

RURAL VOICES

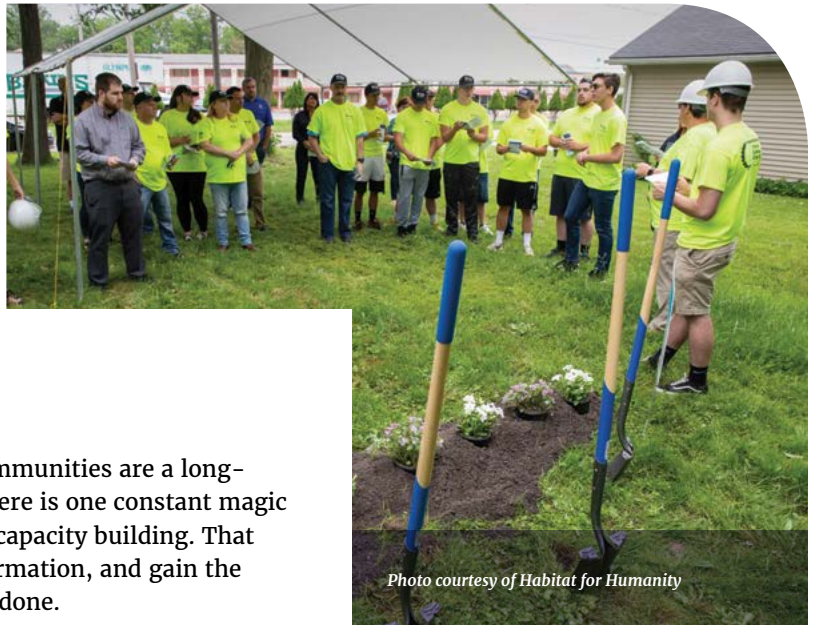
CAPACITY BUILDING FOR RURAL AMERICA



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Dear Friends,

Affordable rural housing and stronger rural communities are a long-term endeavor. There are no quick fixes. But there is one constant magic elixir, and it is worthy of ongoing investment: capacity building. That is how local organizations learn skills, tap information, and gain the wherewithal to do what they know needs to be done.

In rural places, local nonprofits, faith-based groups, and small government agencies tend to have fewer resources and less experience than those working in large cities. Capacity building is vital to the work of all HAC's rural partners, and the need is most pronounced in persistently poor rural communities.

HAC is not the only national capacity building provider. But the lessons we have learned as a rural-focused national intermediary could fill a library. The starting point is constant: local residents are best suited to address local needs. It is HAC's job to empower their work.

Capacity building covers a broad range of topics. Each situation is different, so flexibility is important. Capacity building empowers local organizations with the general tools they need. Then they apply those tools based on the situation and their community's specifics.

This issue of *Rural Voices* magazine describes in more detail what it means to build the capacity of rural housing organizations, why it is important, who does it, how it is done, and how it is financed. These stories show that capacity building succeeds. They also show that capacity building is an ongoing process – when an organization masters one set of tasks, it can move on to tackle something different or more complex. Affordable housing development, like life, requires continual learning.

Andrew Bias
Chair

Peter Carey
President

David Lipsetz
CEO

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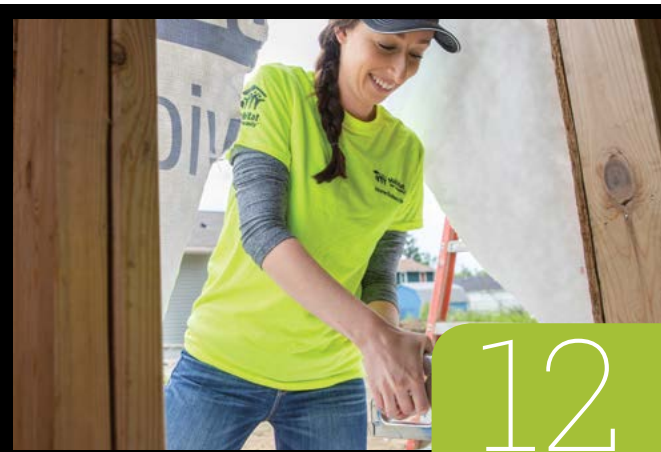
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Thinking Nationally, Building Locally



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A View From Washington

Rural America Will Thrive

By Representative Bennie G. Thompson

The Delta's future depends on a sustained investment in local economies and residents' well-being.

As rural America continues its work to enhance the lives of its residents, it is important for us to reflect and take stock of where we have been and plan carefully on how we should move forward. A part of that forward plan should be a recognition of the important role rural America plays in the future of a stable and effective economy. Rural and small-town America feeds the world, bolsters industry, safeguards our history and natural environments, and contributes artistically in the creating and telling of America's story. On the surface it can be falsely perceived that the most severe plight and problems are predominantly urban – that is a perception which needs correcting – some of our poorest families and most underserved communities are in rural areas.

Representing the 2nd Congressional District of Mississippi – serving as a board member of the Housing Administration Council (HAC) since

1978 – I hold issues affecting rural communities close to my heart. My district covers part of the Lower Mississippi Delta, designated a high need region and a focus of HAC's mission. Rural areas in the Delta have an overall poverty rate that exceeds 20 percent, and many communities in the region face limited, ageing and fragile housing and public infrastructure.

During my time as mayor of Bolton, Mississippi, HAC helped the city develop 40 units of multi-family housing, which is still providing affordable housing to families today. The project started in 1975, a time where I was trying to provide affordable housing to my community. HAC provided the technical assistance to Bolton by facilitating the submission of an application for Section 515-8 housing, after the then Farmers Home state director refused Bolton's original development application.





That wasn't the only time HAC played a role in helping our efforts in serving Bolton residents. HAC also helped us secure a grant for a municipal complex, which included municipal offices, facilities for Head Start, a community meeting room, as well as childcare and health centers. After securing the funding, HAC led the construction for the first fire stations in our community and later applied for another grant to upgrade Bolton's water and sewer system. During this time, I became the president of the Mississippi Conference of Black Mayors and introduced HAC to other Mississippi municipalities interested in their services. The municipalities included Jonestown, Mound Bayou, Tchula, and Shelby.

The past few years brought tough economic times that affected the entire country. An underserved rural America has been impacted even more – some of our rural neighbors have struggled with higher unemployment, higher poverty, and extremely limited opportunities for economic and social growth for decades.

But, over the past few decades we have seen an increase in economic and community development initiatives focused on the culturally rich Mississippi Delta.

