



45 YEARS. STORIES.



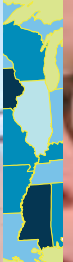
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We Believe in Rural America

For most of our country's history, the United States was largely a rural nation. That changed sometime in the 1930s when more people began living in and around cities than in the countryside. In the past few decades, the pace of urbanization has accelerated even faster. This fundamental shift is not only in our nation's demography, but also in our identity and character. What does it mean to live, work, and prosper in 21st century rural America? Rural areas have their share of challenges, some unique, while others are similar to those in the cities and suburbs. But rural citizens also have a strong sense of pride, work ethic, and perseverance.

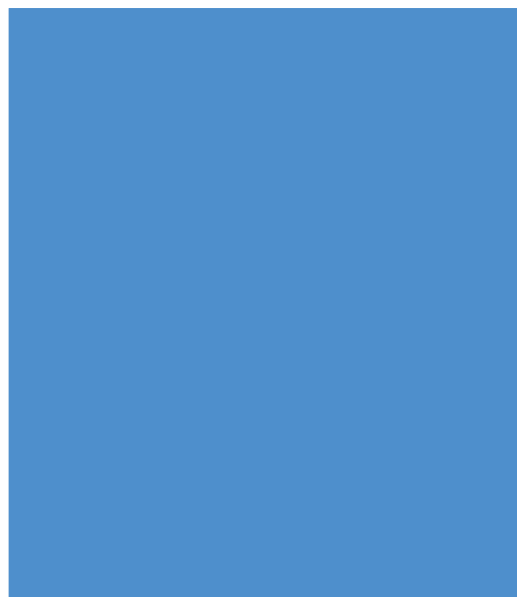
At the Housing Assistance Council (HAC), we know rural America. For 45 years, HAC has worked to improve the lives and homes of rural Americans all across this land – especially in often forgotten places and among often forgotten populations including Appalachia, the rural South and Mississippi Delta, the Border Colonias, Native American Lands, and migrant and seasonal farmworkers. The following 45 stories represent not only our past accomplishments and efforts over as many years, but also, and possibly more importantly, they offer a glimpse into our activities and aspirations for rural communities today and for the coming 45 years.

**We know rural America.
More importantly,
we believe in rural America.**



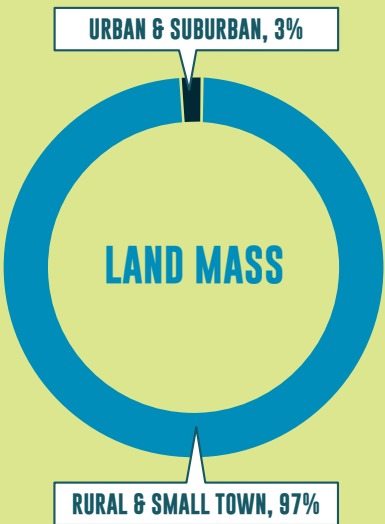
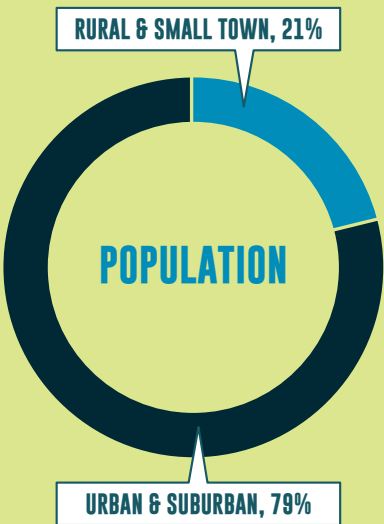
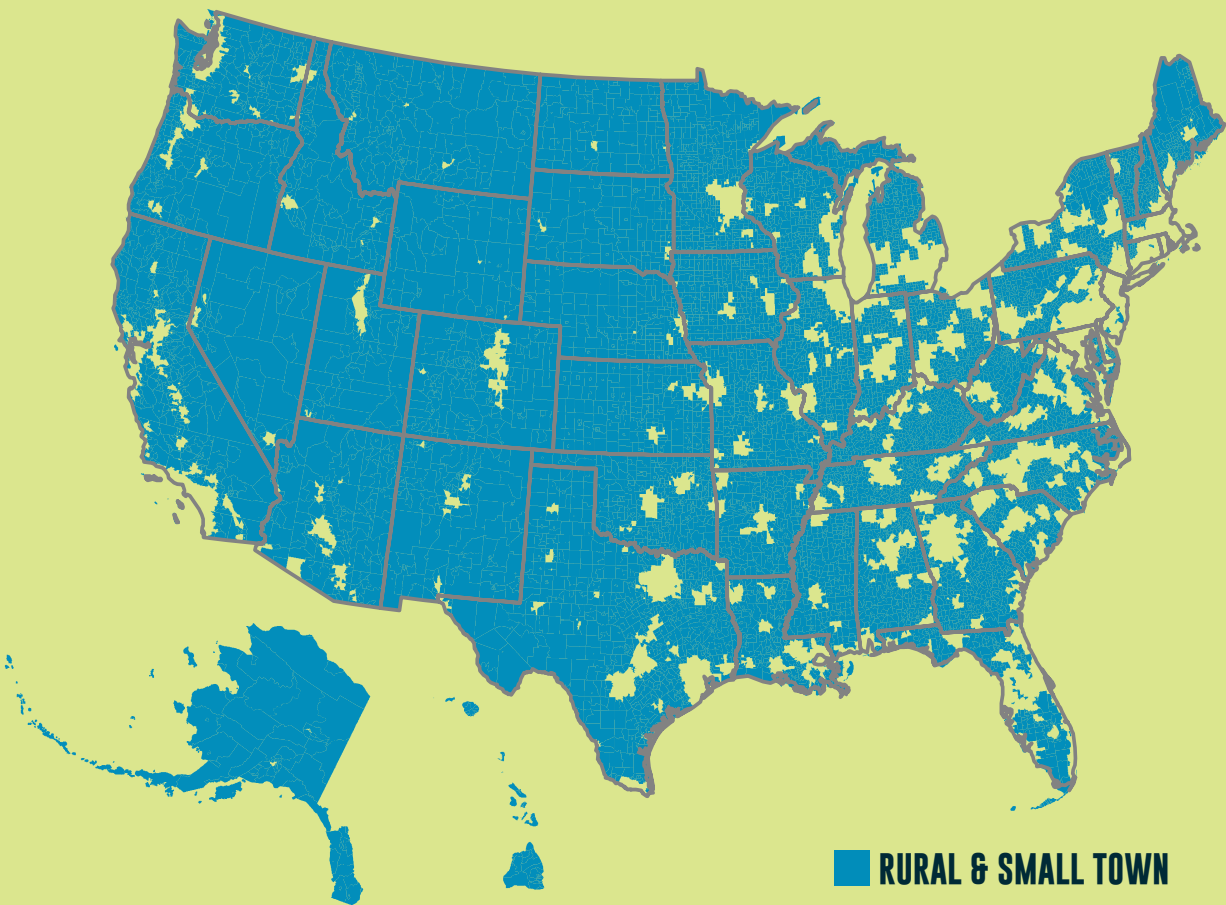
‘HACSTERS’

The most valuable asset of the Housing Assistance Council has always been the staff – or as we call ourselves, ‘HACsters.’ With an average of 21 years in affordable housing, HAC staff are among the most knowledgeable in the field. Some HACsters have been working in housing for more than four decades, while others have been at the organization for just a few weeks. Regardless of tenure, our passion for rural people and their communities feeds a determination to fight to improve living conditions for all Americans, no matter where they live.

