

Rural Voices

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The Magazine of The Housing Assistance Council

Self-Help Housing



HAC
Housing Assistance Council

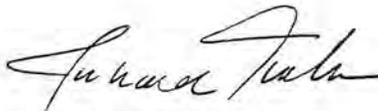
Dear Friends,

Homeownership has not only taken top priority among most organizations concerned with housing but has also been in the national limelight. To emphasize the importance of homeownership, a number of housing groups have come together to form the National Partners in Homeownership. The National Partners have committed themselves to increasing the national homeownership rate to 67 percent by the year 2000.

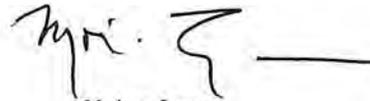
The Rural Housing Service, the Housing Assistance Council, and other organizations that emphasize rural issues have also committed themselves to increasing the homeownership rate in rural America. In this issue of *Rural Voices*, Maureen Kennedy, Administrator of the Rural Housing Service, spotlights RHS's efforts to increase homeownership through their housing programs, and examines the partnerships organizations have formed to improve homeownership rates. Through partnerships and commitment to developing affordable housing, we know our goals can be reached.

In addition, this issue focuses on housing concerns in central Appalachia, with a brief look at activity by local and regional housing providers. On the international front, Housing Assistance Council staff recently had the privilege to attend the United Nations Conference on Human Settlements (*Habitat II: The City Summit*), in Istanbul, Turkey, as a delegate from the United States. What was learned at the conference is spotlighted in this issue, including an overview of the conference itself and highlights from the Best Practices exhibit.

We hope you will enjoy reading this issue as much as we enjoyed writing it; and as always, we welcome your comments.



Richard Tucker
Chairman, Board of Directors



Moises Loza
Executive Director

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HAC FACTS

▶ **HAC Approves Funding to Help Build Self-Help Units in Arizona**

▶ The Loan Committee of the Housing Assistance Council (HAC) recently approved \$183,247 to help develop a subdivision of self-help housing in Catalina, Arizona. The funds have been awarded to **United Housing & Educational Development Corporation (UHEDC)** which has been a Rural Development self-help grantee since 1990.

▶ UHEDC is a Tucson community-based nonprofit organization which has already built 52 self-help units. As a proven producer of affordable housing, UHEDC, headed by Edward Esquibel, recently received a **Fannie Mae Maxwell Award of Excellence**.

▶ The town of Catalina has a population of 10,000. The funds will fill a great need in the area. Affordable housing is scarce. Most development in the area has concentrated on building retirement and custom homes.

▶ In addition to the funds awarded through HAC, the project was recently awarded an Affordable Housing Program Grant from the **Federal Home Loan Bank of San Francisco** through Arizona Bank in Tucson in the amount of \$110,000. U.S. Department of Agriculture, Rural Development has also contributed a loan of \$100,000 to the completion of this project.

▶ Esquibel plans to use the funds provided by the Housing Assistance Council to acquire a 5.86-acre subdivision. United Housing & Educational Development Corporation plans to complete 23 single-family homes within the next two years on this subdivision.

▶ **Housing Assistance Council and Colorado Division of Housing Participate in a \$500,000 Loan**

▶ The Housing Assistance Council Loan Committee approved a \$315,000 participation loan with the Colorado Division of Housing (CDH) to build a 48-unit multifamily rental project in **Sterling, Colorado**. The funds have been awarded to the **City of Sterling Housing Authority** and will be combined with a loan from the Colorado Division of Housing for a \$500,000 total.

▶ Sterling has been experiencing a housing shortage due to growth of local businesses and the construction of a prison facility. The Sterling Housing Authority has already completed 32 units in phase one of the project. This loan will provide the means to complete phase two of the project, which will consist of 48 two- and three-bedroom rental units.

▶ The development will provide 24 affordable units to renters with incomes under 60 percent of local median, 12 units to renters with incomes under 80 percent of median and 12 units at market rental rates.

▶ Financing for the project has been assembled from a number of sources. The construction financing is a combination of \$1.3 million from Norwest Bank, \$500,000 from the Colorado Division of Housing and the Housing Assistance Council, and \$500,000 from **Mercy Housing and the Rural Community Assistance Corporation**. The project has also been awarded a \$267,648 HOME grant from CDH. Permanent financing consists of \$1.95 million mortgage loan from the Colorado Housing Finance Authority and \$327,000 in Low Income Housing Tax Credit proceeds. The Sterling Housing Authority has also invested a small amount of cash and deferred receipt of its \$260,000 development fee.

▶ This is the third time HAC has participated in loans with the Colorado Division of Housing.

Increasing Homeownership Through Partnerships



by *Maureen Kennedy*

Low interest rates, low unemployment and an ever increasing Dow Jones Industrial Average are all signs of an economy with tremendous momentum, signaling a perfect time to purchase a home. Almost a million American families did just that during the past year, as the national homeownership rate reversed its 14-year downward trend and climbed up from 64.2 percent to 65 percent in November 1995. This increase in the homeownership rate is an early sign of victory for President Clinton's National



Partnership in Homeownership initiative.

June marked the first anniversary of the initiative, organized by HUD Secretary Henry Cisneros, to lift America's homeownership rate. Cisneros created a partnership among 56

Maureen Kennedy

private industry associations, national nonprofit organizations (including the Housing Assistance Council), nonprofit community groups, and federal, state and local governments to add eight million Americans to the ranks of homeowners by the end of the century.

The Partnership has been tremendously successful. After a decline of nearly 1.5 percent in the rural homeownership rate between 1990 and 1994, the rate increased by 1.1 percent in 1995, a larger jump than the national rate. The upward trend extended to both younger and lower income families, and to minority families. The success is due, in large part, to vigorous implementation of the Community Reinvestment Act, which requires that banks meet the credit needs of all sectors of their service area. Lending to minority families increased remarkably last year: to African Americans by 54.7 percent, to Hispanics by 42 percent, to Native Americans by 23.8 percent and to Asians by 18.6 percent.

Analysis conducted by the Economic Research Service of the Department of Agriculture concludes that rural homeownership rates are particularly low in the West, in counties where people earn their income in trade and service industries and government related employment. In addition, Hispanics, rural America's fastest growing minority population, have alarmingly low homeownership levels. Native American families face particular difficulties as the private sector shies away from lending on trust lands, and market values frequently remain stubbornly below the cost of construction.