The success of this work and the future of the Delta depends on a sustained effort to promote local economies and residents' well-being and to preserve the rich history and culture that gives life to the Delta. Delta residents have indomitable spirit and strength that has and can continue to contribute greatly to our nation, as we recognize and invest in this unique segment of our national heritage.

I know the importance of HAC due to the vital part they played in aiding me to provide housing assistance to the people of Bolton, during my mayoral terms. Not only will their efforts and diligence help the Mississippi Delta, but HAC will ensure that all of rural America thrives.



Bennie G. Thompson is the U.S. Representative for Mississippi's 2nd congressional district and long-time HAC board member.



Rural communities face significant challenges to building and maintaining the kind of high-capacity organizations that have lifted other places to prosperity. Without local entities that have the experience and sophistication to pursue community development, it remains impossible for poor rural regions to attract private financing and leverage complex public programs.

Thankfully, there is a proven solution: build the capacity of local organizations to meet their own communities' needs. The Housing Assistance Council has been actively building rural organizations' capacity since its creation in the early 1970s. Other large, national capacity building entities are included in a discussion in this issue of *Rural Voices*, and there are also many

wonderful regional and local capacity builders. We couldn't fit all of them in one magazine, so we are providing just a sample.

Rural needs

The need for capacity building is particularly acute in rural and tribal areas. The challenges faced by these places are especially prevalent in persistent poverty counties; of the 429 such counties, **86 percent are rural**, and many of those are in isolated locations in high needs regions (Central Appalachia, the Lower Mississippi Delta, the border colonias and Native American lands). For several reasons, capacity building there is both important and difficult.



The U.S. Must Invest in Capacity Building for Affordable Rural Housing

By David Lipsetz

HAC works to empower local entities in rural regions and tribes so they may flourish.

First, U.S. housing and community development policy is generally urban-centric. Most U.S. Department of Housing and Urban Development programs, as well as high-impact programs like the Low-Income Housing Tax Credit and the fledgling National Housing Trust Fund, do not work well in rural markets. Program designs that assume urban conditions combine with shortages of local capacity, economies of scale, and leverageable resources to pose significant difficulties.

Second, rural and tribal areas have fewer resources. They struggle to compete effectively with high-resource places that can leverage other funding sources in attracting the limited monies available for affordable housing and

for operational support. HAC's rural partners' organizational budgets may support only a few staffers, and it can be difficult to recruit and retain talent. There may be few other social service providers in the area, so rural organizations may be stretched thin trying to meet many different local needs.

In addition, rural housing organizations' staffers must be generalists rather than specialists. They may repeat the same kind of deals infrequently, so they cannot develop deep, up-to-the-minute expertise in complex matters. Rural and tribal development may also move slowly because extra time is needed to find sufficient resources. As a result, the arc for capacity building is much longer with rural groups than in other

geographies. Capacity builders must stay with them longer. Patience on the part of technical assistance providers, as well as lenders, is a real determinant of success.

Given these needs, funders' interests in performance metrics, as well as innovation and "bringing development to scale," can be seriously challenging for rural groups. This is due partly to the inability to support specialized staff for marketing or tracking, and largely to the fact that rural housing and community development often simply can't produce impressive metrics. There are no economies of scale. Innovation may not be necessary, or even possible, particularly in persistently poor rural areas that need very basic services such as home repairs. Yet our partners must make their case to funders who compare their output to that of larger, more urbanized groups.

There is no question that the thing most essential to build local rural and tribal housing capacity is access to affordable capital. This means not only resources to cover the costs of their housing work, but also operating funds for rural housing organizations and affordable mortgage funding and other assistance for rural residents, their customers.

How HAC builds rural housing capacity

Successful capacity building offers a variety of tools and resources. HAC, for example, holds training sessions around the country every year; convenes a nationwide Rural Housing Conference every two years; provides on-site, individualized support; generates extensive research and information products; makes loans for affordable rural housing; and, when it can obtain the



Defining capacity building

A useful definition of capacity building is offered by the **National Council of Nonprofits**:

Capacity building is whatever is needed to bring a nonprofit [or local government agency or for-profit] to the next level of operational, programmatic, financial, or organizational maturity, so it may more effectively and efficiently advance its mission into the future. Capacity building is not a one-time effort to improve short-term effectiveness, but a continuous improvement strategy toward the creation of a sustainable and effective organization.

"Whatever is needed" is a broad category, but an accurate one. Organizations' needs are as varied as their local economies, people, and climates. One size never fits all. Note also that the definition refers to "the next level of . . . maturity." Whatever level an organization may be on, it can always develop further abilities.



necessary funds, makes grants to affordable rural housing organizations. Other intermediaries describe similar capacity building methods later in this *Rural Voices* issue.

Peers can also be extremely helpful as capacity builders. Among HAC's popular capacity building tools are "peer exchanges." A relatively experienced rural housing group hosts one or more less knowledgeable organizations for several days, training them on site to do a particular kind of housing work. HAC matches the need and the provider, then covers the costs of travel and staff time. Local expertise does the rest.

When a recent HAC survey of our local partners asked what types of capacity building they received from HAC, their answers included loan packaging, training in construction/project management, housing counseling guidance, financial management education, and capacity building grants.

When asked to choose the general topics they most wanted to learn about in future trainings, survey respondents most often identified single-family housing development, multifamily housing development, land acquisition and

development, predevelopment activities, and USDA housing programs – in other words, everything. The most often mentioned specific subjects were project feasibility (including development of pro formas), proposal writing, construction/project management, and strategic planning guidance, as well as capacity building grants.

Financing capacity building

Not only is capital essential for our local partners to do their work, but HAC and other intermediaries must also find funding to cover the costs of providing capacity building. Federal investment through HAC – which was created expressly to build rural housing capacity – from the early 1970s through 2010 led to the founding and growth of fledgling rural housing organizations serving poor and remote rural and tribal communities. A number of these organizations are now industry leaders, leveraging private capital, producing and preserving thousands of affordable homes, and leading broader development efforts. Such organizations truly would not exist without Congress's sustained support of national rural capacity building.



HAC continues to make good use of funding from the few flexible, rural capacity-focused federal programs such as USDA's modest Rural Community Development Initiative. These resources are important and we are thankful to have them. My point is only that they are not enough. Their dollar amounts cannot reach the extensive needs we see, and they come with other limitations also. Some, for example, require that capacity building recipients produce homes within a year or two, so they cannot be used to support a local group facing community opposition that may take years to resolve.

HAC and other rural capacity builders must work hard to supplement these federal resources in order to serve rural and tribal needs. Funds from foundations and other corporate sources help HAC to reach groups that do not meet such

requirements. As useful as those resources are, however, they tend to be piecemeal, focused on a specific issue or a specific part of the country, and relatively short term.

