country. These six organizations make up the Rural Community Assistance Partnership (RCAP) network. All six organizations are "on the ground" working directly with rural communities so we have a common experience and knowledge base (primarily with environmental infrastructure).

IMPACT (2020)

- 23 self-help grantees accessed \$22,226,113 in grant renewals
- 3,308 participants in housing trainings accessed 14,215 training hours, including training for COVID-related foreclosure and eviction participants
- 48 self-help agencies produced 478 new construction self-help homes; and rehabilitated 65 self-help homes
- 13 housing projects secured \$49.9 million in financing and produced 257 single-family units and 156 multifamily units
- 20 agencies submitted 245 Section 502 packages that totaled \$71 million for low-income homebuyers
- 107 families achieved homeownership through \$27 million in financing
- rcac.org

SUCCESS STORY



THE CAMP FIRE

In fall 2018, the Camp Fire became the most destructive wildfire in California history. It destroyed approximately 14,000 housing units in Butte, Glenn and Tehama counties. Up to 90 percent of the Paradise population was displaced. The Paradise Community Village development was destroyed. The village was a 36-unit rental housing development for households at 30-60 percent of the annual median income for Butte County. CHIP originally developed the village and used the Low Income Housing Tax Credit program (LIHTC) to finance the development.

The Camp Fire created huge holes in the affordable housing market for the tri-counties. Paradise was largely a retirement community prior to the Camp Fire, and 98 percent of residents lived in single-family homes. Nonprofit groups including CHIP and RCAC immediately began rebuilding efforts. Funding was secured from various sources, including the California Community Foundation's Wildfire Relief Fund. The Paradise Community Village site has been cleared and construction was expected to begin in early 2020.

Retaining the low-income housing tax credits was a serious obstacle to rebuild the Village. LIHTC financing requires the units must be rebuilt within 25 months to keep their eligibility for the financing, which helps to make the units affordable to low-income families. RCAC is supporting federal legislation that will recognize communities affected by the Camp Fire as unique and exempt from the 25-month policy for LIHTC.

RCAC also is providing technical assistance and training to expand land development capacity throughout the region. RCAC worked to reclassify Paradise and other nearby communities as rural due to their decreased populations. This new classification allowed various rebuild projects to participate in the USDA Rural Development 502 Direct Loan program.

HIGHLIGHTS

- Location: Paradise, CA
- Devastating fire wiping out the Paradise Community Village LIHTC project
- 502 Direct Loan Program
- Supported single family building in Paradise through land development, acquisition, land banking, and construction finance tools
- Mobile home parks—RCAC assisted with the focusing of resources to the 38 privately owned parks destroyed by the fire, with more than 1,600 units lost



Self Help Enterprises

Visalia, CA

Tom Collishaw

tomc@selfhelpenterprises.org



IMPACT (1965-2020)

- Jobs created or retained: 10,000
- Number of households/families assisted: 60,000+
- Number of housing or community development projects assisted: 300+
- Total amount of financing secured: \$965 million
- selfhelpenterprises.org

ABOUT

Self-Help Enterprises (SHE) is a nationally recognized community development organization whose mission is to work together with low-income families to build and 10,000 sustain healthy homes and communities. SHE's efforts in the San Joaquin Valley – an area comprised of Fresno, Kern, Kings, Madera, Mariposa, Merced, Stanislaus and Tulare Counties – encompass a range of programs, including mutual self-help housing, sewer and water development, emergency preparedness and disaster relief, housing rehabilitation, multifamily rental housing, and down payment assistance 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 economy. Due to the chronic lack of safe, affordable housing, SHE works to provide housing opportunities through its mutual self-help housing and rental housing development programs.