Homeownership is a critical component of the economic competitiveness and well being of rural communities. It enables communities to attract and retain businesses and creates a strong tax base necessary for a sustainable rural community. In addition to strengthening economic competitiveness, homeownership provides stability in rural America.

trum. We cannot hope to meet the President's homeownership goal by going it alone. We must step outside the box, pursue partnerships, spread our limited federal dollars further and develop regulatory and program flexibility so that it is easier for partners to work with us.

As part of the President's National Partnership for Homeownership, the Administration has renewed and strengthened its commitment to one of the oldest partnerships, the Mutual Self-Help Program, and initiated a number of new financing, outreach and counseling initiatives.

RHS's Mutual Self-Help Program is one of our true success stories. Building on the successful record of several nonprofits in the 1960s, this program offers RHS grants to nonprofits to help groups of families work together cooperatively to build their own homes. The resulting "sweat equity" contribution significantly reduces the cost of the homes even for very low-income families. The families participating in the Self-Help program



A single-family home financed by the Rural Housing Service's Section 502 program generates 1.75 jobs, \$50,201 in wages and \$20,560 in annual tax revenues to rural America.

When families buy homes, they give the economy a shot in the arm: construction provides new jobs, an increased tax base for long term investments like schools, and increased sales and other tax revenues. For example, a single-family home financed by the Rural Housing Service's Section 502 program generates 1.75 jobs, \$50,201 in wages and \$20,560 in annual tax revenues to rural America. When families buy homes they signal a strong commitment to the communities in which they are choosing to live. When families own homes in rural America, they have a stake in the community, pay school taxes, and become involved in the civic, cultural, and volunteer lives of their hometowns.

To achieve the President's goal in rural America, the Rural Housing Service (RHS) is building on existing partnerships and forging new alliances to serve rural households all along the income spec-

typically receive RHS single-family direct loans for long term financing. The income of the average Self-Help borrower is only \$12,500.

These borrowers have exceptional track records — over half of them have paid off their loans in full or graduated to private credit; a number of borrowers have used the construction skills learned in the building of their own homes to obtain better paying jobs in the building industry. Time and time again we hear stories of borrowers building Self-Help housing that truly turned their lives around — enabling them to build wealth in the form of home equity they can later use to finance children's educations and retirements, launch entrepreneurial careers and achieve financial independence.

In a prime example of building partnerships at the local level, the Western Maryland Interfaith Housing Development Corporation put together a

local partnership consisting of F&M Bank, the Presbyterian Foundation, Frederick County government, and the Rural Housing Service to build ten houses in Brunswick, Maryland where an old schoolhouse once stood. Ten families will work together and contribute their own sweat equity to build ten homes, saving approximately \$15,000 to \$20,000 on the family's cost of homeownership. RHS also works with many other partners in the Self-Help program. For example, in the last seven years the Housing Assistance Council has made \$11.3 million in seed loans to help create 2,327 units of RHS Self-Help housing nationwide.

The Rural Housing Service is allocating an additional \$2 million for Fiscal Year 1996 to the Section 523 Mutual Self-Help Grant Program to enable about 350 more families nationally to par-

tion program, although many very low-income families have also benefited from the expanded source of credit offered by the private sector.

To further ensure success, RHS entered into a partnership with Rural LISC and the Federal Home Loan Bank (FHLB) to provide leveraged Section 502 direct loans to rural residents in nine communities across the country. In this initiative, RHS committed \$4.86 million, drawing \$3.24 million in FHLB below-market-rate Community Investment Program resources, and the technical assistance of nine nonprofit Community Development Corporations (CDCs) across the country. We anticipate that the nine local lenders and the CDCs will build lasting relationships with local Rural Development staff that will pay off long into the future.



The President's National Partnership is committed to ensuring that homeownership opportunities are available for all Americans, not just higher income or urbanized residents.

ticipate in the Self-Help program. In addition, the President's Fiscal Year 1997 budget request to Congress asks for a doubling of the Mutual Self-Help Technical Assistance Grants, raising the amount from \$12 million to \$26 million. In June the House of Representatives passed an appropriations bill providing this increase.

In Fiscal Year 1996, RHS launched a mortgage loan leveraging program to expand resources, increase its ability to serve lower income rural households, and expand on new relationships with private sector lenders developed under the Section 502 Guaranteed Rural Housing program. Under the leveraging program, RHS works with other lenders to jointly provide mortgage financing, in the process building relationships between assisted families and private sector lenders. RHS worked closely with Fannie Mae and Freddie Mac to assure a secondary market for leveraged loans, reducing risks for lenders. RHS has reserved 20 percent of its low-income Direct Section 502 funds for the participa-

The President's National Partnership is committed to ensuring that homeownership opportunities are available for all Americans, not just higher income or urbanized residents. Some of the most economically distressed and underserved rural areas are found in the Empowerment Zones, Enterprise Communities and Champion Communities across rural America. As part of the President's National Partnership for Homeownership, RHS is working with Habitat for Humanity International, the Housing Assistance Council, and other partners to demonstrate strategies to increase homeownership in Empowerment Zones, Enterprise Communities, and Champion Communities.

One of the truly underserved groups with respect to homeownership and housing opportunities are Native Americans. Conventional mortgage financing has not been widely available on tribal lands and Rural Development's activity has been far too limited. In 1995, USDA and HUD jointly conducted a series of homeownership conferences

to enhance opportunities for mortgage financing on Native American lands. Rural Housing Service staff in Washington and in the field also worked closely with representatives from the Housing Assistance Council and the National American Indian Housing Council to eliminate barriers to direct 502 lending, and to streamline processing in Indian Country. In Fiscal Year 1996, RHS, Fannie Mae, and several Tribal Councils also agreed to work together to help ensure usage of the 502 Guaranteed Loan Program on trust lands.

Finally, financing is only half of what makes a homeowner ultimately successful — RHS has developed numerous partnerships at the state and local level to provide homeownership outreach and counseling efforts. For example, in our Bartow, Florida county office, the Rural Development staff reports that by offering homeownership counseling on a regular basis in the local community, in collaboration with local lenders and nonprofits, potential homebuyers are better informed about the choices available to them and are better able to determine whether homeownership is right for them based on their current circumstances. The Rural Development manager reports a decrease in application backlog and an increase in the ratio of successful applications since the inception of the counseling program.



Arnulfo Castañeda looks on as his parents work on their self-help home in Anthony, New Mexico.

A local partnership between USDA's Rural Development county office in Rutland, Vermont and a regional affiliate of Neighborhood Reinvestment Corporation (NRC) has led to new synergies between RHS and the national community development group. The Rutland West Neighborhood Housing



Self-help families work together to raise a wall to a new home.