Looking to the future

Despite the great need for rural housing capacity building, meeting the demand is not likely to get easier in the immediate future. I see capacity building work constricting because of funding limitations. We must protect and expand the limited resources that are dedicated to rural capacity building – not capacity building for housing generally, or for community development generally, but for rural housing and development specifically.

HAC has increasingly turned to foundations to support our capacity building work, although



they have conducted little activity in rural areas for several decades. HAC has also considered requesting payment from our local partners – but that approach contravenes what we have always been. We do not want to collect money from nonprofits serving the poorest people in the country, even to use it to help those people.

To deliver information less expensively, more capacity building efforts are being conducted online and provided remotely. But we know these are not the most effective methods. A webinar may reach more people, but it cannot possibly substitute for sitting down with someone in their own office to walk them through a problem-solving process.

Even webinars and other online resources are hard to deliver to too many rural and tribal areas. Access to broadband internet is essential as more training, applications, and reporting move online and other forms of access to funding competitions or other much needed supportive resources are no longer available. Any future rural capacity building will depend in large part on broadband availability.

We must also spread information about the real situation in rural areas. The general public is not aware that government at all levels plays an essential role in filling the gaps left in rural areas where capital markets do not function. Public efforts help create community-based organizations and sustain their activities. As community developers, HAC and our partners have the tools to know that – with our investment – the market will function in years to come, but it's not going to get there on its own. Investments in capacity building are investments in the longest-term future of rural regions and tribes, and their prosperity.

David Lipsetz is CEO of the Housing Assistance Council. Shonterria Charleston, HAC's Director of Training and Technical Assistance, contributed to this article.

HAC and other rural capacity builders must work hard to supplement these federal resources in order to serve rural and tribal needs.



Photo: Habitat for Humanity

Thinking Nationally, Building Locally

Rural Voices interviewed four national intermediaries to learn more about how they assist with capacity building needs unique to rural organizations.

HAC would like to thank *Suzanne Anarde*, LISC Vice President and Rural LISC Director, *Marietta Rodriguez*, President and CEO of NeighborWorks America, *Terri Ludwig*, CEO of Enterprise Community Partners, and *Sue Henderson*, Vice President of U.S. and Canada for Habitat for Humanity International for participating in this interview.

Meet the Capacity Builders!



Rural LISC

Rural LISC is committed to providing support for our communities, making them good places to live, work, do business and raise children. Rural LISC provides a wide range of services to our network of 86 community-based organization (CBO) partners, including financial support, training, technical assistance and information. Since 1995, Rural LISC's investments in rural America have totaled \$1.22 billion in grants, equity and low-cost loan funds, leveraging \$3.2 billion from public and private sources. By generating resources and investing in the grassroots efforts of our 86 partners, Rural LISC is helping rural communities preserve their way of life, revitalize themselves and respond to new challenges.



Enterprise Community Partners

Enterprise improves communities and people's lives by making well-designed homes affordable. We bring together nationwide know-how, partners, policy leadership and investment to multiply the impact of local affordable housing development. We launched our Rural & Native American Initiative in the 1990s. Since that time, we have invested more than \$800 million in grants, loans and equity. That translates into more than 15,000 well-designed homes made affordable for rural families.



Habitat for Humanity

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity began in 1976. The Christian housing organization has since grown to become a leading global nonprofit working in local communities across all 50 states in the U.S. and in more than 70 countries. Families and individuals in need of a hand up partner with Habitat for Humanity to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. Through shelter, we empower.



NeighborWorks® America

For 40 years, NeighborWorks America, a national, nonpartisan, congressionally chartered nonprofit, has worked to make every community a place of opportunity. NeighborWorks America offers grant funding, peer exchange, technical assistance, capacity building, evaluation tools and access to training. Our diverse network includes more than 245 organizations in every state, the District of Columbia and Puerto Rico. NeighborWorks America's Rural Initiative, which includes 119 of our network organizations, is dedicated to creating vibrant rural communities by delivering a range of essential services.



Photo: Enterprise

What special capacity building needs do rural groups have?

Rural LISC:

By the very nature of rural America, groups that focus on rural communities face isolation. They may be the only game in town working on community and economic development opportunities and challenges. Networks that bring rural practitioners together are crucial. That cross-pollination of ideas, energy and, frankly, encouragement, helps connect rural organizations to technical assistance, financial resources, and each other.

Another need we see with our rural partners is based on the “graying” of our industry. Many legendary leaders of rural groups are retiring. And our youth leave our rural communities to pursue opportunities elsewhere. We need to do more to encourage and provide opportunities for the next generation of leaders to join our industry and develop and foster the passion so many of us have pursued over the years.

NeighborWorks:

Rural-serving organizations are working in very resource-constrained conditions,

creating the need for innovation and ability to test new mission-critical strategies. Because of diminishing resources, many of our groups are being asked to step in and provide critical services that were previously provided by their municipalities, such as building inspections and housing assessments.

Enterprise:

Employees at rural organizations often wear many hats since they’re typically a small number of people who strive to meet all the needs of their community, from housing to economic development to

education. Highly specialized positions are scarce. As a result, organizations may have limited financial systems and policies and procedures in place, which can preclude them from being eligible for certain funding sources. It can be a catch-22.

Habitat:

Hiring enough staff with needed skillsets can be difficult when faced with a small and dispersed population base, and typically a more limited base for fundraising. Opportunities for corporate fundraising are typically much more limited for rural Habitat organizations.

NeighborWorks:

There's also an enormous gulf between larger cities and counties that are entitled to receive U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant funds and smaller areas that are not. This means that our rural organizations and their rural municipalities must compete against others for public-sector support such as grants and loan subsidies. The ability to compete for precious government resources and manage those resources has become even more complicated.

Enterprise:

At the same time, the challenges in rural communities often mirror those facing the rest of the nation. An increasing number of families are burdened by their housing costs, while resources continue to shrink year after year. While doing

more with less embodies the spirit of rural communities, rolling up sleeves and getting creative will only go so far without adequate funding.

Rural LISC:

Unfortunately, another difficult factor in the rural equation is that disaster strikes rural America in a disproportionate manner. Disasters that affect urban centers are concentrated; rural disasters are widespread, sometimes over numerous counties and/or states. It is difficult for local community-based organizations to have the capacity, both human and financial, to ramp up for disaster responses. Yet these organizations are often the backbone in rural communities.

What are the three most critical capacity needs of the rural groups served by your organization?