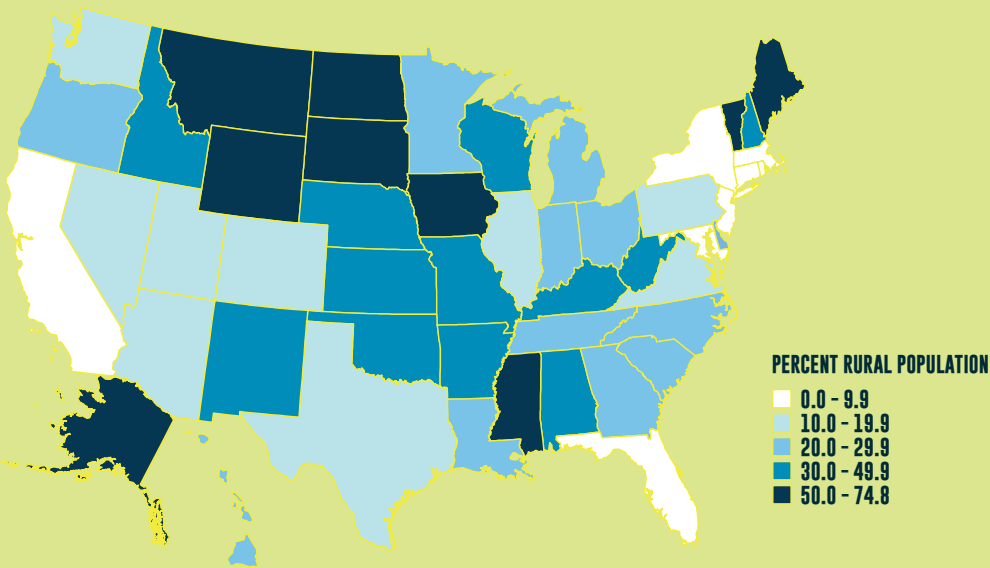


RURAL AMERICA IS BIG... REALLY BIG

RURAL & SMALL TOWN AREAS 2010



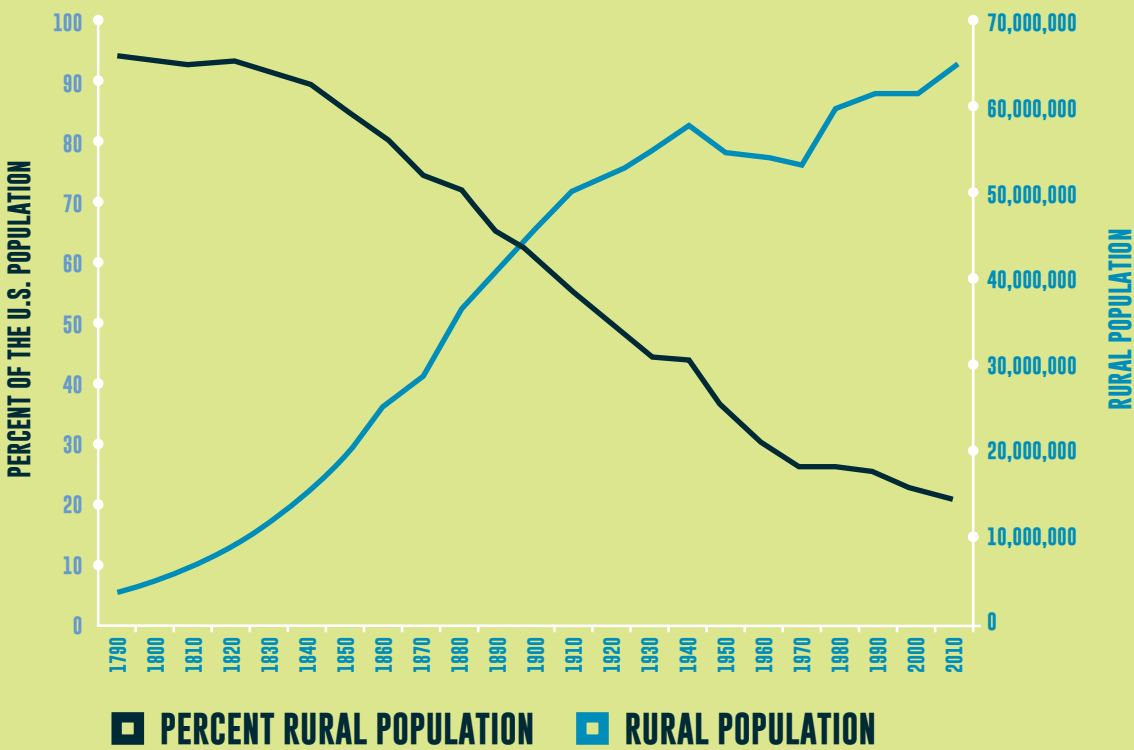
PERCENT RURAL POPULATION BY STATE IN NINE STATES MORE THAN HALF THE POPULATION ARE RURAL



ONE-FIFTH
OF THE NATION'S POPULATION
LIVE IN RURAL AREAS
BUT THEY ARE LOCATED ACROSS

97% OF THE
LANDMASS

RURAL POPULATION, 1790-2010 THE PERCENTAGE OF RURAL POPULATION HAS DECLINED FOR MORE THAN A CENTURY



60 MILLION AMERICANS
LIVE IN RURAL AND SMALL TOWN COMMUNITIES



HAC, in partnership with The Home Depot Foundation, provided a \$15,000 grant for Homestead Affordable Housing in Mulvane, Kansas to hire a green consultant to assist with the design of its new senior residence. The grand opening of the Homestead Senior Residences revealed 40 energy-efficient one- and two-bedroom units for seniors. The “super green” building was certified LEED for Homes Silver by the U.S. Green Building Council. The development incorporates numerous green building practices, such as energy and water efficiencies, low-flow plumbing fixtures, programmable thermostats and tankless water heaters. USDA Rural Housing Administrator Tammye Treviño called Homestead Senior Residences, the first net-zero emission housing community funded by USDA, “a flagship, beautiful development, one we hope to showcase as a best practice across the country.”

GREENING RURAL AMERICA ONE HOME AT A TIME

HAC held a training on Energy Efficiency and Renewable Energy Systems for Affordable Housing Development in Memphis, Tennessee. Co-hosted by the Community Action Network of Paris, Tennessee, the training included site visits and a presentation on energy efficiency performance methods and sustainable affordable housing development. The training also included a tour of the Agricenter International Solar Farm, led by Bryan Martinez of LightWave Solar. The farm is the largest single-axis tracking system in Tennessee and attendees were able to learn firsthand about alternative energy sources that exist for affordable housing.



Building Wealth, Pride, and Community with Self-Help Homeownership

In the early 1960s, Lilia G. Jimenez, her husband, and their children lived in a house with no insulation, no indoor toilet, and no city water. Mrs. Jimenez and two other families completed the first USDA-funded self-help homes. Until her recent death at the age of 88, Lilia occupied the home she helped construct over 50 years ago in Goshen, California. Mrs. Jimenez said that building their home through the self-help program was the best thing that ever happened to her family.

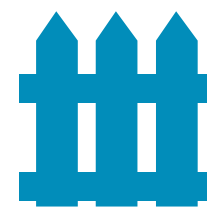
Fifty years ago, the U.S. Department of Agriculture (USDA) began supporting a “self-help” housing model where very low- and low-income households construct their own homes. People have engaged in collective homebuilding and community barn-raising for hundreds of years. USDA advanced this innovative concept



IN 2015, THE SELF-HELP COMMUNITY CELEBRATED THE CONSTRUCTION OF THE

50,000TH

SELF-HELP HOME BUILT WITH USDA AND COMMUNITY-BASED SUPPORT



FAMILIES PARTICIPATING IN A MUTUAL SELF-HELP DEVELOPMENT PERFORM

65%

OF THE CONSTRUCTION LABOR

to a national scale beginning in the mid-1960s. In 2015, the self-help community celebrated the construction of the 50,000th self-help home to be built with USDA and community-based support.

Families participating in a mutual self-help development perform a substantial amount (approximately 65 percent) of the construction labor on their own and each other’s homes under qualified supervision. The savings from the reduction in labor costs allow otherwise ineligible families to own their homes.

For 45 years, HAC has supported self-help housing and the community-based organizations and families that make it one of the nation’s most innovative and successful affordable housing models.

“Is there a rural housing movement today?”

Perhaps if we think about it, the answer has to be yes because the spirit and the commitment of the original movement have never died and the understanding that our housing efforts are really a struggle for justice and human dignity still motivate us.

Perhaps we are like the old woman in Golding’s novel, nurturing the smoldering coals of the movement until the winds of social change gather together once again to ignite them into the flames of a full-fledged social movement.

Until then we will persist.”

– Harold O. Wilson,
former HAC Executive Director
before the Annual Meeting of the National
Rural Housing Coalition, Dec. 9, 1986

Is There a Rural Housing Movement?

“What Do You Think?”

Write your answer below, snap a picture and tweet it to [#RuralHousingMov](#)

Is there still a rural housing movement 30 years on from Hal Wilson’s question in 1986? We invite you to weigh in on this question



Image by Tom Hill,
<http://www.bcworkshop.org/posts/avai-artist-proposals>

ACCENTUATING RURAL DEVELOPMENT THROUGH THE ARTS

HAC has teamed up with **buildingcommunityWORKSHOP (bc)**, a Texas-based nonprofit community design center, to bring creative placemaking and accompanying place-based approaches to underserved rural communities. With funding from the National Endowment for the Arts, and private sector partners, HAC and bc are launching pilot programs grounding community transformation in place-rooted strategies that engage and compensate local artists and citizens of all income levels—with special focus on low-income communities. HAC field staff collaborate with rural organizations to create best practices, which are gathered in a digital repository for use by other organizations across the country.

BUILDING KNOWLEDGE

HAC provides trainings on topics essential to rural housing.



From Yesterday's People To Tomorrow's Potential

For more information on Central Appalachia, visit:

http://www.ruralhome.org/storage/documents/rpts_pubs/ts10_central_appalachia.pdf

In 1960, then Senator John F. Kennedy visited West Virginia on his presidential campaign to highlight poverty and injustice in America's poor rural areas like **Appalachia**. At that time, one out of every three Appalachians lived in poverty. This event and the conditions that it brought to light helped initiate President Lyndon B. Johnson's national War on Poverty, and also sparked local action within Appalachia. A flurry of grassroots social, economic, environmental, and cultural movements sprang up within the region. But after nearly half a century, where is Appalachia today? Many basic quality-of-life conditions have improved markedly since the early 1960s, but challenges remain, especially in Central Appalachia, where poverty, distressed economies, and poor housing conditions persist.

Appalachia is a paradoxical place. Its majestic mountains hold unparalleled natural beauty. At the same time, this rugged landscape has also hindered the region's accessibility and, consequently, the progress experienced by much of the United States. The region has vast reserves

of natural resources, including coal, timber, and arable land. Yet despite the abundant wealth of nature, Appalachia's residents are often portrayed as "yesterday's people"—poor, rural, and white. But Appalachians have a rich culture and traditions of resiliency, community, and family that have helped them persevere through a tumultuous 20th century. The region also has a remarkably strong network of community-based housing providers that HAC has proudly worked with to help improve conditions in the region.

Over the past 45 years, HAC has invested \$9.3 million to 45 rural housing providers, funding over 1,200 affordable homes in Central Appalachia. With this and other support, the region's nonprofit housing organizations have helped ensure that many Central Appalachian residents have safe, quality homes. In addition to financial support, HAC has brought Appalachian issues to policy makers' and the public's attention.



“Self-help housing:
what it means to
my family and me”
by Tessa Grooms



Race Matters in Rural America

Race is a central and often complex component of U.S. identity and history. Rural and small town areas historically have not been as racially or ethnically diverse as the nation overall. The location and concentration of minorities in rural areas and small towns often differ from those in the nation as a whole. Many rural minorities are clustered geographically in regions closely tied to historic social and economic dynamics.