Services (RWNHS) worked closely with the local Rural Development office to provide outreach and technical assistance to low-income homeowners using RHS's Section 504 Home Repair Program. Rural Development, NRC, and RWNHS expanded their collaboration efforts to include Rural Housing Service leveraged lending and technical assistance to first-time homebuyers. RWNHS and Rural Development officials in Vermont now are working closely together to develop and implement a homebuyer education program in collaboration with other housing development agencies in their region. These initiatives were profiled at the March quarterly meeting of the National Partners in Homeownership.

USDA has provided housing assistance since 1949 to small rural communities across the entire nation. The Rural Housing Service and its predecessor agencies have made a huge difference in rural America. Over 2 million rural Americans live in homes purchased through USDA loans, principally the Section 502 Direct Loan program. Nationally, the typical 502 direct loan borrower earns \$15,165 per year. There is no other program in rural America that enables so many very low-income and low-income families to achieve the dream of homeownership. While we increase innovation and flexibility in the use of our funds, the agency must be sure to continue servicing those very low and low-income families that formed the foundation of our long and effective history. ♦

Maureen Kennedy is the Administrator of the Rural Housing Service.



Gaye Nell Proutey with her children, Donald and Jessica, in front of their new home in Harlan County, Kentucky.

HOUSING CONDITIONS IN CENTRAL APPALACHIA:

Real People, Real Needs

by Christopher Holden and Diana Hays

Photos by Tracy Hawkins

Gaye Nell Proutey moved from one tight situation to another. She was living in a place that had been her grandfather's, but had to move because the floor was falling in and the house had to be torn down. She and her two children moved to her brother's house, living in a garage converted into a small apartment. She stayed there six years.

Gaye Nell often has trouble with her breathing, and has had asthma, pneumonia and bronchitis. The cramped quarters made it difficult for the children and Gaye Nell to work out sleeping and living arrangements, and compounded her health problems. "I never slept in a bed. Most of the time I'd sleep on the couch. Then my breathing got so

bad I would sit up in a chair, and I had a round garbage can about [chest] high, and I'd put a pillow on it and lay like that because I couldn't breathe. Then my sister-in-law gave me a recliner... and I wore it out. I slept in it. And I knew my son Donald was getting too big to sleep in the room [with his sister]. It had two bedrooms, but I had a big refrigerator. So I had to put the big refrigerator in one of the rooms and there wasn't enough room for another bed."¹

Gaye Nell Proutey's situation mirrors that of many other families throughout Central Appalachia. Substandard housing, doubling up with family, and costly utility bills are all too common circumstances. Central Appalachia encompasses 85 counties in eastern Kentucky, eastern Tennessee,

western Virginia and all of West Virginia. The land is mountainous and cut by fast creeks and rivers. Communities grew here according to the contours of the land, with level ground a precious commodity. River cuts, hollows between the mountains' folds, these small gaps among the rugged hills make for independent, isolated living. Nonetheless, as in so many rural areas elsewhere, mutual dependence and a sense of community are a hallmark of Appalachian life.

Until the 1950s, work in the coal fields provided the economic backbone of Central Appalachia. While work in the mines was hard, it afforded the means to meet family needs. But in the last 30 years, many of the mines have automated or shut down, with only a gash or cut through the mountainside to mark the place where generations of miners lived their work. The principal source of

found an "unofficial unemployment rate" of 46.8 percent.² Most of the counties in Central Appalachia reflect this pattern of unemployment.

Poverty rates in the region are also overwhelming. The 1990 Census lists the national poverty rate as 12.8 percent, but the poverty rate for Central Appalachia is 19 percent. Kentucky and West Virginia have the highest rates of poverty in their Appalachian counties, with 28 percent and 20 percent below poverty, respectively. Tennessee and Virginia each have poverty rates of 16 percent. Underemployment is a significant problem for families in the region, with many men and women working hard at part time service jobs. Despite the strong work ethic of Central Appalachians, more and more families depend upon public assistance transfer payments (such as AFDC, SSI disability payments or Social Security)



A new home next to an older home in Clay County, Kentucky

new jobs, service and retail work, pay one third as much as coal mining, and lack the benefits necessary to help families through times of crisis, such as a prolonged illness or the need to repair a roof. Many of those with professional or technical skills must leave rural communities to find work, making it harder to recruit firms requiring educated workers with technical job skills.

Poverty and unemployment rates in the region are far above the national average, and the official unemployment rate does not account for the long-term unemployed or discouraged workers who have given up looking for work. According to the Appalachian Center of the University of Kentucky, the official 1990 unemployment rate of Owsley County in Kentucky was 8.5 percent, twice the national rate at the time. Accounting for those who had given up looking for work, the Center

as their primary source of income. For families in these circumstances, finding decent, affordable housing is a great challenge.

The most common image of Appalachia is a small shack with a sagging porch, perched precariously on a hillside. While there have been significant improvements, substandard housing³ remains a serious problem. Census data indicates that 22 Appalachian counties in Kentucky have over 10 percent of their housing units in substandard condition. This means that 46 percent of Kentucky's Appalachian counties have serious problems with substandard housing. Even those who own their own homes have difficulty keeping their units in good repair. West Virginia leads the nation in homeownership, but using more detailed measures

than are found in the Census, the state has over 70,000 owner-occupied units classified as substandard. Only 21,000 of these are assessed as suitable for rehabilitation.⁴ Typical are homes with no running water or indoor plumbing, crumbling foundations, sagging roofs, unsafe wiring, or no insulation.

Fortunately, there are a number of local and regional organizations working hard to address these problems and rebuild their communities. A number of nonprofit housing organizations are improving housing opportunities in Appalachia, tapping into the region's strong sense of community. For example, the Federation of Appalachian Housing Enterprises has 26 community-based housing groups as members. These groups have built 1,275 houses, and have completed 2,504 rehabilitations, 7,730 repairs, and 10,151 weatherizations. The housing finance agencies in the Central Appalachian states have developed programs to meet the housing needs of low-income households. In partnership with local residents, important strides are being made improving the housing choices open to low-income Appalachians.