Rural LISC:

Building and expanding talent within their organizations – and insuring they retain that talent; diversification of funding sources; and preparedness for the various roles they play when disaster strikes within their service area.

Enterprise:

Access to capital – federal and even state programs aren't always designed to fit rural needs that well. For example, Low-Income Housing Tax Credit financing for rental housing isn't practical if a community only needs six affordable homes. Overall, there

are fewer resources available to rural communities. There's just less of a focus on rural America, so many organizations and foundations omit rural from their programs entirely.

NeighborWorks:

Access to capital is a challenge, not just because there are fewer financial institutions, but also because the loans are too costly for many of our members' customers, especially in high- and persistent-poverty communities.

Habitat:

The top concern is availability of funding for skilled leadership and staff with the experience necessary to effectively cultivate, manage and run these organizations. Other needs include modern software, hardware and business systems; training on how to use and maintain the technology; and better connectivity.

Enterprise:

There's a need for staff adept at multiple skills, yet attracting and retaining talent is a challenge because they can be lured by more urban organizations offering higher salaries or a glamorous, high-profile career. Living and working in a truly rural community is not for everyone.

What approaches are most effective in meeting those needs?

Enterprise:

Capacity building to increase access to capital will take many forms, providing training and education on topics from resources available to how to qualify and apply for the resources. But often it is more complex than just simple capacity building. It also takes understanding of what the barriers are to access. Some capital sources, while technically available to rural communities, may not do a good job of meeting needs. We recommend a more holistic approach starting with a clear understanding of needs.

Habitat:

Onsite training, coaching and professional development are the best methods for helping rural organizations set priorities, better recognize problems as they come up, and then address them appropriately. However, even though this is the most effective approach, it is more expensive to send capacity building staff to individual organizations than to provide training online or to several organizations' staffs in a group.

NeighborWorks:

Our rural NeighborWorks organizations tell us they really appreciate flexible grants and training and technical assistance. We provide all three. For example, we make available training opportunities, customized place-based training and e-learning options.

Rural LISC:

In terms of building, expanding and retaining talent within organizations, the California Coalition for Rural Housing (CCRH) leads an internship program that we have supported for more than 10 years. CCRH's Internship Program for Diversity in Nonprofit Housing and Community Development specifically targets students of color who come from bicultural, low-income, farmworker and immigrant backgrounds. Many have experienced the lack of habitable affordable housing, lived through evictions and generally understand housing

issues from personal experience. These student interns prove to be the most committed and passionate about the field because they have a personal investment in impacting social change and community development. The program also attracts many women, who have been historically under-represented in the field of affordable housing development.

What would help you be able to reach more groups, or be able to do more for the groups you reach?

Enterprise:

We'd like to see more partnerships and collaboration to ensure efforts are leveraged rather than duplicated. We also think a heightened awareness nationally on the needs in rural communities, and a commitment to work in and serve those communities, would be very beneficial.

Rural LISC:

I think our partners benefit from personal interactions, and I think the attendance at our Annual Seminar is indicative of how critical they are. Across the nation, our network of partners is doing exciting and innovative things and sharing those stories in person with us and each other, and this cross-pollination of ideas and practices has a strong technical assistance benefit. The ability to access resources to bring folks together to sit in a room and brainstorm is really the "magic sauce" in capacity building.

Habitat:

Bringing people together can be more challenging than in urban areas. Funding for the types of technology that would bridge these connections more easily – like Skype and webinars – and training on those tools, would allow these organizations to do more outreach.

NeighborWorks:

We can always benefit from new partners in our rural community and economic development work. That means we have to do a better





Photo: Glenn Kulbako

job of making the case for rural investment. We work to help focus the attention of our national partners on rural service areas. Again, by sharing what we hear from our members we can help share the critical needs of rural communities with our national partners.

Enterprise:

Every housing and community development organization across the country, especially those in rural areas, needs more resources. That's why we're advocating on Capitol Hill for more investment in HUD and USDA housing programs.

How do you fund your capacity building work?

Habitat:

We primarily support rural capacity building through the Section 4 Capacity Building for

Community Development and Affordable Housing Program, which is sponsored and administered by HUD. The grant is awarded annually to cover staffing needs; when additional funding is available it can be allocated toward training and technology.

Enterprise:

We receive federal funding for direct technical assistance and capacity building. HUD Section 4 is a critical funding source used to build capacity in rural nonprofit community development organizations. We also have a robust fundraising program that creates partnerships with philanthropic foundations that can lead to fee-for-service work.

NeighborWorks:

As a national intermediary created by Congress in 1978, we receive core funding through the annual federal appropriations process, which we use primarily to build



Photo: David Plihal

the capacity of the NeighborWorks network. Additionally, we seek private sources of funds to supplement the federal appropriation.

Rural LISC:

I believe it is important that we fund our capacity building work in a variety of ways with diversity in funding sources. In 2013 we set a goal to continue decreasing our government funding percentage. To date, that funding is now less than 50 percent, starting at more than 90 percent in 2013. For the most part, we have managed this reduction by increasing our private funding. We still have our core base of federal funds, which fluctuates, but we have been more intentional about initiatives and diversification of what we bring to our network, which has brought added attention to our network, as well as resources.

Where do you see capacity building needs and provision going in the next five or 10 years?

Enterprise:

We're very interested in developing the next generation of leaders serving rural communities. Many leaders of rural community development corporations are beginning to retire. It's imperative that organizations like Enterprise invest in building the skills of younger professionals who will eventually take over and lead.

Habitat:

We expect that more rural organizations will have the technology necessary to work

and engage constituents virtually. More specifically, the ability to build networks, receive funding and other resources, and access professional development courses and other relevant training online will be more standard and readily available across rural areas.

NeighborWorks:

We are placing increasing emphasis on helping our organizations create more sustainable business models by developing revenue streams that can feed their mission. The resource constraints of today are not likely to go away, so how we adapt is key.