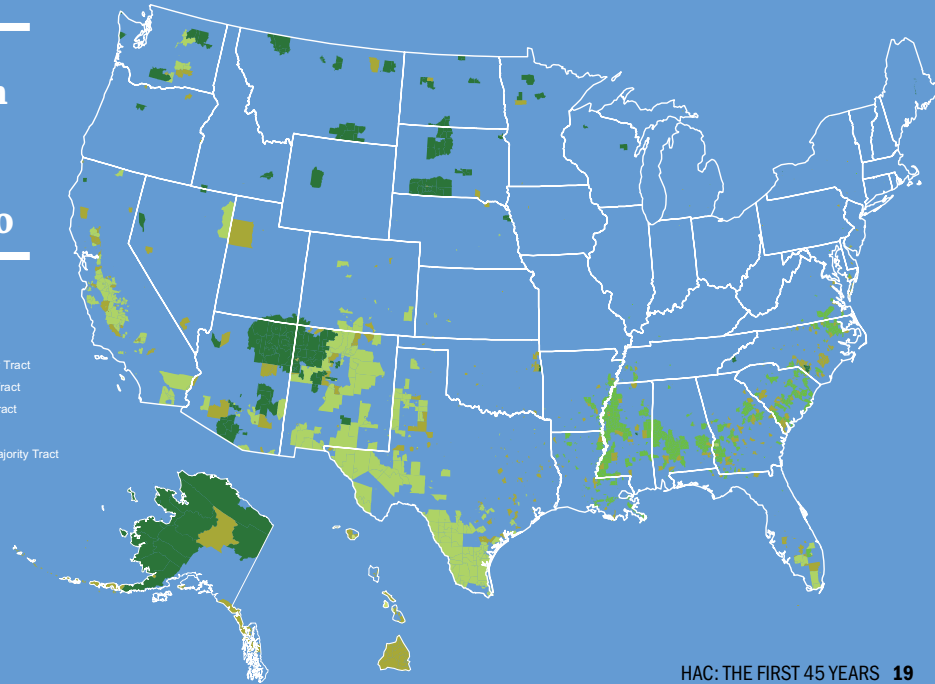
For example, nearly nine out of ten rural and small town African Americans live in the Southern region of the United States. Rural African Americans comprise an even larger portion of the population in the southern Black Belt communities of the rural Southeast. Large numbers of rural Native Americans reside on or near Native American reservations and trust lands in the Midwest plains, the Southwest, and Alaska. More than half of all rural and small town Hispanics are concentrated in the four states of Texas, California, New Mexico, and Arizona. In fact, nearly one-quarter of all rural and small town Hispanics live in Texas alone.

Minorities in rural areas are among the poorest and worst-housed groups in the entire nation, with disproportionately high levels of inadequate housing conditions. Outside of metropolitan areas, minority households are twice as likely to live in substandard or unaffordable housing as white, non-Hispanic residents. African American-headed households living outside metropolitan areas are three times more likely to live in substandard housing than are households of all races.

More than 40 percent of all HAC-supported households are headed by racial or ethnic minorities, and more than one-quarter of HAC-supported households are Hispanic. Minority lending activity has declined somewhat in recent years due to the devastating impacts of the economic recession, but HAC remains committed to increasing access to affordable housing in communities of color.

Rural & Small Town Majority-Minority Census Tracts, 2010

- Census Tract Boundaries
- Majority Minority Tracts
 - Combined Minority-Minority Tract
 - African American Majority Tract
 - Native American Majority Tract
 - Asian Majority Tract
 - Native Hawaiian Pac Isl. Majority Tract
 - Hispanic Majority Tract



“Housing for us was not an investment,

but rather the first opportunity that our family had to attain its most basic shelter needs. I was the first Hispanic girl to attend and graduate from Immokalee High School in the 1970s. I didn’t have the right clothes, the right shoes, and I was not the right color, but I was a hard working student and the teachers encouraged me. Moving from the farm labor camp into a home that we built was a life changing experience for me. [Our new home] was a place where I could have my own room, some privacy, a place to study, to have friends visit, and where I could have a date pick me up. The house had a great impact on all of our lives.”

Alicia Sanchez,
mother of two and
self-help homeowner,
Florida

**elimination of the most
egregious and basic
of housing quality
problems is not only
achievable, but it is
within reach**



The Last Outhouse

With the recent foreclosure crisis and the rise of housing affordability problems, concerns around substandard and dilapidated homes may have waned or been pushed into the background. Indeed, long-term efforts to improve housing conditions have resulted in dramatic reductions in the most egregious housing deficiencies.

But, a large number of homes without working toilets are located in rural and small town areas. In some rural communities, especially on Native American lands, the incidence of homes lacking basic plumbing can exceed 20 times the national rate.

While we may not want to acknowledge it, there are still hundreds of thousands of households in this country living in housing conditions typically associated with developing nations. In the complex world of housing provision and poverty, many of the issues and conditions we face feel intractable at times. But the elimination of the most egregious and basic of housing quality problems is not only achievable, but it is within reach. With a modicum of focused resources, effort and determination, we can eliminate the last outhouse.

Inadequate Plumbing

Percent of Homes Lacking Adequate Plumbing

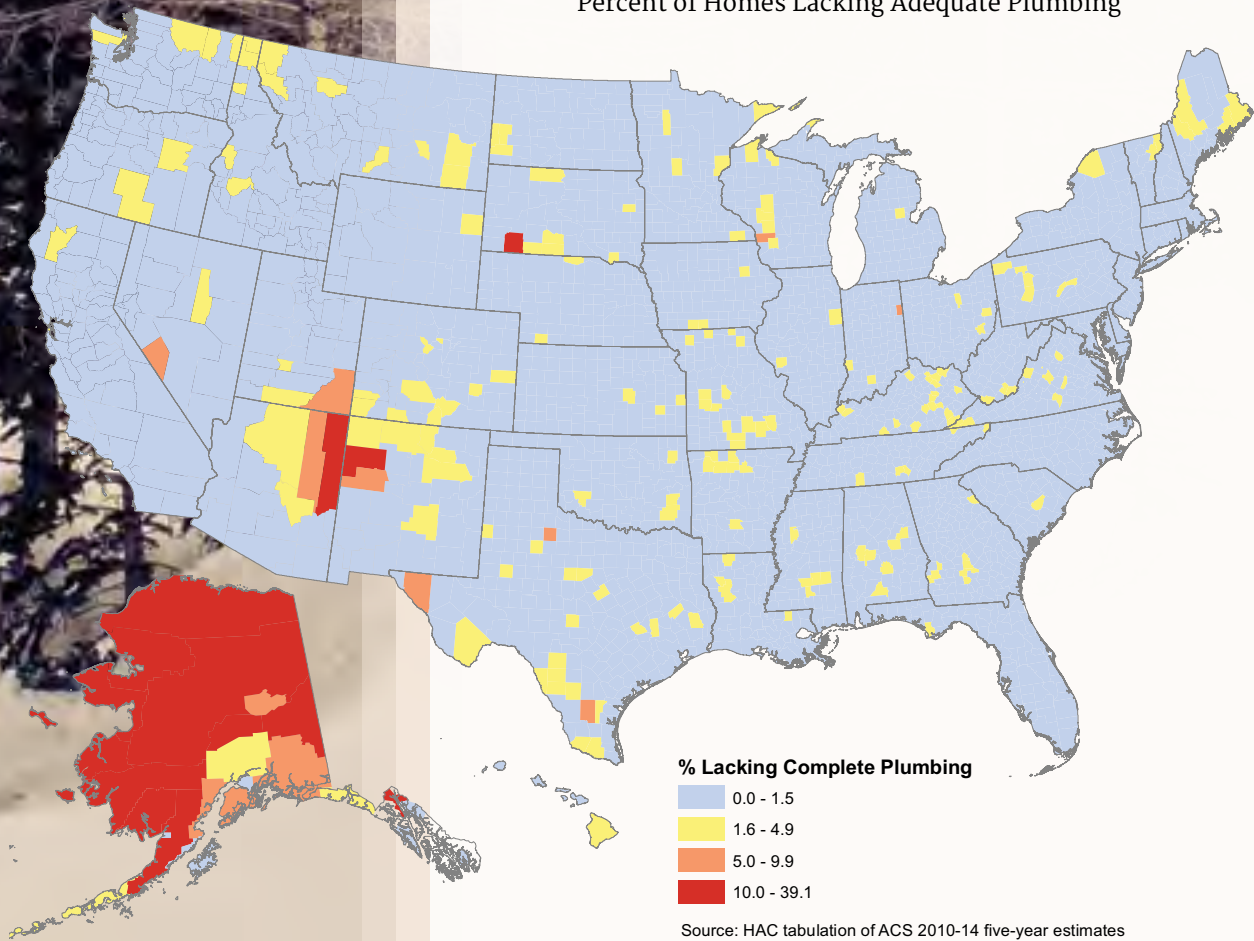


Image by Lee Edwin Coursey <https://www.flickr.com/photos/leeco/16581641904/>

The Little Yellow Piece of Paper

[The original Twitter
for rural housing]

Invaluable Information
for Rural Communities

45 Years

960 Editions

7,680 News
Items...



Housing Assistance Council
HAC News



RURAL EXCHANGE

Peer Exchanges have been one of HAC’s most successful capacity building tools in recent years. Through this relatively simple approach, four to six emerging or less experienced nonprofit housing organizations visit a highly successful organization to learn from the experienced hosts. Peer exchanges have focused on issues and strategies such as housing rural veterans, senior housing, self-help building models and multifamily housing preservation.

This book is dedicated to the rural poor left behind by the housing and community development improvements of the 1970s who continue to suffer the effects of poor health, inadequate education, and intolerable housing conditions. The discomfort and indignities they suffer, often alone and without protest, remain a blight on the conscience of this great nation and call out for redress.