For housing and infrastructure development in rural communities, USDA Rural Development (RD) is SHE's most important partner. SHE makes extensive use of the Section 502 Direct Loan Program, the primary loan program for participants in the Mutual Self-Help Housing Program, where homeowners provide over 65% of the construction labor for a period of 8 to 12 months. Core program delivery funding comes from RD 523 Mutual Self-Help Housing technical assistance grants. SHE is the largest producer of mutual self-help housing in the nation with over 6,400 homes built under the program. For single family home rehabilitation and improvements, SHE utilizes 504 Grants, Housing Preservation Grants, and Household Water Well System Loans. For rural rental housing, SHE utilizes the 514 Farm Labor Housing, 521 Rental Assistance, and the MPR program to preserve 515 rental housing units. For the development of water and sewer infrastructure in rural communities, SHE utilizes Water and Sewer loans and grants. SHE efforts have touched the lives of over 60,000 rural households, with RD funding vital to this effort.

SUCCESS STORY



IMPROVING CONDITIONS IN A FARMWORKER COMMUNITY

Patterson is a rural town on the west side of the San Joaquin Valley that was built on the backs of Latino farmworkers, yet in recent years has grown as a bedroom community for east Bay Area commuters, leaving many local families behind. The median sales price for a home in Patterson is approximately \$382,000, with minimum monthly mortgage payments over \$1,800, which means a family needs to earn nearly \$73,000 annually to afford a home. Renters need to earn nearly twice the state minimum wage in order to afford the average asking rents in Patterson.

To address the housing crisis, SHE embarked on two adjacent affordable housing projects in Patterson - Stonegate Shire and Stonegate Village. Stonegate Shire is a development of 118 single-family detached homes being built through the mutual self-help housing program. Core project funding includes RD 523 Self-Help technical assistance, RD 502 Direct Mortgages, an RD Section 524 site loan, HOME funding, and local assistance from the City of Patterson. Stonegate Village is a rental community featuring 138 affordable 1, 2 and 3 bedroom units. The project includes a community room and computer lab, with funding including 4% and 9% Low Income Housing Tax Credits, National Housing Trust Fund, Tax-Exempt Bonds, and Capital Magnet Fund.

MORE ON SELF-HELP ENTERPRISES (SHE)

- SHE is the largest producer of mutual self-help housing in the nation with over 6,400 homes built under the program
- SHE has developed over 2,000 units of affordable rental housing; 100% for low-income households

Self-Help Homes

Provo, UT

Brad Bishop, brad@selfhelphomes.org



ABOUT

IMPACT (2019-2021)

- Jobs created or retained: 533
- LMI homeownership households assisted: 65
- Households assisted through community development projects: 260
- Total financing: \$20.46 million
- selfhelphomes.org

The mission of Self-Help Homes is to provide affordable housing opportunities to individuals and families living in Utah. Currently, we serve those living in Utah, Wasatch, and Washington Counties that earn less than 80% of the area median income defined as low and very low-income. With over 40% of our county 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. Those who 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 are those that typically are in need of affordable housing and are paying more than 30% of their income toward housing.

Our organization provides affordable homeownership opportunities through the Mutual Self-Help Housing program. Much of our project funding comes through USDA-Rural Development who provides the construction and permanent financing for home construction as well as grant funding to our organization to cover administrative costs. HUD funding through the SHOP, HOME and CDBG programs are loans and grants that also help leverage capital to purchase and develop affordable land for affordable housing projects. For example, this last fiscal year Self-Help Homes purchased and/or are developing land for 210 building lots for future Self-Help homeownership projects.

Over the last 12 months, Self-Help Homes has helped over 260 people build their own homes through the development of 65 affordable houses built under the Self-Help program. Over \$11,000,000 in funding has been secured to develop land and single family homes for low-income families. This year, SHH will have started and/or completed a total of 562 units of single family homes since our inception in 1998.

It is only through USDA Rural Development programs that have helped us develop this high number of homes to help hundreds of hard working low-income Utah families.

SUCCESS STORY



A HOME FOR THE BERNARD FAMILY

Toquerville, UT - Justin and Alyssa Bernard heard about Self Help Homes through their son's Early Intervention program. From the beginning, Alyssa was ready to go. However, Justin saw the amount of labor to put in on top of a full-time job and said, "no." But after a year of trying to find an affordable home, and learning that Self-Help Homes would help make their home wheelchair accessible, he was convinced and knew it was for them.