Gaye Nell Proutey's case shows how important a role is played by these organizations and programs, both in terms of their benefits to the community and in the sense of pride and security experienced by a family in a new home. Through a program run by Christian Outreach with Appalachian People, Inc., Gaye Nell was able to move into a new home. Her health is improving,

her children are doing better in school, and her utility bills are now reasonable. She and her children have great pride in their new home, and they appreciate what a safe, decent home makes possible. "It just feels so good to be able to sit out on the porch and watch the traffic go by. The kids will be sitting out there and they say, Mommy it sure feels good to be able to sit here. Jessica said, the first day of school, she's going to wait until the bus comes by so the kids... [can] see us in our new home.... Since I moved, my kids have taken a better attitude, taken care of things and wanting things. Now they're getting more particular about what they want to wear. It's sort of built their self-esteem up, it has." ♦

¹ Interview courtesy of the Federation of Appalachian Housing Enterprises, Inc. (FAHE).

² Richard A. Couto, "Beyond Distress: New Measures of Economic Need in Appalachia." Commission on Religion in Appalachia, Knoxville, TN, 1992.

³ Researchers use Census data on housing units lacking complete plumbing or being overcrowded (more than one person per room) as indicators of substandard housing. Obviously, these measure do not reflect the full range of housing problems found in regions like Central Appalachia.

⁴ Information provided by FAHE.

Christopher Holden is a Research Associate at the Housing Assistance Council. Diana Hays is Director of Research and Development at the Federation of Appalachian Enterprises Inc.

POVERTY DATA FOR CENTRAL APPALACHIA

1990 Census of Population and Housing

State	Appalachian Counties	Poverty Rate	Number of Counties with Severe Poverty	Percentage of Counties with Severe Poverty
Kentucky	48	28%	44	92%
Tennessee	50	16%	17	34%
Virginia	26	16%	83	1%
West Virginia	55	20%	31	56%

Not only are poverty rates in Central Appalachian counties well above the national average, a large portion of these counties have more than 20 percent of their population living in poverty. In Kentucky, 26 counties have poverty rates greater than 30 percent, and West Virginia has 7 counties experiencing poverty at this rate. There are even a number of counties in these states that have between 40 percent and 60 percent of their residents living below the poverty level. Clearly, the need for economic development and housing improvement is staggering in this region.

Severe poverty is defined as having more than 20 percent of the residents in poverty.

Habitat II: Global Answers to Local Housing Issues

by Moises Loza

In June, I was privileged to represent the Housing Assistance Council as a member of the U.S. delegation to the United Nations' Conference on Human Settlements, also known as Habitat II, in Istanbul, Turkey. Habitat II: The City Summit followed up on the original UN Habitat Conference on urban and rural housing issues, held twenty years ago in Vancouver, Canada. This time around, the Conference is the last in a series of UN-sponsored "mega-conferences" exploring the overall theme of sustainable development. This cycle began with a Rome conference on nutrition in 1992, followed by conventions in Vienna on human rights in 1993 and in Cairo on population issues in 1994. Many readers may remember two other conferences in the cycle just last year, in Copenhagen on social development and in Beijing on women's issues. Habitat II's overall objectives were stated as Adequate Shelter for All and Sustainable Human Settlements Development in an Urbanizing World.

HAC first became involved with Habitat II as part of the National



Representatives from non-governmental organizations discuss ways to combat homelessness.

Preparatory Committee convened by the Department of Housing and Urban Development to delineate issues and recommendations to raise at the Conference, which was held June 3 to 14. I was named a Vice President of the Committee by Secretary Henry Cisneros. Subsequently, HAC was honored as a recipient of a "Best Practices National Award of Excellence" as well as one of several non-governmental organizations (NGOs) chosen for the delegation. The first Habitat Conference, convened in Vancouver, Canada, twenty years ago, focused on rural and urban housing issues. Habitat II, subtitled the City Summit, intended to explore sustainable development issues within an urban context. However, HAC was able to persuade the full Preparatory Committee to include in the U.S. position a regional approach to urbanization



Habitat II participants watch a video in the United States' Best Practices Pavilion.

issues. Within a regional lens, Habitat II participants could focus on the ways in which rural and urban development issues interact and affect one another. Through its presence on the delegation and as one of 25 organizations showcased in the "Best Practices" exhibit, HAC added a much-needed rural perspective to the Conference.

In fact, one of the more important gains of Habitat II was a realization and an affirmation of a holistic approach to complex global issues. While players in government and private spheres tend to think about development issues with a kind of parochial eye, Habitat II encouraged participants from different countries and different layers of government to exchange experiences, to learn from others, and to work to see if others' "Best Practices" could be applicable elsewhere. Habitat II broke new ground in this respect by involving participants from local as well as national government entities, and by allowing, even encouraging, NGOs to lobby their delegates for specific resolutions to be included in the final Plan for Action arising from this conference. Additionally,



Habitat II participants (from left to right) Yolanda Rivera, Rob Wiener, Michael Meenan, Norman Dong, Aurio Cardona and Moises Loza.

NGOs participated in a parallel NGO Forum, also sponsored by the UN. Participating representatives from NGOs received financial support for travel costs from the Turkish government, foundations, UN agencies, governments, and other donors who had made the Forum possible. The UN also supported the right of NGOs to demonstrate on Forum grounds, sending a clear message about the right of free speech and political involvement by non-governmental individuals and organizations.

Consensus-building was obviously an important facet of the Conference. As delegates, we found that negotiating with representatives from other countries can be an extremely frustrating, but a very fascinating, process. We discovered that communication between nations is difficult. In this respect, negotiating points for the Plan of Action was similar to negotiating a deal between a local government official, a nonprofit developer, and a community leader. Each party has preconceived notions about the agenda of the other, and these must be brought to the table in order to move on to the constructive part of the deal. In a housing deal, the bank might believe that the non-

profit wants to do good for the community, but has no business sense. The nonprofit might come to the table thinking that the bank is only interested in its profit margin. An official might be seen as solely concerned about his or her re-election. At the Habitat II Conference, we found that some of our basic understandings of other countries and of values or traditions that we take for granted are not as absolute as we think. The status of women, the nature of property rights, the importance and extent of a right to housing were all hotly contested issues.

I am happy to report that the U.S. proved that it continues to be a leader in the international arena by providing excellent leadership to resolve these differences. From the start, the U.S. delegation took a strong stand on women's rights, emphasizing the importance of women's leadership and participation at all levels of decision-making. Additionally, the U.S. stressed the importance of environmentally sound planning to any effort for sustainable development. Finally, the delegation agreed to and advocated for the assertion of a right to adequate housing for everyone in the final version of the Habitat II

Plan for Action.