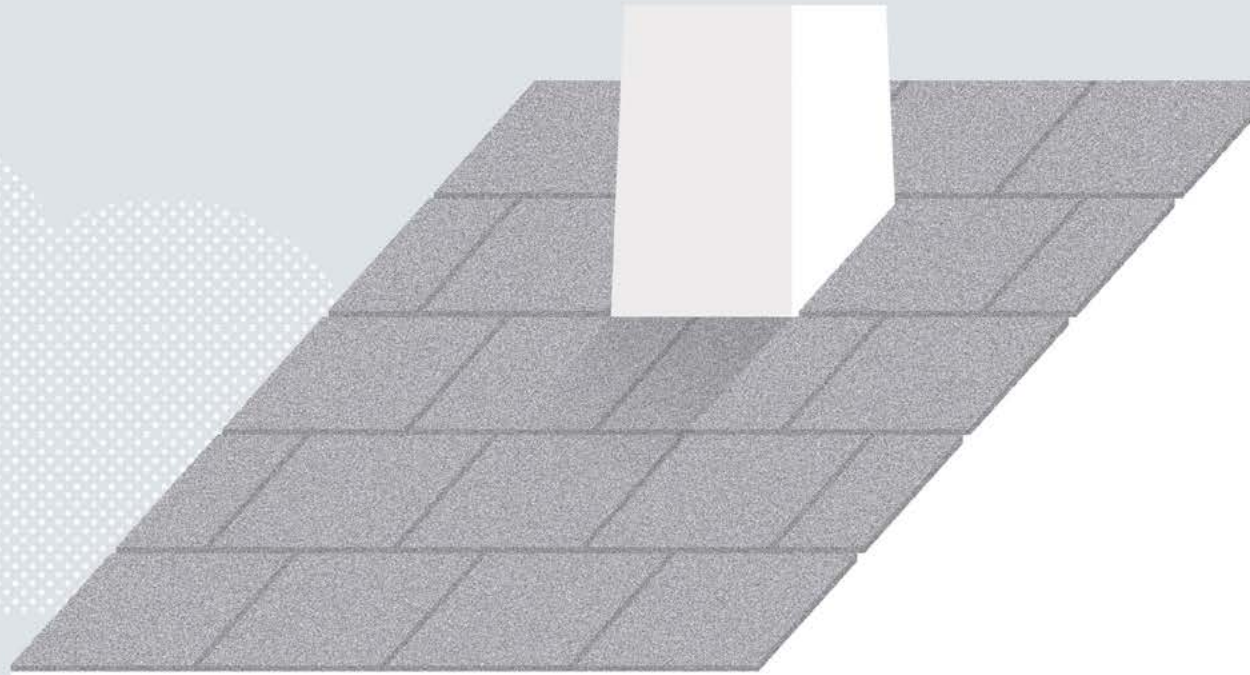
Enterprise:

In order to be more effective and create the scale needed, rural organizations may expand their footprints so they are meeting needs in several rural communities at a regional level, rather than in a single community.

Rural LISC:

A critical element in capacity building is the sustainability of rural intermediaries who care about Rural America, providing a conduit of information and resources to folks working on the ground. That is a core element of our mission, and to continue it we must collaborate and work together. We cannot divide and conquer, or polarize our base. We need to collaborate on how we can use our collective voice and power to meet the needs of the vast network of rural community development organizations on the ground, raise capital and jointly address policy opportunities and challenges.

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to build more than homes.



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Intermediary Support Continues to be Invaluable

By Fannie Brown

Central Mississippi Housing and Development Corporation benefits from intermediary partnerships.

There are many definitions of capacity building for nonprofit and for-profit entities, but this **definition** from the National Council of Nonprofits keeps it simple and to the point. “Capacity building is whatever is needed to bring a nonprofit to the next level of operational, programmatic, financial, or organizational maturity, so it may more effectively and efficiently advance its mission into the future. Capacity building is not a one-time effort to improve short-term effectiveness, but a continuous improvement strategy toward the creation of a sustainable and effective organization.”

For me, capability building is a combination of things that allow an agency or business to advance into the future by understanding change is inevitable. It always seeks out ways to make change a part of our daily environment. By this I mean that an organization should use all available resources to its advantage as long as it keeps its mission in the forefront and benefits the community as a whole. This process can be done in several ways such as hiring staff, staff and board training, fundraising, partnerships, and collaborations. There must also be a desire

to make change a part of the daily routine and to continue to seek ways to increase the agency’s capacity. This desire is what has made Canton Housing Authority successful.

Our capacity building begins

In 2001 the Housing Authority hired a new executive director, Mr. Stanford Beasley. He became a catalyst for broadening the Housing Authority’s focus beyond rental housing.

Mr. Beasley started looking at what changes were needed to bring the Housing Authority’s residents out of poverty and to make them more self-sufficient. He realized that federal dollars could only be used to cover the upkeep and operational expenses for the apartments. After much deliberation, he started the change process by developing partnerships and collaborating with nonprofit and for-profit businesses in and around Canton. These partnerships allowed him to increase community resources and to make them readily available to the Housing Authority residents.

Over time Mr. Beasley realized that a high proportion of residents in the city of Canton

Greetings
from

Canton

Photo: Ahmad AT, Flickr Creative Commons, <https://flic.kr/p/21fSLps>

and Madison County have the same issues that Canton Housing Authority residents have. Housing issues have prevented them from becoming self-sufficient. At that point, he started looking at other ways to increase the agency's capability to provide more services that cannot be covered with housing authority funding. That was the beginning of Central Mississippi Housing and Development Corporation.

Central Mississippi Housing and Development Corporation was created as an instrumentality of the Canton Housing Authority. Its main purpose and mission are "to upgrade and enhance the overall living conditions and quality of life for low-to-moderate citizens of Madison County." Its geographic target area is the city of Canton.

Mr. Beasley and several other city of Canton department heads conducted an analysis

of the area's strengths, weaknesses, opportunities, and threats (SWOT) related to housing. One main issue identified by this analysis was a great need for home repairs. Canton has a large population of elderly and disabled homeowners who could not afford repair costs. Over 400 homes were in disrepair and needed to be brought up to city code or be torn down.

At that point Mr. Beasley reached out to one of the local banks, BankPlus. He applied for a competitive grant and received his first Federal Home Loan Bank of Dallas Affordable Housing Program Owner-Occupied Rehabilitation Grant in 2013 for \$495,000. He soon realized that he did not have the staff capacity to fulfill the grant requirements. He had to increase his capacity by hiring a well-seasoned nonprofit professional who could not only complete the requirements of

this grant, but who could also bring in additional resources and create new programs. This is where I joined the cause.

To date, we have received three Federal Home Loan Bank grants of \$1,490,000. We have completed rehab on 115 owner-occupied units. We would not have been able to accomplish so much in a short time without the training and experience I brought when I was hired in October 2013 for a newly created position as the Director of Real Estate Development. I had over 20 years of experience working in the nonprofit field. I held one of the first Affordable Housing Professional Certifications from NeighborWorks America and over 65 other certificates dating back to December 2002. I continue to update my certification requirements each year.