There were some concerns. Finding a sitter for two boys during the build made it challenging. But thanks to family and friends, they got the needed help. The program is about giving people a chance to own a new home by helping them build their home and the homes of others in a group.

Throughout the build, the Bernards got to know their neighbors. More than any previous places they lived in. This made it easy to get together for fun events or ask for help when doing projects. They felt part of a community right from the start. With their new house and community, Justin feels like they have found the perfect place to call home. He said, "We put our best work into building these homes." "If anyone is considering this program, I strongly encourage you to do it."

MORE ON SELF-HELP HOMES

- \$11 million+ for site acquisition and development for affordable housing
- 210 building sites for Mutual Self Help Housing
- SHH has developed 562 units of single family housing since 1998



We put our best work into building these homes. If anyone is considering this program, I strongly encourage you to do it!"

-Justin Bernard, new homeowner

Self-Help Housing Corporation of Hawaii

Honolulu, HI

Claudia Shay, selfhphawaii@gmail.com



ABOUT

IMPACT (2017-2020)

- 200 jobs created or retained
- 70 LMI households/families assisted
- 6 community development projects serving 300 households
- \$21 million in total financing secured
- selfhphousingspotlight.org

With the average sales price of a single family house over \$900,000 and the lack of affordability continually exacerbated by out-of-state investments, the Self-Help Housing Corporation of Hawaii offers technical assistance to very low and low-income families in Hawaii to attain homeownership through the mutual self-help housing method.

Spawned out of a grassroots effort to address the affordable housing crisis in Hawaii in 1984, the Self-Help Housing Corporation of Hawaii has developed 60 projects assisting 754 very low and low-income families to build their own houses on Oahu, Kauai, Maui, and Molokai. The technical assistance includes: the development of suitable land sites; the provision of intensive financial counseling; loan counseling and packaging; homeownership education; and construction management services to teach self-help families how to build their own houses. SHHCH has built fee simple projects, leasehold projects, new construction of single family homes, and rehabilitation of old plantation houses.

From 2017-2020 SHHCH developed the Pokai Bay 70 lot Self-Help Housing Project in Waianae, a low-income predominantly Hawaiian, and Pacific Islander community. With funds from Hawaii Housing Finance & Development Corporation, RCAC, HAC, SHOP, and RD 523 grants, and RD 502 financing SHHCH raised \$21 million to undertake the building of 33 one story, four story, two bath houses, and 37 two story, three bedroom, two bath houses for \$300,000 fee simple while appraised at \$480,000. With their sweat equity worth \$180,000, these very low and low-income families will be able to continue to improve their livelihoods.

SUCCESS STORY



A HOME FOR MS. LEWIS

Margaret Lewis, a Hawaiian woman who raised her niece and nephew due to family difficulties, worked on a “casual basis” as a janitor at a local high school for many years. When she became interested in participating in the self-help housing project, SHHCH staff worked with her principal to establish Margaret as a permanent full-time employee. With regular full time work at \$47,930/year Margaret was able to qualify for a RD 502 loan, and joined the Pokai Bay Team 6 Project to build her two-story, three-bedroom, two-bath house for \$300,000 fee simple with the rest of the team.

Kaeo Montalbo and Cherelle Wong, a part Hawaiian/Asian family of 9 with 7 children are also members of Team 6

building a four bedroom house. Currently living in public housing, they were encouraged by their aunt, who previously built her own house in the Ma’ili Self-Help Project, to apply for the self-help program. With an annual income of \$50,060 the Montalbo/Wong family was able to qualify for a RD 502 loan and will have a mortgage payment cheaper than their public housing rent.

After clearing up their financial difficulties due to employment lapses from caring for a toddler with lead poisoning, the Sibounheuang family was finally able to seriously consider qualifying for a RD 502 mortgage loan. While Arly Sibounheuang was working as a janitor at the airport on a “casual basis”, SHHCH staff worked with the Hawaii State Department of Transportation staff to hire Arly on a permanent basis. By stabilizing her employment SHHCH was able to get Arly qualified for a RD 502 loan. Tommy and Arly are now building their two story, 3 bedroom, two bath house for \$300,000 for their family of seven in the Pokai Bay Team 4 Project.