At the center of the U.S. negotiating position was an interest in maintaining the diversity and breadth of participation in both decision-making at the Conference and in any efforts to grow out of it. The U.S. delegation included mayors from Cleveland, Chattanooga, and Baltimore, as well as representatives from several NGOs, thus ensuring that more local and community-based needs would be addressed. The role of government as an enabler of participation from individuals, private entities, and government agencies from every geographical level was key to the U.S. delegation's approach. The example that the U.S. set in selecting its delegation and in its position statements was extremely important, since other countries often look to the U.S. as a source of experience and innovation to be emulated.

The Habitat II Conference gave us an opportunity to learn from others and to offer our own experience in development. Most significant, I think, was the realization that, just as we cannot afford to look at urban problems without understanding their relation to rural issues, we must also begin to examine our local development issues as part of a global context. ♦

Moises Loza is the Executive Director of the Housing Assistance Council.

Nancy Legato, Research Associate at the Housing Assistance Council, contributed to this report.

International Lessons

Come Home



by *Dianne Dillon-Ridgely*

One of the most exciting and innovative parts of the recent United Nations Conference on Human Settlements, Habitat II, was the "Global Best Practice Initiative for Improving the Living Environment." As Secretary-General of Habitat II, Dr. Wally N'Dow, described, "Best Practices are actions that improve our human environment. Best Practices will help make a house more livable, our neighborhoods safe, cities healthy and will reemphasize the central role of partnerships in the creation of a sustainable global village." As the only U.S. member

of the International Jury tasked to choose 12 Best Practices to receive Tokyo and Dubai Awards for Excellence during Habitat II, I was impressed with the number of projects and programs that have influenced efforts here in the U.S.



I was the vice-chair of a Technical Advisory Committee (TAC) chaired by Gerrit Brokx, Mayor of Tilburg, the Netherlands. The TAC consisted of

Dianne Dillon-Ridgely

professionals and experts representing all regions of the world and with diverse backgrounds and experiences. We reviewed nearly 600 examples of programs from all over the world to select 100 Best Practices for recognition. The initiatives/practices ranged from small-scale to large-city or nationwide and involved a variety of actors. What they all had in common was a perspective for the future, one that engaged the local community, that empowered the residents and impacted people. This impressed both the TAC and the Jury, as we are daily confronted with city and community problems caused by unbridled growth that has strained the ability of governments to cope effectively with social and economic challenges.

We chose the following 12 projects as outstanding examples of providing practical solutions to some of the most critical social, economic, environmental and human settlement problems facing our urbanizing world. Titles alone can hardly explain their complexity, value and richness.

- ▶ Projects on Sites and Services for Family Groups with Low Income Living in the North of Gran, Buenos Aires, Argentina
- ▶ Integration Council in the Fevelas' Rehabilitation Process, Frontaleza, Brazil
- ▶ Metro Toronto's Changing Communities: Innovative Responses, Metro Toronto, Canada
- ▶ Post-Calamity Reconstruction of Anhui Province's Rural Areas, China
- ▶ Successful Institutionalization of Community-Based Development in the Commune of Adjame, Abidjan, Cote d'Ivoire
- ▶ A Women's Self-Help Organization for Poverty Alleviation in India: The SEWA Bank, India
- ▶ Shelter Upgrading, Agadir, Morocco
- ▶ City Management, Tilburg, The Netherlands
- ▶ Local Initiative Programme: Community Planning Process and City/Neighborhood Partnership, Lublin, Poland
- ▶ Community Information Resource Center (CIRC), Alexander, South Africa
- ▶ "Don't Move, Improve," Community-Owned and Governed Urban Revitalization Project,

- ▶ South Bronx, New York City, New York, USA
- ▶ City of Chattanooga, Tennessee, USA

The Self-Employed Loan Program (SELP) in Iowa is an example of one of these international efforts coming home to the U.S. SELP began at the Iowa Department of Economic Development in 1987. It is patterned on the micro-enterprise programs that have been helpful to women's empowerment worldwide. For example, in India, the Self-Employed Women's Association Bank (SEWA)

— one of the Award of Excellence winners — was established in 1974 at the initiative of 4,000 self-employed women entrepreneurs. The objective was to empower women by providing them access to credit. SEWA has grown to 51,000 clients today. The bank borrows and loans at market rates, providing loans for working capital, tools and housing. Its success has enabled training women in savings and loan cooperatives,

in securing land in women's names, and in supporting programs that directly improve the women's lives.

In the same way, Iowa's SELP Program has focused on low-income Iowans and Iowans with disabilities. From its inception in 1987 through April 1996, over 284 projects have been funded statewide, awarding \$1,594,601 in loans to persons formerly on public assistance, thus supporting people's movement toward self-sufficiency.

This is just one example of the many ways that Best Practices can assist in the "American Dream" of financial stability and homeownership in both our urban and rural areas. To make all our communities viable and sustainable, we need to continue to seek the best solutions to our current and future challenges from all corners of the earth. This was at the heart of the Habitat II Conference, and is the soul of the Best Practices Initiative. ♦

Dianne Dillon-Ridgely, a devoted Iowan, is President of Zero Population Growth, the nation's largest grassroots organization concerned with the impacts of world population.

To make all our communities viable and sustainable, we need to continue to seek the best solutions to our current and future challenges from all corners of the earth.

Prospects for the 1997 Budget



by Joe Belden

Congressional action on federal housing programs is proceeding on both the authorizing and appropriating fronts. Time for further legislative activity is limited, given that 1996 is an election year and the Congress is currently scheduled to adjourn on October 4. Members of both parties are also trying to avoid some of the on-again, off-again scenarios that dominated much of the agenda during the past year. A distinct possibility may be a con-

tinuing resolution to fund some programs past October 1, the beginning of the new fiscal year.

1997 Appropriations Rural Housing Service programs

On August 6, 1996, the President signed P.L. 104-180, the fiscal 1997 appropriations bill for the U.S. Department of Agriculture. Included was funding for the programs of the Rural Housing Service. The bill includes cuts in some major programs and stability in several smaller ones. Proportionally largest among the reductions is a 60 percent cut in the Section 515 Rural Rental program, from \$150

million to \$58 million. Since 1994 the 515 program has been cut by almost 90 percent — from \$540 million — although 515 new construction will be eligible for funding under the new Rural Housing Assistance Program (RHAP).