Harold O. Wilson

Harold O. Wilson
Executive Director
Housing Assistance Council

Introduction to the first *Taking Stock* report in 1984.

TAKING STOCK

In 1984, HAC published its initial *Taking Stock* report. This seminal work was one of the first comprehensive assessments of rural poverty and housing conditions in the United States. The first *Taking Stock* also exposed the plight and housing need of the nation's high poverty rural areas. The *Taking Stock* analysis continued in 1990, 2000, and 2010, and was expanded to cover a broader scope of social, economic, and housing needs in rural areas.

In addition to demographic and statistical analyses of rural America, HAC has been reporting from several specific communities over the past four decades. *Taking Stock* presents an updated picture of the realities, struggles, and rewards of daily life in Rural America that could never adequately be conveyed through figures or statistics alone.

Technological advances now allow us to analyze, present, and disseminate information in ways unimaginable 30 years ago. In many respects, this printed report is just the cornerstone of a much larger body of information on rural housing and poverty. HAC has used data from *Taking Stock* to develop The Rural Data Portal (page 47) and Veterans Data Central (page 39), digital resources that help illustrate the unique challenges and opportunities in rural America.

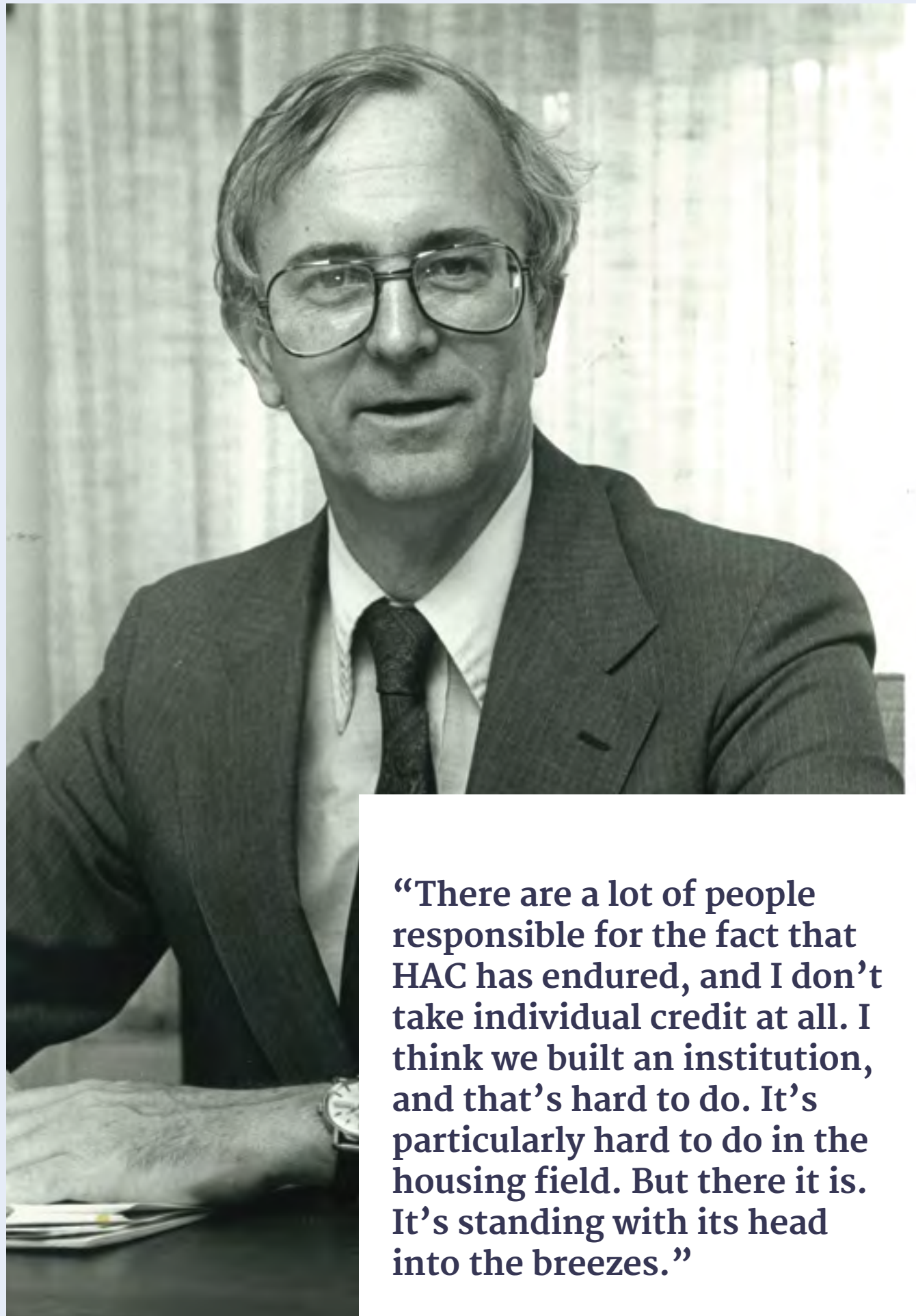
To view all HAC's *Taking Stock* reports visit HAC's website at www.ruralhome.org



Placemaking In Rural Places

Our country's new "normal" economic state challenges community development practitioners to be even more strategic, efficient and collaborative to achieve change. Place-based strategies – where community stakeholders collectively define and concentrate investment in priorities and places to compound impact – have demonstrated their impact. By expanding their learning about best practices to implement place-based strategies, HAC is helping rural organizations be better positioned to foster, participate in, or lead successful efforts in their own communities. Rural organizations need to expand their capacity to master a core set of best practices so that they can position themselves to take advantage of local opportunities to advance place-based work including:

- ◉ Mobilizing residents
- ◉ Growing civic engagement and their engagement in decision-making
- ◉ Increasing energy efficient and quality housing
- ◉ Increasing access to healthy, affordable food options
- ◉ Connecting rural health care with housing
- ◉ Revitalizing downtowns
- ◉ Increasing high speed broadband/internet
- ◉ Incubating small businesses
- ◉ Expanding educational opportunities
- ◉ Expanding transportation access
- ◉ Increasing recreational arts



“There are a lot of people responsible for the fact that HAC has endured, and I don’t take individual credit at all. I think we built an institution, and that’s hard to do. It’s particularly hard to do in the housing field. But there it is. It’s standing with its head into the breezes.”

–Gordon Cavanaugh,
HAC’s first Executive Director



Photo by George Ballis

Migrant and Seasonal Farmworkers:

The Hidden Housing Crisis

Agriculture is a multibillion dollar industry in the United States and is integral to the health and well-being of the nation. Most Americans enjoy an abundance of high quality food at some of the most affordable prices in the world. The affordability of fresh and unblemished fruits and vegetables comes, in part, through cheap labor undertaken by farmworkers. While no definitive figures are available, approximately 2.5 million people work harvesting fields, farms, and orchards in the United States. Among the poorest groups¹ in the nation, farmworkers earn low wages and experience working conditions that hinder their ability to access affordable

quality housing. The condition of farmworkers is further exacerbated by a plethora of legal, cultural, and geographic circumstances that often keeps this population in the shadows of American society and contributes to their economic marginalization. From its inception HAC has been committed to assisting farmworkers. HAC has provided capital investment, technical assistance, and training to organizations developing decent, safe, and affordable housing for farmworker populations. By commissioning a survey on farmworker housing in 2001, HAC established itself as a leading national researcher into housing conditions for farmworkers.

For more information about farmworkers, visit www.ruralhome.org/storage/documents/rpts_pubs/ts10-farmworkers.pdf

1. David A. Strauss. "Farm Labor Housing: An Overview." *Rural Voices*. 10, No. 2. 2006. 2-6.

Cushing N. Dolbeare

founded the Ad Hoc Low Income Housing Coalition in 1974 in response to the Nixon administration's moratorium on federal housing programs. Cushing recognized that there was no shortage of constituents concerned about low income housing, but rather that constituents needed to be informed about when and how to make their voices heard.



Skip Jason

was a HAC employee and housing advocate, committed to improving living conditions for the rural poor. Skip was a native of Bluefield, West Virginia, where he first learned about the difficult conditions of the rural poor. In 1974, he helped to set up Buffalo Housing, Inc. in southern West Virginia, a nonprofit organization established to help victims of the Buffalo Creek flood disaster.



Henry B. González

represented the 20th District of Texas in the U.S. House of Representatives from 1961 until ill health forced him to retire in 1998. Beginning in 1981, he chaired first the House Subcommittee on Housing and Community Development and eventually the full Committee on Banking, Finance, and Urban Affairs. In these powerful positions he championed numerous bills to improve housing conditions for people in both urban and rural areas.



Art Collings

began working in rural housing in 1955. He started in New Jersey as an assistant county supervisor at the Farmers Home Administration, quickly moving up to county supervisor and then to a variety of other positions in New Jersey and Washington, D.C. Art's feistiness and humor, added to his extensive knowledge of USDA's rural housing programs, made him unique and well-loved around the country.



Clay Cochran

was a fierce housing advocate who has often been credited as the founder of the rural housing movement. A fiery commentator on housing and basic needs, Clay strongly believed that the federal government must not shirk its responsibility of providing shelter for low-income rural people. He claimed that his enthusiasm for decent housing resulted from a winter during his teens when his family lost its farm and lived out the coldest months in a tent on the West Texas plains.



Rural Pioneers and Icons

The nation's affordable housing movement is not actually that old. Most substantial housing programs and resources were not available until the middle of the 20th century and often there was no "playbook" or precedent for developing affordable rural housing. But there was no shortage of luminaries and pioneers who helped pave the way for the rural affordable housing movement.



Preserving Rural America's Disappearing Rental Housing

For much of the past few decades, a near singular focus on purchasing and owning homes in the United States overshadowed and even marginalized the housing needs of renters. In rural America, where rental housing options are even less available, preserving the limited stock of rental homes is a growing challenge as well.