We use all the capacity building we can find

NeighborWorks America is the top training institute for housing professionals. The availability of this training has increased tenfold over the last 20 years. Not only do they have live training institutes four times per year, they also have on-line and place-based training. To see a perfect example of what capacity building is, just take a look at NeighborWorks and what they have accomplished. When they first started the training institute, they may have had 200 trainees and about three organizations sponsoring their courses. Now, there are more than 20 sponsors and over 2,500 nonprofit professionals in attendance at each institute. I had an opportunity to work with them after Hurricane Katrina hit the Mississippi Gulf Coast and Louisiana. The resources they brought into the area included funding, volunteers, and training that would insure the area's residents would have the knowledge and resources needed to move forward. It has taken over ten years, but the area and its residents are now on the right path. NeighborWorks still has a strong presence in the south.

Even though Canton and Madison County are within the Jackson Metropolitan Statistical Area, they are still designated rural communities. This designation has allowed us to work with rural-focused intermediaries like Housing Assistance Council (HAC) and Rural LISC.

HAC has provided us with technical assistance and training that has elevated us to another level as a housing developer. The technical assistance we received from Christina Adeshakin in the area of single-family housing development has increased our capacity to provide quality housing through our homeownership program. HAC's annual conference has provided the

best networking opportunities. The monthly newsletters provide updated and current information on what happens with our federal funding. But the best training provided has been on the many programs of USDA. Without these trainings, one would not be able to utilize and understand the application process of the Section 514/516 farmworker housing program and the Section 538 rental housing loan guarantee program. We have also attended trainings on Section 502 home purchase loans and are in the process of becoming a loan packaging agency for USDA.

LISC has become our largest funder for housing within the past two years. We became a LISC Partner Organization in 2016 and received a capacity building grant of \$35,000 each year for the past two years. We received a line of credit that allowed us to purchase three houses (two have been sold and one is currently a rent-to-own) and two healthy homes grants of \$31,000.

We received our biggest funding loan from Rural LISC for \$580,000 that allowed us to purchase a 24-unit apartment complex and turn that into a \$14 million Low-Income Housing Tax Credit (LIHTC) project. This is one of the first times two housing authorities in Mississippi came together and did a LIHTC project. The Woodcreek project will provide 60 new homes. Not only is Woodcreek one of the first apartment complexes in Canton to provide covered parking, but the 36 townhomes will have attached garages.

Our future is looking brighter because Rural LISC has funded the purchase of a 24-acre site for \$180,000. We are planning to replace 20 public housing units, build 20 duplexes for the elderly, and maybe build some single-family homes for sale. The public housing residents



Photo: Jason McIlwaine, Flickr Creative Commons, <https://flic.kr/p/GAbiS>

will be able to move into the new units. Our prospects for the future are unlimited at this point because of our funding sources.

Since we have found the information from all three organizations to be invaluable, I would like to see NeighborWorks, HAC, and Rural LISC hold a joint conference each year instead of separate conferences and training sessions. This would be more cost effective for the staff and board members of smaller agencies to attend.

Even without that change, I can say that the information, training, and funding provided by NeighborWorks, HAC, and Rural LISC are the best things that have happened and continue to happen in our quest to provide affordable housing to our community's residents.

Fannie Brown is the Director of Real Estate Development at the Central Mississippi Housing and Development Corporation.

The resources they brought into the area included funding, volunteers, and training that would insure the area's residents would have the knowledge and resources needed to move forward.

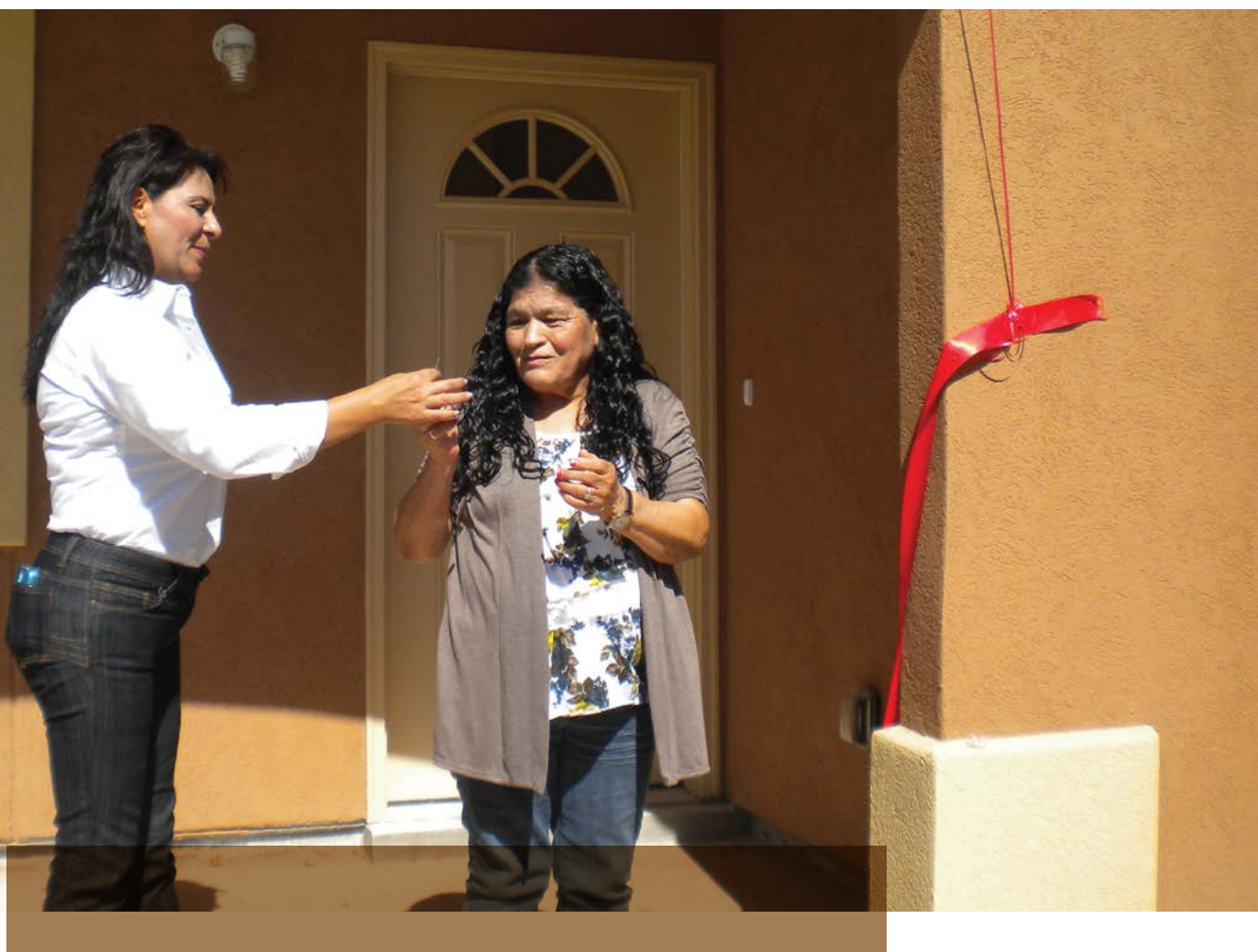
Pillars of Capacity Building Help Improve Texas Colonias Housing

By Jose Alvarez

Building AYUDA's capacity has empowered them to build the capacity of other local organizations.