The other major spending changes came in the Section 502 single-family homeownership loan program. Direct 502 loans for the lowest-income households held steady at the 1996 level, \$1.0 billion. Guaranteed moderate-income loans continued their upward trend; they will rise from \$1.7 to \$2.3 billion. Most of the important

USDA, RURAL HOUSING SERVICE

(in millions of dollars)

Section/Program	FY 1994 Approp	FY 1995 Approp	FY 1996 Approp	FY 1997 Approp
502 Single-Family Direct	1,800	1,200	1,000	1,000
502 Single-Family Guaranteed	750	1,000	1,700	2,300
504 Very Low Inc Repair Loans	35	35	35	35
504 Very Low Inc Repair Grants	25	25	25	—
514 Farm Labor Hsg Loans	16.3	15.9	15	15
515 Rural Rental Loans	540	220	150	58.7
516 Farm Labor Hsg Grants	11	10.9	10	—
523 Self-Help Grants	12.8	12.7	12.6	25.9
533 Housing Preservation Grants	23	22	11	—
Rural Housing Assistance Program *	—	—	—	130.4

* New program combining Sections 504, 516, and 533 grants, along with several other programs.

but much smaller loan and grant programs will retain their 1996 funding levels. An exception will be the Section 523 self-help technical assistance program, which provides administrative funding for sponsors of self-help housing projects. It will receive the doubled funding sought by the Clinton budget, from \$13 to \$26 million. Appropriations figures for major programs are in the table on page 13. The new RHAP incorporates several existing programs; it is not yet clear exactly how these monies will be used.

HUD programs

On June 26, 1996, the House passed a fiscal 1997 appropriations bill for VA-HUD (H.R. 3666). The Department of Housing and Urban Development has been and remains a controversial target for changes and spending reductions. But overall HUD would receive a spending increase for next year, if the House figures hold up. HUD spending would rise from \$19 to \$20 billion, after falling by one fifth from 1995 to 1996. Of

interest to rural developers is that CDBG and HOME kept their 1996 levels. Elderly housing would undergo a reduction. On this bill also, the Senate has yet to act. If final decisions cannot be made before Congressional adjournment, there is some speculation that a continuing resolution would be needed to keep HUD and other agencies within the bill in operation. Making final passage more difficult is the House bill's elimination of funding for Americorps. President Clinton may veto the bill if this cut is not restored.

On July 11, the Senate Appropriations Committee in the same session that considered agriculture appropriations, passed a HUD bill with most of the same spending levels as in the House. The Senate did include money for the national service program. The chart below shows appropriations levels for selected key HUD programs in H. R. 3666.

Other Developments

Both the House and the Senate have passed bills that would

transform public housing. Currently staffers are negotiating differences in the two bills, in preparation for a conference committee to resolve differences. The bills — S. 1260 and H.R. 2406 — would completely revamp the public housing system.

Several months ago it was thought that a phasing out of the Low Income Housing Tax Credit by the end of 1997 was inevitable. Such a move passed in the omnibus budget bill and was cited by President Clinton as one reason for his veto. The credit, although criticized in Congress as "corporate welfare," has survived for the present.

And finally HUD on July 9 announced the new infrastructure funding program for self-help housing groups. As recently passed in S. 1491, this new program authorizes \$25 million for Habitat for Humanity and \$15 million for other self-help housers. ♦

Joe Belden is the Deputy Executive Director of the Housing Assistance Council.

US DEPARTMENT OF HOUSING & URBAN DEVELOPMENT		
<i>(in millions of dollars)</i>		
Program	FY 1996 Approp	FY 1997 House-Passed Bill
CDBG	4,600	4,600
HOME	1,400	1,400
Homeless Assistance Fund	823	823
Public Housing Operating Fund	2,800	2,850
Severely Distressed	480	550
Section 8 Renewal	4,351	5,197
Section 202 Elderly Housing	830	695
Fair Housing	30	30

Recent Publications

Case Studies on Lending in Indian Country

Faced with diminishing federal resources there is powerful impetus to find new housing finance resources to address the needs of Native Americans living in Indian Country. The current federal resources generally are targeted to low- and very low-income households. The lack of private mortgage credit on Indian lands, however, puts Native American households with income probably sufficient to afford conventional lending, were it available, in competition with more income needy households for federally subsidized housing. Some of the lending initiatives now being pursued actually are intended to move current residents of subsidized housing into privately financed housing, thereby opening up the scarce subsidized housing inventory to more income needy households.

This report is intended to describe some of the partnerships now being pursued between tribes or their agents and primarily private lending institutions to increase the supply of housing loan funds on Indian lands, and to comment on the appropriateness of these partnerships as models for other areas of Indian Country. The report also discusses barriers to private lending.

Case Studies on Lending in Indian Country is available for \$4.00, prepaid, from the Housing Assistance Council.

A Brief and Selective Historical Outline of Rural Mutual Self-Help Housing in the United States

Mutual self-help housing, discussed in the lead article of this issue of Rural Voices, has helped provide affordable homeownership for tens of thousands of rural American families. This report outlines the evolution of the modern rural program, from the earliest identified organized North American effort in 1933 through the

status of the Rural Housing Service's self-help program in 1996. In addition, it provides data never before published in one place, detailing production and technical assistance levels under the Farmers Home Administration/Rural Housing Service program from its inception through fiscal 1995.

The Historical Outline of Rural Mutual Self-Help Housing is available for \$4.50, prepaid, from the Housing Assistance Council.

Housing Assistance Council Information Sheets

The Fund for Rural America in the 1996 Farm Bill

The Federal Agriculture Improvement and Reform Act of 1996, popularly known as "the Farm Bill," was signed into law on April 4, 1996 by President Clinton as P.L. 104-127. The new law includes authorization for the Fund for Rural America, to consist of \$300 million over three years, for Fiscal Years 1997 to 1999. The Fund, to be administered by the Secretary of Agriculture, includes monies for rural development and research. The legislation apportions one-third of the Fund for rural development, one-third for research, and one-third to be divided among these activities at the Secretary's discretion.

Poverty of Children in Nonmetropolitan Areas

Demographically, children in non-metropolitan areas resemble suburban children: they are overwhelmingly white, and most live with married parents in small families. However, there are tremendous regional variations in the racial/ethnic and family makeup of nonmetro communities. The proportion of children in female-headed families in nonmetro areas is growing at a faster rate than it is in any other geographical level. And for African-American, Hispanic, and American Indian children in nonmetro areas, poverty is an epidemic problem.

Homeownership in Nonmetropolitan Areas

Nonmetro areas face unique opportunities for and challenges to homeownership. Homeownership rates are higher in nonmetro areas than in cities, but the high incidence of physical housing quality problems among homeowners in nonmetro areas may temper many of the positive factors traditionally associated with homeownership. Among most racial/ethnic minorities living in nonmetro areas homeownership is less prevalent than for metro households as a whole. These factors are important when considering the overall high rate of homeownership in the nation's nonmetro communities.

