



Housing Assistance Council

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What is HAC?

A nonprofit corporation, the Housing Assistance Council (HAC) has been helping local organizations build affordable homes in rural America since 1971. HAC's mission is to improve housing conditions for the rural poor, with an emphasis on the poorest of the poor in the most rural places. HAC assists in the development of both single- and multifamily homes and promotes homeownership for low-income rural Americans through self-help, "sweat equity" construction methods. Headquartered in Washington, D.C., with offices in Georgia, New Mexico, California, and Missouri, HAC offers services to public, nonprofit, and private organizations throughout the United States. HAC also maintains a special focus on high-need groups and regions: Indian Country, the Mississippi Delta, farmworkers, the Southwest border colonias, and Appalachia. HAC is an equal opportunity lender.

What services does HAC provide?

Loans. Since 1971, HAC has committed over \$235 million in loans for project start-up costs to community-based housing sponsors. These loans have helped to create more than 63,500 housing units and water/sewer connections in 49 states, the Virgin Islands, and Puerto Rico.

Technical Assistance. HAC's expert staff delivers thousands of hours of technical advice each year to organizations and developers improving low-income rural housing. HAC focuses on developing the capacity of local leaders in nonprofit organizations to help their own communities. This is done by providing one-on-one technical assistance and connecting local organizations to resources, as well as producing formal training sessions.

Training. HAC sponsors intensive training workshops all over the country, emphasizing housing development, financing, construction and nonprofit management. HAC also regularly convenes the National Rural Housing Conference.

Research and Information. HAC collects and analyzes information on a range of rural housing and poverty topics; this information is shared through HAC's biweekly newsletter, *HAC News*, a quarterly magazine, *Rural Voices*, research reports and technical manuals, and the HAC website, www.ruralhome.org.

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