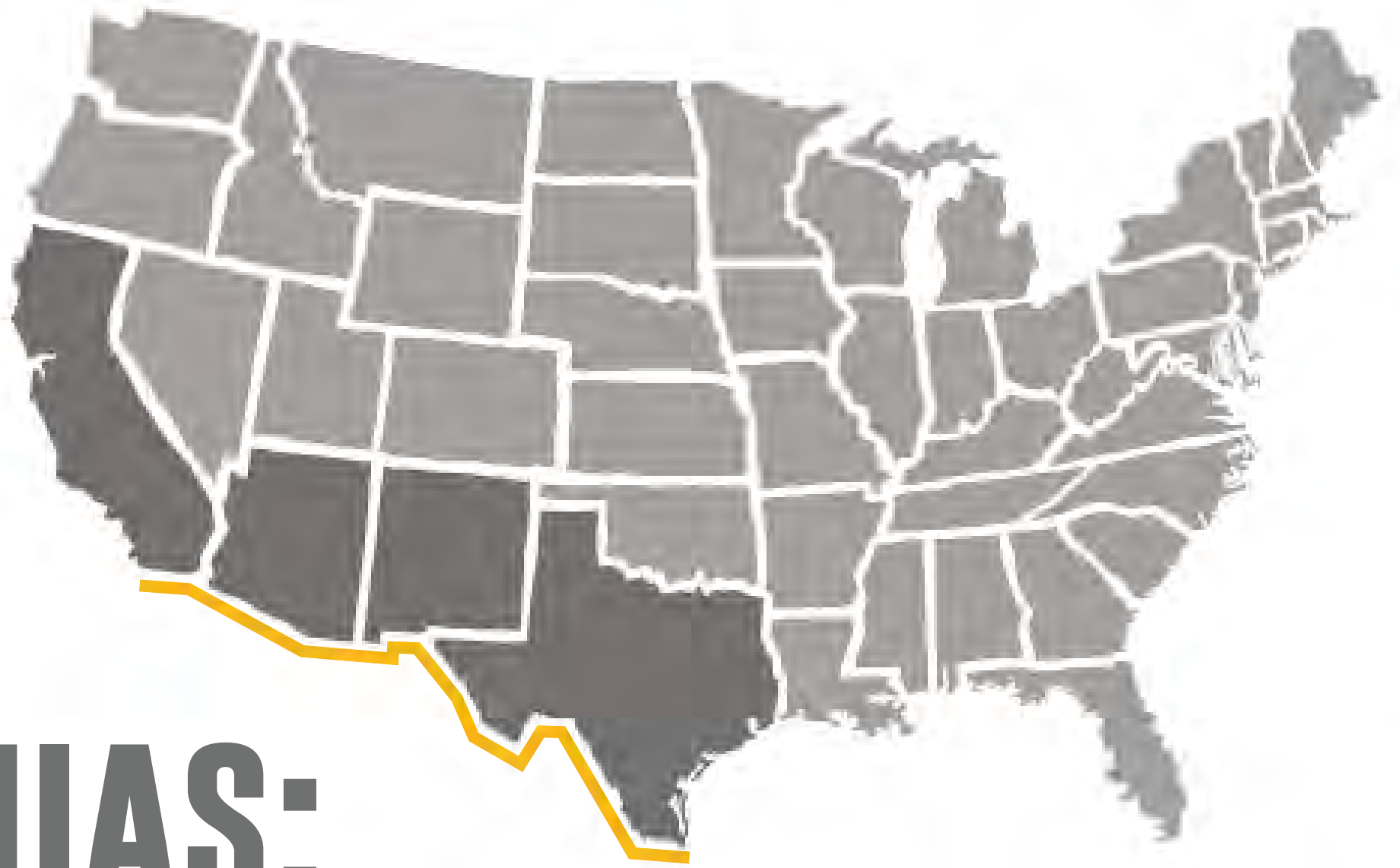
HAC's Preservation Revolving Loan Fund is a critical source of preservation funding for rural housing providers across America. With HAC funding, Western Region Nonprofit Housing Corporation (WRNPHC) was able to renovate a 62-unit apartment complex in Moscow, Idaho. The Edenmoor apartments provide safe, secure homes to low-income families, many headed by single mothers, who otherwise would not be able to afford rent in the university town. HAC's loan made the project feasible – ultimately providing much needed housing to local families in this rural Idaho community.

“I’m helping my people. I know they have been able to do for me, and being able to return that is rewarding.”

–Denyse Carr,
Native Community Finance in Laguna, NM

EMERGING LEADERS

HAC cultivates emerging leaders in the field of rural housing. As one of those leaders, Denyse works to improve housing opportunities for people living on Native American lands while also going to school for architecture and engineering.



COLONIAS:

COMMUNITY ON THE BORDER

In Latin America, the word colonia means neighborhood or community. In the United States, the term has come to be associated with neighborhoods and even towns along the U.S.-Mexico border in Arizona, California, New Mexico, and Texas that lack potable water, sewer services, and electricity. Residents build structures using found materials. Colonias are inhabited overwhelmingly by individuals and families of Mexican heritage, many of whom are living in impoverished conditions.

Since 1971 HAC has invested over \$31 million to 82 rural housing providers in the border colonias region, funding 5,056 affordable homes, and brought attention to the living conditions of this largely ignored population.

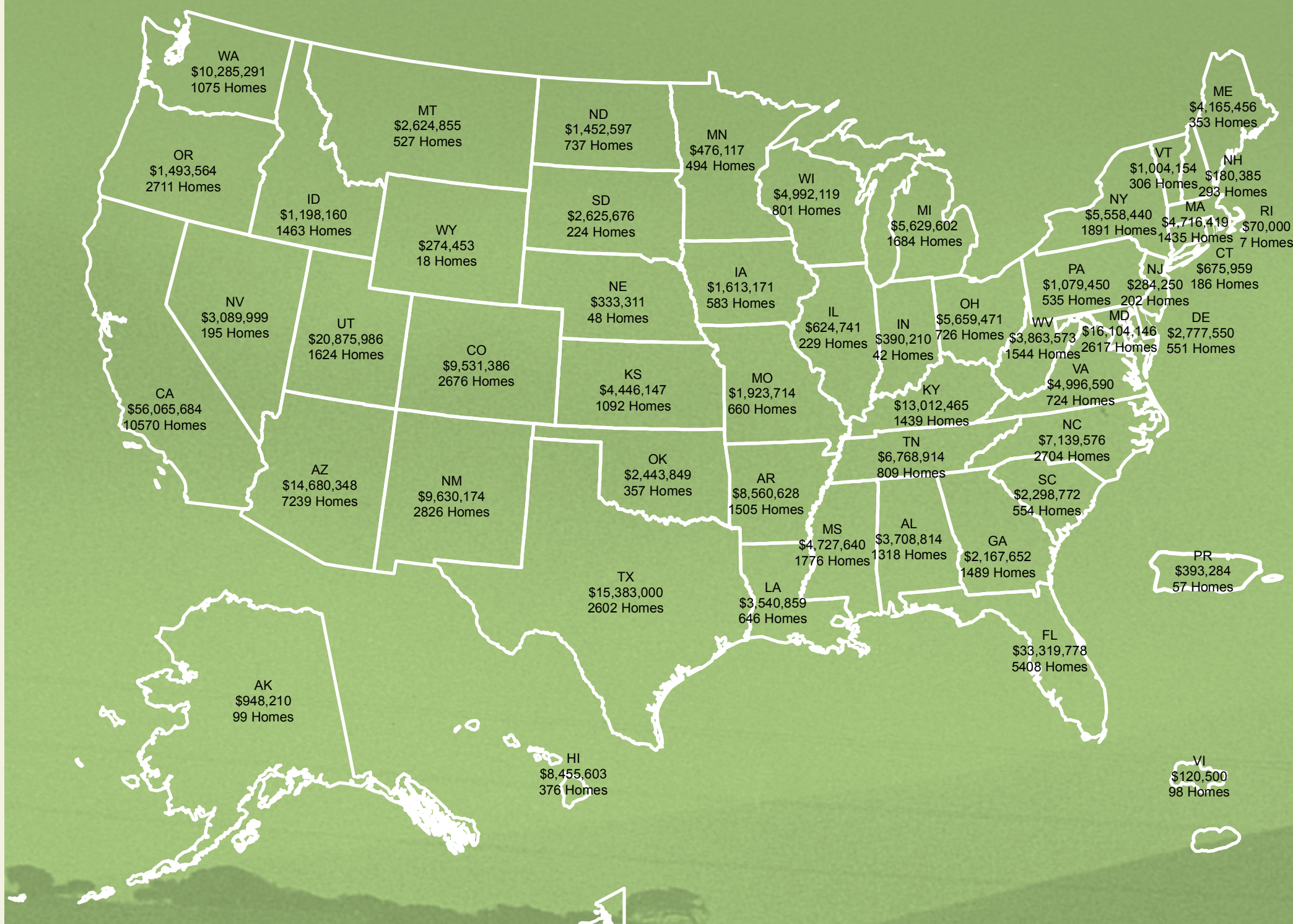
For more information about Colonias, visit:

http://www.ruralhome.org/storage/documents/rpts_pubs/ts10_border_colonias.pdf



Photo by George Ballis

HAC Investing in Rural America



more than

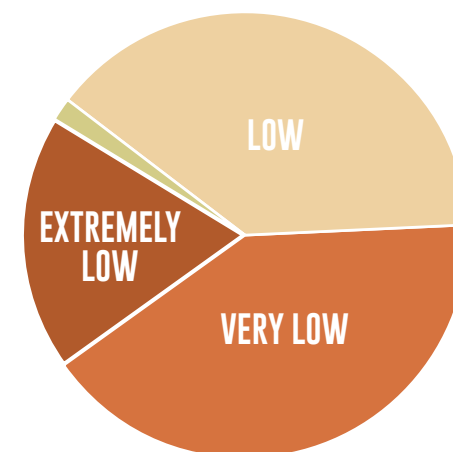
69,000 HOMES

\$310,000,000 INVESTED

50 rural communities in all STATES

AREA MEDIAN INCOME (AMI) LEVEL OF HAC-ASSISTED HOUSEHOLDS

ABOVE 80% OF AMI	0.4%
LOW INCOME 51-80% OF AMI	40%
VERY LOW INCOME 31-50% OF AMI	41.4%
EXTREMELY LOW INCOME AT OR BELOW 30% OF AMI	18.3%



Housing Our Nation's HEROES



HAC has partnered with 25 leading rural organizations to invest close to \$1 million to build or repair more than 370 homes for rural veterans.