The State of the Nation's Housing 1996

Trends that will affect housing over the next 15 years are highlighted in the 1996 edition of the annual State of the Nation's Housing report, published by the Joint Center for Housing Studies at Harvard University with the aid of a number of sponsors including the Housing Assistance Council. The analysis predicts that over the next 15 years, American households on average will be older and less likely to be white; the rates of household formation and of housing construction will remain about the same; increasing polarization of income levels will expand the population with worst case housing needs; and urban decentralization will continue, even accelerating. Cutbacks in federal housing assistance programs will exacerbate the shortfall of affordable and structurally sound housing available to low-income families.

The State of the Nation's Housing 1996 is available from the Housing Assistance Council for \$2.00, prepaid. ♦

Information Sheets are \$1.00 each from the Housing Assistance Council at the address on page 17 or free (without graphics) on HandsNet in the Rural Housing and Development folder. The information sheets can also be E-mailed to those without HandsNet. Contact HAC at HN0143@hand-snet.org to request your copies.

PROGRAM & LEGISLATIVE ANALYSIS

The RHCDS [RHS] Housing Program in Fiscal Year 1995: "A Year of Less" (1996, 146 pp.).....\$7.00

Revival and Reinvention: An Analysis of the Administration's Proposed FY 1997 Rural Housing Budget (1996, 36 pp.).....\$4.00

Filling the Gaps: A Study of Capacity Needs in Rural Nonprofit Housing Development (1995, 63 pp.).....\$7.00

McKinney Act Programs in Non-metro Areas: How Far Do They Reach? Part One: Distribution of Funds 1987-1991 (1995, 44 pp.).....\$4.50
Part Two: Case Studies (Aug. 1995, 61 pp.).....\$5.50

Changing Times: An Analysis of the Administration's Proposed Fiscal 1996 Rural Housing Budget (March 1995, 38 pp.).....\$4.00

The FmHA Housing Program in Fiscal Year 1994: "A Difficult Year" (Feb. 1995, 144 pp.)\$7.00

Federal Rural Housing Dollars in FY 1995 (Jan. 1995, 21 pp.).....\$4.00

The State of Rural Housing (speech by A. Campbell at the Nat'l Rural Housing Conference) (Dec. 1994, 7 pp.).....\$1.00

Report on a Study of the Affirmative Fair Housing Marketing Process in Nonmetropolitan America (Aug. 1994, 35 pp.).....\$4.00

Hard Times: An Analysis of the Administration's Proposed Fiscal 1995 Rural Housing Budget (Feb. 1994, 36 pp.).....\$4.00

The FmHA Housing Program in Fiscal Year 1993: "A Successful Year" (Jan. 1994, 129 pp.)\$6.00

Federal Housing Dollars in FY '94 (Nov. 1993, 19 pp.).....\$4.00

Preserving Rural Housing: Final Report of the National Task Force on Rural Housing Preservation (1992, 37 pp.).....\$5.00

An Overview of the Housing and Community Development Act of 1992 (Nov. 1992, 8 pp.).....\$2.00

Affordable Housing: The Years Ahead (By the Ford Foundation) (Aug. 1989, 51 pp.) (cost of postage).....\$1.50

Fair Housing Practice in Rural Areas (June 1989, 51 pp.) .\$.400

"A Home of Our Own": The Cost and Benefits of the Rural Homeownership Program (Sept. 1988, 39 pp.).....\$8.00

Barriers to Use of HUD Programs in Rural America (July 1987, 15 pp.)\$2.25

State Rental Assistance: An Alternative (Mar. 1985, 100 pp.).....\$8.50

Why Farmers Home Administration Programs Must Be Preserved: The Case for FmHA's Rural Housing, Community Facility and Farm Programs (Jan. 1985, 72 pp.)\$6.50

RURAL CREDIT & FINANCE

A Guide to the Community Reinvestment Act for Housing in Rural America (May 1993, 53 pp.).....\$4.00

From the Neighborhoods to the Capital Markets: Report of the Task Force on Financing Affordable Housing (June 1992, 94 pp.)(cost of postage)\$2.00

HOUSING & POVERTY

The Poorest of the Poor: Female-Headed Households in Nonmetro America (Sep. 1995, 48 pp.)\$8.50

Congressional District Data Sheets: Housing and Poverty Conditions in the Districts of the 104th Congress (Feb. 1995, 436 pp.).....\$12 for complete set (Data sheets for individual districts are \$1.00 each. Specify district number when ordering.)

Taking Stock of Rural Poverty and Housing for the 1990s (1994, 213 pp. and two poster maps)\$16.00

The State of the Nation's Housing 1995 (By the Joint Center for Housing Studies of Harvard University)(1995, 36 pp.).....\$2.50

The State of the Nation's Housing 1994 (By the Joint Center for Housing Studies of Harvard University) (1994, 32 pp.) \$2.00

State Data Sheets: An Overview of Poverty and Housing Data from the 1990 Census (Dec. 1993, 220 pp.).....\$10.50 for all 50 states (Data sheets for individual states are \$1.00 each. Specify state[s] when ordering.)

Rural Housing Problems: An Analysis of Priority and Other Problems Among Unassisted Rural Households (Feb. 1993, 59 pp.).....\$3.50

Rural Housing and Poverty Data: 1980-1990 (Jan. 1992, 10 pp.)\$4.00

The Other Housing Crisis: Sheltering the Poor in Rural America (By HAC and Center on Budget & Policy Priorities) (Dec. 1989, 169 pp.).....\$8.00

Taking Stock: Rural People and Poverty From 1970 to 1983 (July 1984, 120 pp.)\$4.00

Losing Ground: Public Policy and the Displacement of Rural Black-Owned Homesteads (Revised Mar. 1984, 78 pp.)\$7.00

TECHNICAL SERIES

A Primer for Beginning Rural Housing Developers (1995, 32 pp.).....\$4.00

Case Studies on Environmental Issues Affecting Rural Housing Development (Sep. 1995, 35 pp.).....\$4.00

Preventing Displacement in FmHA Rural Rental Housing (Oct. 1994, 151 pp.).....\$7.00

Accessing HOME: A Guide for Rural Housing Providers (Dec. 1993, 169 pp.).....\$7.00

HAC 1993 Training Manual: Building Rural Housing with HOME and Other Funds(May 1993, approx. 1,800 pp.).....\$85.00