These brief vignettes illustrate the typical families to whom SHHCH is providing technical assistance to build their own houses in the 70 lot Pokai Bay Self-Help Housing Project. With incomes ranging from \$38,000 for a family of 3 to \$94,000 for a family of 6 the average income for the predominantly Hawaiian/Pacific Islander families is about \$54,000/year. With the average sales price in Hawaii over \$700,000 low and very low-income families would never qualify for a market rate house with a conventional loan. Through the mutual self-help housing program in combination with the RD 502 loans and the RD 523 Technical Assistance Program grants, the Self-Help Housing Corporation of Hawaii has been successful in assisting 754 low and very low-income families to attain homeownership in 60 different projects throughout Oahu, Kauai, Maui, and Molokai.

MORE ON SELF-HELP HOUSING CORPORATION HAWAII

- Since 1984, the Self-Help Housing Corporation of Hawaii has developed 60 projects assisting 754 very-low-and-low-income families to build their own houses
- Sweat equity on most recent mutual self help housing project: \$180,000

Tahlequah Area Habitat for Humanity, Inc.

Tahlequah, OK

Linda Cheatham, director@tahlequahhabitat.org



ABOUT

IMPACT (2017-2020)

- 1 direct jobs created or retained
- 4 households/families assisted
- 4 new homes constructed (100% low-and-moderate-income)
- \$243,336 in total financing secured
- www.tahlequahhabitat.org



It is the mission of Tahlequah Area Habitat for Humanity (TAHFH) is to build and repair simple, decent homes for selected and qualified low and very low-income families in Cherokee County, Oklahoma. Of the 4 houses completed since 2017, there are 2 homes that are owned by senior, disabled women who are head of household; 1 that is a traditional husband/wife family and 1 that is a single, disabled women who provides housing for herself her daughter and granddaughter. All of these applicants were living in substandard housing when they applied for services, including one who had no running water and only a space heater for heat in one room.

In Cherokee County, Oklahoma the only community program that helps with housing is the Cherokee Nation. Cherokee Nation services are only available for Cherokee citizens. At TAHFH, the Executive Director, Linda Cheatham, is a 502 Direct loan packager for low and very low-income families. All 4 of the homes built since 2017 were funded by the 502 Direct loan. The reason these families cannot access affordable homeownership is they cannot afford the full payment on a house in the community. The reason Habitat for Humanity is affordable is the homeowner only pays for the cost of the home with no profit included. The profit, or value of the volunteer labor used for building, is carried as a silent

second mortgage that is forgiven every month for 20 years. Unless the house is sold, the second mortgage is simply forgiven. The USDA Rural Housing program has helped TAHFH serve the community better by doubling the number of families served per year.

Additionally, \$90,000 in USDA Home Preservation Grant funds have been used to repair owner occupied homes in our service area since 2017. These repairs have included roof repair and replacement, installing water lines, hot water tanks, painting, soffit and fascia repair for 10 families, providing relief to over 40 individuals.

SUCCESS STORY



A NEW HOME FOR MS. TAYLOR

Vergena Taylor is a 56-year-old, disabled woman who lives at 2438 West Fox Street in Tahlequah, OK. In Cherokee County, Oklahoma, 24% of the population live below the poverty line with a median income of \$40,936.

Ms. Taylor suffers from severe dyslexia and has trouble reading and understanding conversations. She applied with TAHFH in 2017 hoping for help repairing her dilapidated home. She had no running water, no heat except a space heater, no stove to cook food, and bathed in her yard after dark using a garden hose. Her house was full of black mold from a leaky roof and unhealthy to live in.

Taylor only qualified for \$42,200 from the USDA for a 502 Direct loan. The cost to build a small, two bedroom house was projected at \$62,000. Ms. Taylor was willing to trade 1½ acres as a down payment on her property.

MORE ON TAHLEQUAH AREA HABITAT FOR HUMANITY, INC.

- \$90,000 in USDA Home Preservation Grant funds used to repair homes in the Tahlequah area
- 40+ clients served through repair program