Home ownership is the foundation of a strong community.





In the early 1990s, residents of San Elizario, TX were discouraged by the lack of assistance and resources available to address their needs. Like many communities along the Texas-Mexico border, San Elizario is a colonia, defined by the Texas Secretary of State as a residential area that may lack some of the most basic living necessities, such as potable water and sewer systems, electricity, paved roads and safe and sanitary housing. Residents created an informal group to discuss, plan, and initiate an outreach campaign. The group marshalled local residents and demanded assistance from the local and state governments to provide potable water service, home assistance and other basic necessities in their neighborhoods.

In 1992, Adults and Youth United Development Association (AYUDA), a bilingual, grassroots

nonprofit organization, was formalized with funding from the Kellogg Clinic, a health clinic established in the heart of the colonias by the Texas Tech University Health Sciences Center. The acronym of the organization, AYUDA, means help in Spanish, and the organization's purpose is to assist in the advancement and improvement of the lives of El Paso County's low-income individuals and families living in colonias.

Housing is a major part of AYUDA's work because in the unincorporated rural areas of El Paso County, HUD funding is not available to provide affordable housing for residents who are employed in low-paying jobs. In addition, increasing rents and a shortage of housing stock mean too many families spend more than 30 percent of their income on housing.



Capacity building's role

Four capacity-building pillars have made AYUDA successful in sustaining our services for over 15 years and building more than 120 homes: training, education, support from grantors, and advice to enhance the organization's technical and administrative ability to develop rural housing. These pillars have developed AYUDA's operational, programmatic, financial, and organizational capacity. They have not only assisted in improving short-term effectiveness, but have also provided a continuous improvement strategy toward the creation of a sustainable and effective delivery of housing services in rural communities. Capacity building is also important to AYUDA's strategic planning and its organizational

sustainability planning.

AYUDA's staff has benefitted from participating in various training opportunities, including scholarships for housing counseling training, as well as obtaining certificates in home remodeling for people with disabilities and deed conversion for land ownership. (Deed conversion is important in the colonias, where many homeowners have "contracts for deed," informal financing arrangements that allow land sellers to keep title until all payments are made. Conversion to warranty deeds allows residents to obtain ownership and property rights.)

It is imperative that AYUDA staff members remain aware of changes that affect housing services at both the state and federal level. Prominent providers of housing counseling training to AYUDA staff include

the Department of Housing and Urban Development, Federal Housing Administration, NeighborWorks America, and the Texas Department of Housing and Community Affairs. As a result, AYUDA has been able to modify and adopt the lessons learned from previous years. Without the invaluable support from these agencies, AYUDA would have not been able to sustain our successful programs to assist low-income rural families.

AYUDA will continue to enrich our capacity by seeking additional resources to reach families who live in areas we have not yet served. We are determined to apply the lessons we have learned in order to keep abreast of the changes in housing initiatives and improve our community development programs in the future. Our partnerships

are vital to the health of our region and we are committed to provide assistance to all families who seek our services.

Building others' capacity

AYUDA has also helped to build the capacity of other entities. We have worked to inform best practices by spreading the lessons we have learned and our successes with local, state and federal agencies providing housing assistance. The capacity building we have received has allowed us in turn to support home efforts by disseminating evidence-based best practices, providing training, developing new tools, fostering partnerships and enabling peer-to-peer learning to local and state nongovernmental organizations.

AYUDA has been a pioneer in providing housing services in rural areas of El Paso County and has provided technical assistance to the Alliance of Border Collaboratives, another agency in the county. With a subcontract from the Texas Department of Housing and

Community Affairs (TDHCA), the Alliance of Border Collaboratives has provided home building services to families on AYUDA's waiting list. AYUDA's activities undertaken as part of, or as a result of, capacity building efforts have supported the implementation of housing programs for rural areas in El Paso County, including the Community Development Block Grant Program provided by TDHCA.

Capacity building is an investment in the effectiveness and future sustainability of any organization's programs. Others have provided that investment for AYUDA, helping to build our capacity to do housing development. While we are still learning and expanding, we are also sharing our knowledge by building the capacity of other organizations.

Jose Alvarez, LMSW, CCM is Project Director at AYUDA.