Using data and analysis to advance sound housing strategies for our nation's heroes, HAC launched Veteran's Data Central, an easy to use, online resource that provides essential information on the social, economic, and housing characteristics of US veterans.

<http://veteransdata.info/>



Georgia Senator Johnny Isakson and Heather Pritchard of The Home Depot Foundation

Since 2012, HAC has pursued a number of strategies to help meet the housing needs of low-income rural veterans:

- ★ Re-granting of over \$600,000 to 32 local bricks-and-mortar projects serving veterans.
- ★ Three annual Capitol Hill symposia on rural veterans, with leading members of Congress keynoting.
- ★ Publication of three substantial HAC reports on veterans' issues and programs.
- ★ Creation of Veterans Data Central, HAC's new database of comprehensive information on rural veterans, with full state & county level data for a wide variety of indicators.
- ★ Sessions on veterans' issues & programs at HAC Rural Housing Conferences in 2012, 2014 and 2016.
- ★ Several training webinars on rural veterans.
- ★ Continually updated HAC web site section on rural veterans.
- ★ Loans made to support housing for veterans.

BUT WHAT WE REALLY NEED IS A FIRE TRUCK



The mayor of Greenville, Georgia called a town meeting to hear from HAC about housing assistance and housing programs. Following the detailed presentation, an older gentleman in the audience rose and very politely said something about housing being important and needed, “but what we really need is a fire truck.” The town had had a fire some weeks back and because all the houses were old wooden structures, built very close together, a whole block or most of it had perished. HAC listened to the man and proceeded to find a way to get a firetruck for the town. CDBG funds were sought with HAC’s help.

The takeaway from this story is:

We have to listen to a community before we decide what assistance is needed. The community knows best.

Fire Truck, Flickr Creative Commons.

IT’S ABOUT MORE THAN HOUSING

“We need to reach out beyond the housing world. That is how we really get the constituency and support we need to accomplish our objectives. Housing is so important that everything anyone does in the field is worth doing.”

—Cushing N. Dolbeare,
Founder of the National Low Income Housing Coalition

20 YEARS OF RURAL VOICES

The first edition of *Rural Voices* Magazine was published in the fall of 1995. After 20 years, 70 editions, 545 articles and 505 authors, the magazine has held true to one basic premise –providing a platform for ‘voices’ across the United States to share, learn, and improve rural communities.





Photo by George Ballis

NATIVE AMERICAN LANDS

For more information on Native American lands, visit:

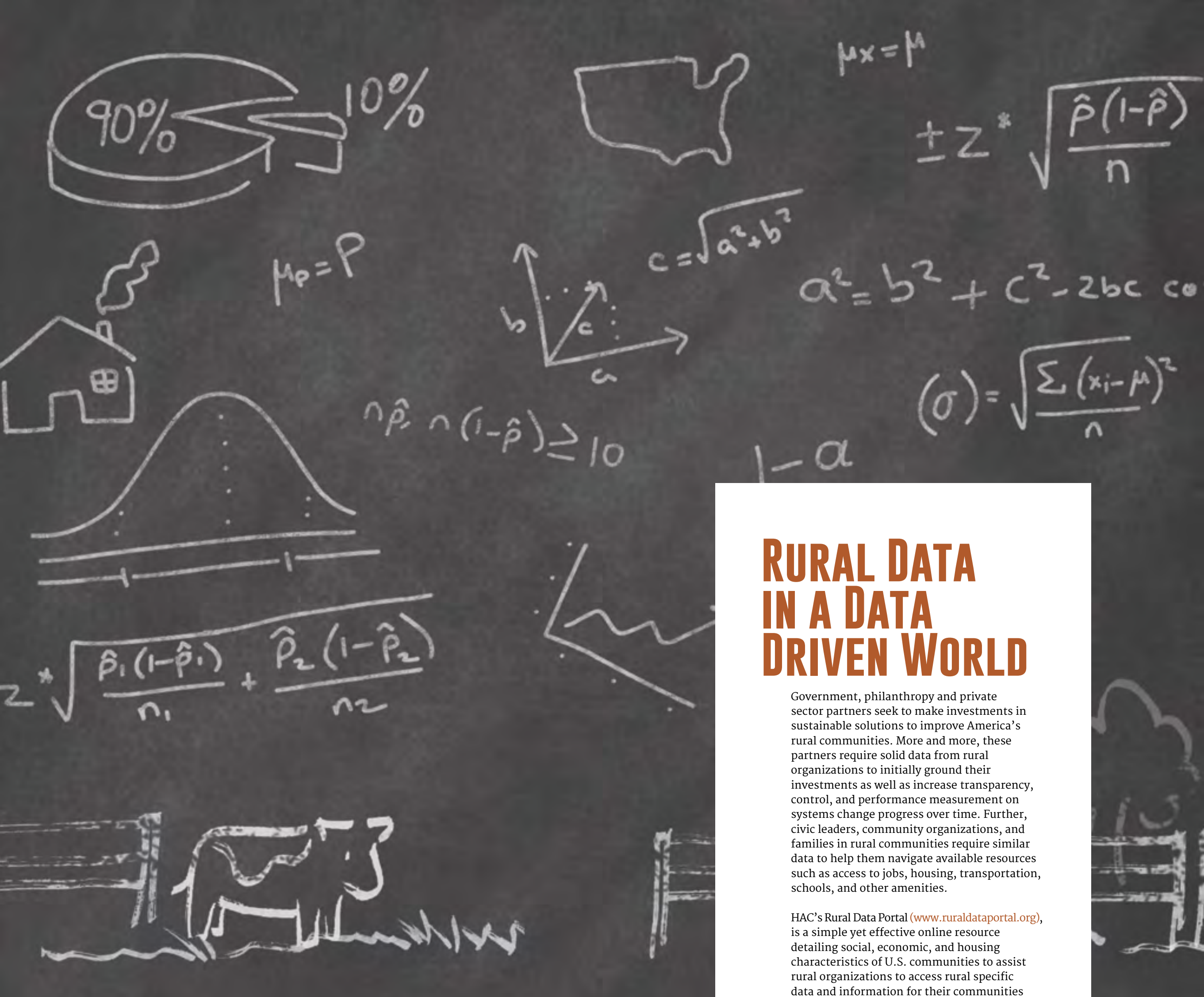
http://www.ruralhome.org/storage/documents/rpts_pubs/ts10_native_lands.pdf

“They made us many promises, more than I can remember, but they never kept but one; they promised to take our land, and they took it.”

–Red Cloud,
Oglala Lakota Chief,
shortly before his death in 1909

Today, over 500 federally recognized Native American tribes live in disparate locations across the United States. Each of these tribes has a unique structure of governance, culture, history, and identity. Although their spatial locations are diverse, these tracts are also the product of a common set of historical and political actions. As a result, similarities exist among Native American communities, including persistent poverty and inadequate housing conditions that are endemic to the largely rural Native American Indian, Alaska Native, and Hawaii Homeland lands. These areas are often among the poorest places in the United States. Common obstacles to housing provision include the legal complexities of tribal and trust lands, barriers to financial lending, undercounted federal population data, limited employment and economic opportunities, and a scarcity of safe, secure housing. Social concerns such as substance abuse, a lack of access to quality education, and youth suicides are also prevalent.

The Housing Assistance Council is committed to extending affordable housing onto Native American lands. In addition to financial investments, HAC has provided training and technical assistance to Indian Country and hosted a Native American Housing Stakeholders meeting during its biennial conference. Several HAC research projects have been dedicated to this population.



RURAL DATA IN A DATA DRIVEN WORLD

Government, philanthropy and private sector partners seek to make investments in sustainable solutions to improve America's rural communities. More and more, these partners require solid data from rural organizations to initially ground their investments as well as increase transparency, control, and performance measurement on systems change progress over time. Further, civic leaders, community organizations, and families in rural communities require similar data to help them navigate available resources such as access to jobs, housing, transportation, schools, and other amenities.

HAC's Rural Data Portal (www.ruraldataportal.org), is a simple yet effective online resource detailing social, economic, and housing characteristics of U.S. communities to assist rural organizations to access rural specific data and information for their communities and projects. The Portal has 337 indicators and over 3.5 million data points including the most recent data from the Census Bureau, Bureau of Labor Statistics, and Home Mortgage Disclosure Act. The Portal's reliability index particularly helps rural organizations easily determine, without complex calculations, the statistical accuracy of data estimates presented.

TO LEARN MORE, VISIT:
WWW.RURALDATAPORTAL.ORG



Building Rural Communities

HAC's Rural Housing Conference brings together stakeholders in the field of rural affordable housing from local nonprofits, federal agencies, Congress, state and local governments, and other industry leaders for two-and-a-half days of training, discussion, and networking. Held since the 1970s and every two years since 1994, this conference is the premier national training event for capacity building in rural housing and community development.