Environmental Concerns in Choosing a Site for Rural Housing Development (May 1993, 57 pp.).....\$4.00

Using the HUD Sec. 202 Program in Rural Areas (May 1993, 49 pp.).....\$4.00

A Guide to Federal Housing and Community Development Programs for Small Towns and Rural Areas (Revised Dec. 1992, Dec. 1993, and Jan. 1994, 98 pp.).....\$7.00

Assessing Local Housing Needs: A Guide for Rural Communities (Feb. 1992, 42 pp.).....\$5.00

A Guide to Appeals Procedures of FmHA [RHCDS] (July 1990, 40 pp.)\$4.00

A Guide to Rural Land Acquisition and Development (Revised Feb. 1989, 149 pp.)\$12.00

Guidelines for Saving Rural Homes Financed by FmHA [RHCDS] (Mar. 1988, 126 pp.)\$10.25

FmHA [RHCDS] Environmental Regulations: A Guide for Rural Housing Applicants (Revised Oct. 1988, 73 pp.).....\$5.50

FmHA [RHCDS] Sec. 502 Rural Homeownership Loan Program: A Guide for Applicants (Revised Aug. 1992, 90 pp.)\$8.00

FmHA [RHCDS] Sec. 504 Rural Home Repair Loans and Grants (Revised Aug. 1989, 34 pp.).....\$4.00

A Guide to FmHA's [RHCDS] Sec. 514/516 Farm Labor Housing Program (Revised Apr. 1993, 120 pp.)\$10.00

FmHA [RHCDS] Sec. 515 Rural Rental Housing Loan Program: A Guide for Applicants (Revised May 1994, 372 pp.)\$13.50

RHCDS Sec. 515 Rural Cooperative Housing Loan Program: A Guide for Applicants (Revised August 1995, 303 pp.)\$12.50

RHCDS Housing Preservation Grants (Sec. 533) A Guide for Applicants (Revised June 1995, 111 pp.).....\$7.00

FARMWORKER HOUSING

Fitting the Pieces Together: An Examination of Data Sources Related to Farmworker Housing (1996, 43 pp.).....\$6.00

Who Will House Farmworkers?: An Update on State and Federal Programs (Jan. 1992, 14 pp.).....\$4.00

After the Harvest: The Plight of Older Farmworkers (with the Nat'l Task Force on Older Farmworkers) (Revised 1990, 73 pp.).....\$1.50

Housing Resources for Older and Retired Farmworkers: Public and Private Options (Jan. 1990, 25 pp.).....\$4.00

Who Will House Farmworkers?: An Examination of State Programs (June 1986, 43 pp.).....\$4.50

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Case Studies on Lending in Indian Country (Aug. 1996, 19 pp.).....\$4.00

Demonstration of "Building Indian Housing in Underserved Areas": An Evaluation and Recommendations (Dec. 1993, 30 pp.).....\$4.00

A Report on the Bureau of Indian Affairs' Consolidated Housing Inventory (July 1992, 37 pp.).....\$4.50

Native American Participation in Federal Housing Programs (Nov. 1988, 47 pp.).....\$5.00

Indian Housing in the U.S.: A History (Feb. 1988, 96 pp.).....\$8.25

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Homeless Assistance Programs for Nonprofit Housing Developers in Rural Areas (Nov. 1993, 51 pp.).....\$4.00

Rural Homelessness: A Review of the Literature (Dec. 1991, 65 pp.).....\$6.00

Shelter and Housing Resources for Homeless Assistance: A Guide for Small Towns and Rural Communities (Dec. 1990, 120 pp.).....\$6.00

Housing Programs for the Homeless in Rural Areas (Sept. 1988, 50 pp.).....\$5.00

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Rural Homelessness: Finding a Solution

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Supportive Housing for the Elderly (Section 202)

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Supportive Housing for Persons with Disabilities (Section 811)

HUD Consolidated Submission for Community Planning and Development Programs

RHS Programs

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Housing Application Packaging Grants

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Rural Rental Assistance

Section 502

Section 504

Section 515

General Information

State Offices

Section 514/516

Section 533

Self-help Housing

Rural Housing Site Loans

The Reorganization of the Farmers Home Administration

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ADDITIONAL RESOURCES

Case Studies on Environmental Issues Affecting Rural Housing Development (October 1995).....\$4.00

The National Homeownership Strategy: Partners in the American Dream (U.S. Department of Housing and Urban Development) (1995, 98 pp.).....\$2.00

Fair Housing Act Information Packet (Feb. 1995).....\$6.00
A Place to Live: Building Rural Communities (video) (1994).....\$15.00

Housing Affordability in the United States, 1990 (map) (1994, 24" x 36").....\$1.50

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FY 1995 RHS Rural Housing State Obligation Sheets (1995).....\$15.00 for complete set (\$1.00) each for up to 5 state sheets. Cost is \$5 for 5-10, \$10 for 11-25, and \$15 for 26+.

NIMBY Case Studies: Overcoming Exclusion in Rural Communities (Nov. 1994, 135 pp.).....\$7.00

Rural Housing Service State Obligation Sheets (1993, 1 page each).....free

Community Land Trusts and Rural Housing (Apr. 1993, 31 pp.).....\$4.00

A Guide to Housing Organizations for Rural Areas (Feb. 1992, 161 pp.).....\$8.00

Building on the Past: A Guide to Historic Preservation and Affordable Rural Housing (Aug. 1988, 13 pp.).....\$4.00

Costs, Resources and Strategies for Low-Income Housing Development in 1987 (Feb. 1987, 53 pp.).....\$5.25

History and Current Status of Nonprofit Organizations in Rural Housing Development (July 1986, 52 pp.).....\$5.25

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The Housing Assistance Council (HAC) is a national nonprofit corporation founded in 1971 and dedicated to increasing the availability of decent housing for low-income people in rural areas.

HAC strives to accomplish its goals through providing seed money loans, technical assistance, training, research and information to local producers of affordable rural housing. HAC maintains a revolving loan fund providing vital seed money at below market interest rates to rural housing developers. Developers can use these funds for site acquisition, development, rehabilitation or new construction of rural, low- and very low-income housing. HAC has a highly qualified staff of housing specialists who provide valuable technical assistance and training, and research and information associates who provide program and policy analysis and evaluation plus research and information services to public, nonprofit, and private organizations. HAC's subsidiary Rural Housing Services (RHS) syndicates rural housing developed with the Low Income Housing Tax Credit.