For rural nonprofits and housing professionals, the conference provides an excellent opportunity to network and improve connections to federal agencies and national nonprofit organizations. For many of the attendees, this conference represents their sole opportunity during the year to connect with these important policy makers and experts.

Rural America is older and aging faster than the nation overall. As the Baby Boom generation continues to age, significant strains will be placed on housing, care, and critical supportive services for rural seniors, who experience more poverty than seniors nationally.

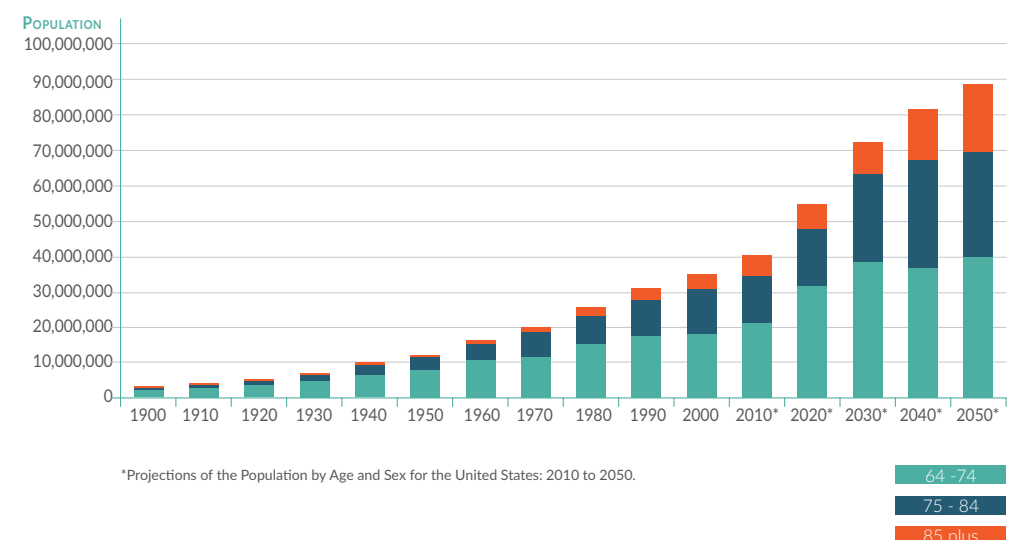
Most seniors wish to remain and age in their homes for as long as is possible. Rural seniors largely live in quality housing with only a small percentage of households experiencing substandard conditions or inadequacies. They are increasingly experiencing challenges with housing affordability, however, and many do not have the physical or financial resources to improve their housing conditions and maintain their quality of life.

These challenges point to an underlying gap in housing options and availabilities. In far too many rural communities, the only housing options for seniors are their own homes or nursing homes. With the scope and magnitude of the looming demographic shift of seniors, rural communities need to develop a range of housing options such as rental housing, rehabilitation and repair programs, housing with services, and assisted living. These options not only enhance the lives of seniors but are fiscally prudent measures that are generally more cost effective than long-term care options. As is the case for actual geologic tsunamis, we now have the ability to better predict the size and impact of population changes. Whether we heed the warning is another matter.



THE SILVER TSUNAMI

Senior Population by Age Group, 1900-2050



To learn more about senior housing, visit:

http://www.ruralhome.org/storage/documents/rv_winter2011-12.pdf

OVER TWO DECADES PARTNERING IN THE COACHELLA VALLEY

Coachella Valley Housing Coalition (CVHC) addresses the substandard living conditions of farmworkers and other low-income persons by helping to build mutual self-help housing. HAC is proud to have contributed to CVHC's success. Since 1989, HAC has provided approximately \$7,666,900 through various financing products and programs, including Bridge Loan, Green Building Capacity Grant, Homeownership Loan Program (HLP), Rural Housing Loan Fund (RHLF) and Self-Help Homeownership Opportunity Program (SHOP) funding. Through this partnership CVHC has been able to provide a direct, combined total of 999 affordable single-family and multifamily housing units. Additionally, through leveraging and re-use of its SHOP funding multiple times, approximately \$2,810,000, CVHC has been able to provide funding for hundreds of additional affordable housing units.



“Nothing gives me greater pleasure than the security of a home for my kids and a place that we can actually say is our own. I never thought I’d be able to own my own home, and if it wasn’t for the SHOP program, I’m not sure I ever would have. I am so grateful for that.”



—Jennifer Norgaard,
recipient of HAC SHOP funding
through Interlakes Community
Action Partnership,
Madison, South Dakota

HUD'S SELF-HELP HOME OWNERSHIP PROGRAM (SHOP)

helps local and regional nonprofit organizations and consortia to purchase home sites and develop or improve the infrastructure needed to set the stage for sweat equity and volunteer-based homeownership programs for low-income persons and families. Homebuyers contribute significant amounts of their own sweat equity toward the construction or rehabilitation of their homes.



MAPPING RURAL AMERICA

The progression of data driven strategy formulation has moved beyond mere static data availability to interactive resources such as geospatial tools and online mapping. HAC's Mapping Rural America utility is an interactive site with downloadable maps on a wide array of social, economic, and housing characteristics; this site is particularly advantageous for comparative community mapping. A recent example of Mapping Rural America's utility is the presentation of an interactive map detailing USDA's multifamily maturity dates which are of great interest to housing providers in many rural communities. With these, and other customizable tools, community stakeholders can visualize and download geographic data and information for their specific communities and projects through customizable maps.

▶ To map your community visit Mapping Rural America
hac.maps.arcgis.com/home

MODELING INDUSTRY BEST PRACTICE

The National Housing Conference recognized HAC's industry leadership with the prestigious **2016 Housing Visionary Award** for improving the housing conditions of the poorest of the rural poor, advocating sound policy on rural housing programs and being a critical source of capacity building and information for rural housing in America.



To highlight the need for affordable housing development in rural areas, HAC, Proyecto Azteca, and a small army of volunteers teamed up to build a self-help home on the National Mall in 2000 as part of the Smithsonian Institution's annual Folklife Festival. The house was later donated to a single mother in Maryland through the Tri-County Community Action Committee.



RURAL HOUSING ON THE NATIONAL MALL

BRIDGING THE DIGITAL DIVIDE

As technology becomes increasingly indispensable, access to broadband is often considered essential for economic viability in the 21st century. Rural communities' distance from urban economic hubs makes broadband access particularly important for competition in the modern global marketplace. Broadband access in rural areas improves employment, small business development, healthcare, educational opportunities, public safety, and delivery of services for people with disabilities.

An estimated 26 million Americans, located mostly in rural communities, do not have access to broadband internet connections.

Even in communities where access to broadband is available, it is estimated that one-third of households choose not to subscribe. Expense of access and lack of relevance are the two most common reasons for not subscribing². Some experts debate whether resources for broadband deployment should be used for access or to subsidize the cost of service. Those who advocate for subsidies and education programs believe that broadband services must be seen as affordable and practical if they are ever going to be widely utilized. Others believe that it is more important to spend limited resources on connecting as many communities as possible. All sides agree that accurate and dependable data on broadband availability is critical to rural vibrant economies.

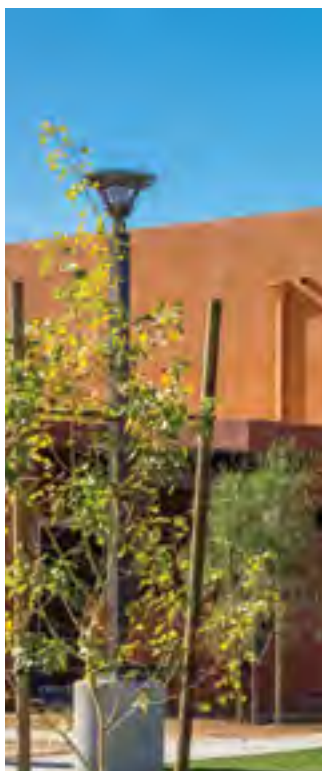
2. Aaron Smith. *Home Broadband 2010*. Washington, DC: Pew Research Center, 2010. www.pewinternet.org/2010/08/11/home-broadband-2010/





SOME THINGS HAVEN'T CHANGED

Moises Loza Recalls HAC's Second Loan



The Housing Assistance Council has always been dedicated to its mission; I know this from personal experience, because I was involved with the organization's second loan back in 1972. The loan was for predevelopment costs — specifically, for architectural drawings — for a farm labor housing project in Weslaco, Texas. The labor camp was to be torn down and new buildings were to be built using the Farmers Home Administration Section 514/516 farm labor housing program.

The labor camp had been around since the thirties. The units were occupied by seasonal and migrant farmworkers, who paid rent to the Hidalgo County Housing Authority, which owned the camp. They were dilapidated, many with dirt floors, practically all with big cracks on the walls and, as I recall, no heating or cooling systems. The families would use space heaters, such as coal buckets, to stay warm.

For a couple of years, a young activist, Homer Martinez, had been on a personal crusade to improve the housing. He had traveled to the Department of Housing and Urban Development in Washington, and had talked to local politicians and anyone who would listen to make the case for improving the camp. In Texas counties, the highest elected official is the county judge; when Hidalgo County elected its first Hispanic county judge, Homer finally got someone with some influence to pay attention.

Another important player in improving this housing was Leo Ramos. He worked for the Rural Housing Alliance when he first became involved with the farm labor project in 1971. He and I later went to work for Interstate Research Associates (IRA), a farmworker consultant firm. It was as employees of IRA that we submitted the application to HAC.

Leo and I had met with the county judge and, because of his backing, we were able to get the attention of the county housing authority and the local FmHA office. We prepared the Section 514/516 application, but could not complete it without architectural drawings. We looked for a local minority architect and found

an elderly man, Mr. Baxter, who was willing to work with us. He was a one-man firm and made it clear that he could use help. He also needed funds to work on the drawings.

I had interviewed with HAC for a job a few months earlier and had taken the job with IRA instead. But I did remember that HAC had a loan fund that could help cover Mr. Baxter's costs. Leo and I asked him whether, if we could get him the loan to front his costs, he would consider hiring a Hispanic architect to assist him.

The application to HAC was approved. Mr. Baxter hired a Hispanic architect, recently graduated, as his associate. The 514/516 application to FmHA was approved. The camp was rebuilt and still stands today.

One final note: Clay Cochran is best known in rural housing circles as the founder of the Rural Housing Alliance, later Rural America. But at some point during his lifetime, Cochran managed housing for migrant workers in south Texas. The labor camp HAC helped rebuild was one he had managed, before it was rebuilt.

-Moises Loza,
Executive Director of HAC



COUNTING THE HIDDEN HOMELESS

Homelessness on Native American lands is extremely hard to enumerate. While there is literal homelessness on Native American lands, many Native Americans live in extremely crowded conditions with family and relatives which is another, less visible, form of homelessness. According to US Census data, homes on Native American lands are three times more likely to be overcrowded than in the nation as a whole. To address this concern, HAC and CSH, based in Minneapolis, Minnesota, partnered to create *Homeless Counts on Native American Lands: A Toolkit*. The flexible toolkit highlights resources and methods that can be used to complete an accurate homeless count on Native American lands. The toolkit offers information on how to conduct outreach, plan homeless surveys, partner with other researchers and organizations, and secure funding. Two case studies that feature tribes who have undertaken their own homeless counts are also included.

The report can be downloaded at HAC's website:
<http://ruralhome.org/component/content/article/613-na-homeless-counts-toolkit>.

HOUSING IS **NOT** A PARTISAN ISSUE



**“Rural housing
needs and
solutions have
never been
partisan issues,
and should
not be now.”**

—Joe Belden,
*Retired Deputy Director,
Housing Assistance Council*



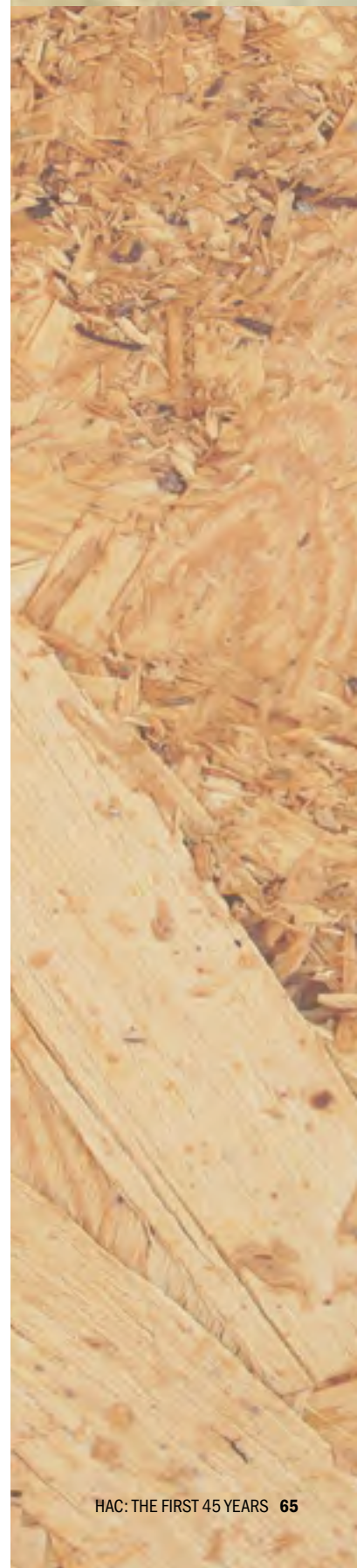
Neither Wind Nor Rain Can Stop a Determined Housing Provider

In April 2010, the Esther Stewart Buford Foundation (ESBF) had just completed three self-help homes in Yazoo City, Mississippi. Five other homes had been completed six months earlier. Before the three new homeowners could move into their new homes, a tornado struck the city. The eight newly built homes were either destroyed or severely damaged. ESBF's construction equipment was also badly damaged. HAC provided technical support and a \$10,000 loan to replace the damaged equipment and ESBF was able to get back to work immediately.

Local partners including banks, churches, businesses, and government officials pulled together to provide emergency services and shelter to people in need. Later that year, twin tornados struck Yazoo City again. The staff immediately went back to work with the families who were still in shock from a second storm. The local community again pulled together and the homes were repaired.

“Without the help of our many partners and the resources they bring to bear, we would not have been able to provide timely assistance and services to the low and very-low income families hit by these disasters. Someone once said, ‘The warmest gratitude comes from needs answered, problems shared and dreams encouraged.’ This is how I feel about HAC and all of our partners who answered the call to help”

– **Linda Smith,**
Executive Director of the
Esther Stewart Buford Foundation.





HELPING RURAL COMMUNITIES THRIVE

A three-year HAC initiative, the THRIVE Fund provided Housing Humboldt in Arcata, California with administrative dollars to pursue capacity building activities to meet the affordable housing needs in its communities.

Housing Humboldt wanted to strengthen its mission and marketing so that the community would better understand its services. Through THRIVE, Housing Humboldt hired a local advertising firm to help rename the organization and create a new logo that was more centered on its mission. It also revamped its website and completely overhauled its marketing and outreach strategy.

ALWAYS RESEARCHING STRATEGIES FOR RURAL AMERICA

In 1973, Stephen Butler, the research director of the Housing Assistance Council, concluded that the failure to produce and manage low-rent housing in rural areas could be solved by the creation of regional housing authorities or cooperative management agreements. For 45 years, HAC has maintained this commitment to building the capacity of rural communities to develop affordable housing.





Photo by George Ballis

Persistent Poverty In the Land of the Blues

To learn more about the Mississippi Delta, visit:

http://www.ruralhome.org/storage/documents/rpts_pubs/ts10_ms_delta.pdf

Race has historically been a central issue in the Mississippi Delta overall and the Lower Mississippi Delta (LMD) specifically. From slavery to sharecropping to Civil Rights to the 21st century, the Delta region is inextricably tied to issue of race and the legacy of economic exploitation and racial segregation. While issues of race may be less overt than they were in decades past, many of the decisions about the allocation of resources have a racial impact. Overall, almost two-thirds of the region's population is white non-Hispanic and 30 percent is African American. Rural areas have a much larger white population, while some counties are majority African American. Many of these majority minority counties are also among the poorest counties in the region and the nation.

HAC has invested over \$10 million to 102 rural housing providers, funding 2,290 affordable homes in the Lower Mississippi Delta. From 1974 through 1981, HAC operated the Small Town Housing Assistance Project (STHAP), providing training and direct technical assistance to small, rural minority-managed towns to assist them with their housing and community development needs and problems. The STHAP program is credited with mobilizing more than \$30 million in federal, state and private funds for housing and community development activities in the participating towns over the life of the program.

Migrant Farmworkers to Homeowners

Daniel and Maria lived the transient life of migrant farm laborers for many years. They would travel with their family from Mexico to Texas to clean cotton or to Florida to pick oranges. Eventually, they came to Delaware in hopes of finding farm work and a good life. As migrant farm laborers, the family lived wherever they could, including a dingy, inadequate trailer, a single room at a labor camp, where 12 of them crammed together to sleep, and even a couple of nights in a van.

After the farming season ended, Daniel and Maria decided to make a home for themselves and their kids in Delaware. However, struggling with cultural differences, language barriers, and financial limitations

of seasonal employment made it difficult to find affordable housing. Delmarva Rural Ministries was able to help them move into a four-bedroom apartment at Elizabeth Cornish Landing Apartments, a 34-unit rental housing community developed specifically for farmworkers and their family. “I felt like the happiest woman on earth when we moved in. The apartment had all the space and comfort that we never had before,” Maria recalls.

But from the day they first moved in to their rental, Daniel and Maria dreamed of the day they would own their own home. They shared their dream with Noemi Miranda, the resident manager at Elizabeth Cornish Landing, who encouraged

them to apply to a mutual self-help housing program in southern Delaware. Their application was approved and the whole family started working on their home and helping neighbors with their homes. Their 2,000 hours of construction labor became their down payment. Their effort has enhanced their family’s pride, confidence, and self-sufficiency and it has given them experience and knowledge that will help them maintain their home. It has created a unique bond within families and between neighbors as well. Maria’s face lights up when she talks about her family’s home. She’s happy about having a safe neighborhood, her own yard and space for a flower garden, and that her children have their own room.

“I am so happy now to really have our own home for our family. That was our dream and that is what we came here for.”





We Still Believe in Rural America



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HOUSING ASSISTANCE COUNCIL HAC STATEMENT OF FINANCIAL POSITION (UNAUDITED) 9/30/2016

ASSETS	UNAUDITED CURRENT
Cash and cash equivalents	\$10,889,064
Investments	18,250,971
Loans receivable, <i>net of loan loss allowance of \$7,136,262 and Provisions for forgivable SHOP loans of \$7,898,720</i>	16,151,195
Accrued interest receivable	312,248
Investment in subsidiary	495,062
Contract and Grants receivables	857,405
Management fee receivable	185,787
Prepaid and other assets	131,954
Land held for resale, <i>net of provision for unrealized losses of \$611,775</i>	790,721
Total Assets	\$48,064,407
LIABILITIES	
Accounts payable	0
Accrued personnel costs	401,172
Accrued interest payable	74,191
Other liabilities	443
Notes payable	11,534,417
Total Liabilities	\$12,010,224
NET ASSETS	
Unrestricted	\$5,287,630
Unrestricted (Board designated)	2,086,185
Temporarily restricted	16,069,531
Permanently restricted	12,610,836
Total Net Assets	\$36,054,182
Total Liabilities and Net Assets	\$48,064,406