A Community-wide Capacity Building Approach is Key

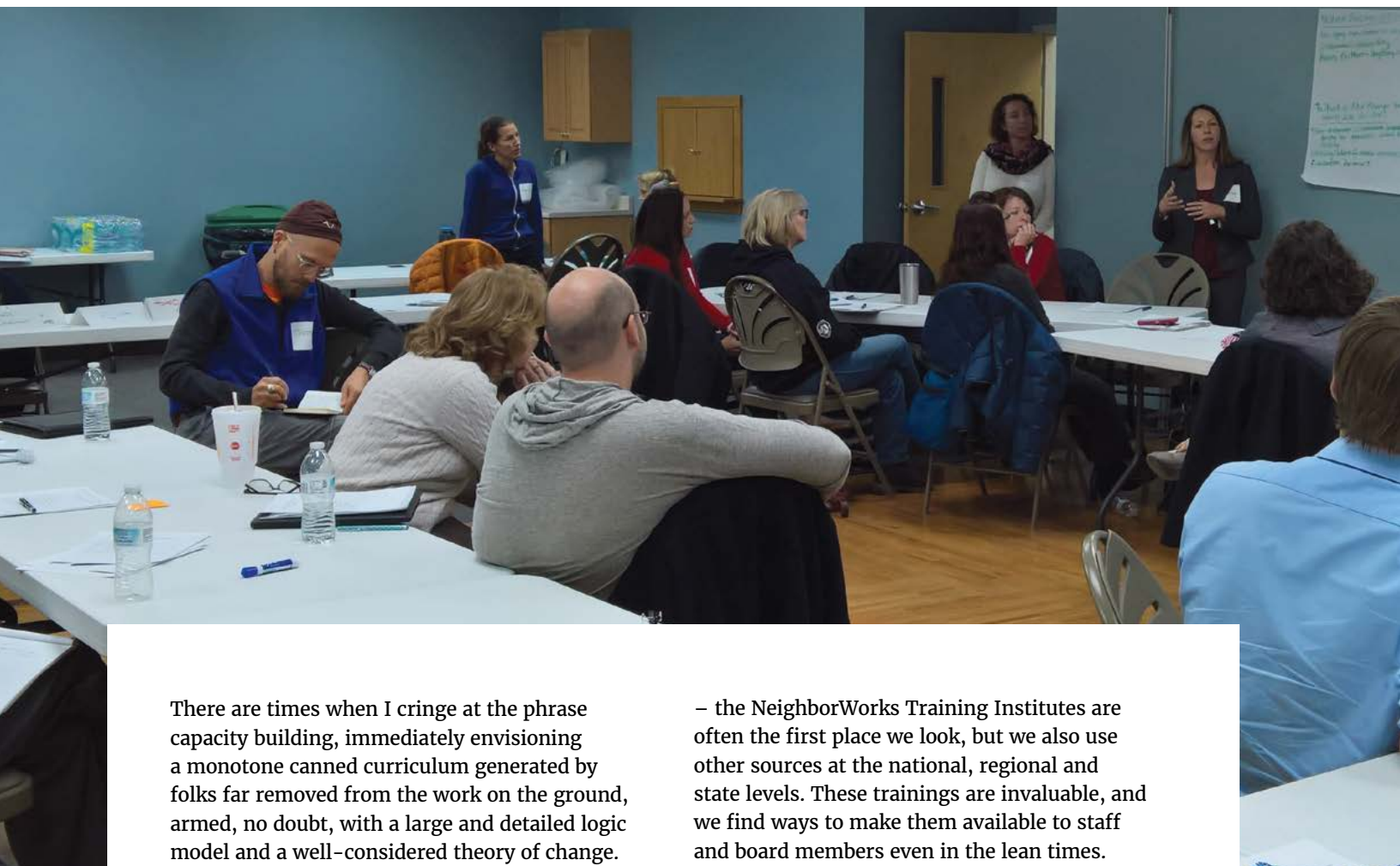
By Dave Clark

A West Virginia organization works with their community to find solutions to their housing issues.



"I am always ready to learn, although I do not always like being taught."

- Winston Churchill



There are times when I cringe at the phrase capacity building, immediately envisioning a monotone canned curriculum generated by folks far removed from the work on the ground, armed, no doubt, with a large and detailed logic model and a well-considered theory of change.

But more often than not, I have to check my innate snarky cynic, and recognize the value – sometimes tremendous value – these efforts bring to our organization. And increasingly, the successful capacity building providers we work with are far removed from my knee-jerk stereotype, and are instead responsive and engaged, firmly rooted in practice and experience.

Capacity building is, of course, as much an ongoing organizational practice as it is an engagement of outside facilitators and experts. For our organization, capacity building is often used in the traditional sense – gaining new skills and expertise to better fulfill our mission. This can range from hard skills like green building practices for our construction crew, to project management training, to learning about creative uses of HOME financing for affordable housing development. We take advantage of these types of training opportunities wherever available

– the NeighborWorks Training Institutes are often the first place we look, but we also use other sources at the national, regional and state levels. These trainings are invaluable, and we find ways to make them available to staff and board members even in the lean times.

Along these same lines, we have benefitted significantly from opportunities to learn from peers. Gatherings that focus on peer exchange have done much to increase our awareness of resources and the potential role our organization can play in larger community development efforts. Participation in national-level peer exchanges, like HAC's Rural Housing Conference and Rural LISC's peer network, have broadened our horizons considerably, and provided us with practical tools to better meet our mission. Our regional and state networks – most notably Fahe, serving central Appalachia, and our state membership organization CommunityWorks in West Virginia – have given us peer connections we can draw on to dive into the details of new approaches or project structures or funding resources. I really can't overstate the value of these exchanges to our organization. I often say that nothing we're doing is new or original – we simply take what we learn from our peers and



tweak it to fit into the northern mountains of West Virginia.

Capacity building yields expansion

I have also come to very much appreciate the capacity building opportunities that buy our staff the time and space to consider and explore new areas of community development. Last year we benefitted from an Enterprise Community Partners opportunity to look at riverfront redevelopment in one of our communities. Enterprise's support allowed our staff and a consultant to engage with a set number of landowners and business partners around a specific community resource and develop strategies for property-specific redevelopment. That, in turn, has catalyzed new investments.

In 2011, both USDA, through their Rural Community Development Initiative, and Rural LISC supported us in exploring the potential role of a new Community Development Financial Institution (CDFI) we were considering creating in our region. This allowed the staff of Woodlands Development Group, our community development corporation, to conduct research, travel and meet with the leaders of rural CDFIs, engage experts, and develop a framework for a new organization and new sources of capital. The result was the creation of a partner organization, Woodlands Community Lenders – a local CDFI that has now supported dozens of new and growing small businesses in the region.

Capacity building yields community change

I think some of the most effective approaches to capacity building that have resulted in substantive change are those in which we engage the larger community. Diving into specific issues with community partners, both public and private, and embarking collectively on a journey to learn and develop real solutions has proven to be energizing for us all. Community planning in this vein has become a big part of how we perceive and talk about our organization.

Several years ago, we began to have a series of private conversations with elected leaders, business owners, and other service providers about the shifting demographics in our region. We had done some research, in partnership with our regional housing

authority and a Sustainable Communities Initiative, which helped quantify and project trends for the coming years. We all knew intuitively that our region was getting older, that younger workers were getting increasingly hard to find, and that the very rural areas, particularly, were seeing accelerated outmigration. The research verified this in stark detail and demonstrated that our communities were aging at a rapid rate – even faster than other rural regions of the country.

With support from HAC and later CommunityWorks in West Virginia, we convened a working group to help grapple with these issues, including elected city and county officials, health care providers, business owners, our local senior center, and others. We pored over the data and discussed what the real impacts were on the local landscape. And then we set about educating ourselves on other models and possible solutions.

We learned about how other communities are planning for an aging population, about walkable streets, access to healthy foods for seniors, a wide variety of housing strategies, and the integration of health services. As we began to work towards possible local solutions, we were able to hire a consultant to help identify more specific and relevant models and lay out the nuts and bolts of specific projects and approaches.

The process was not quick or streamlined. Partners came and went as solutions, and subsequent ownership of those solutions, emerged. But the capacity building support we and our partners received allowed us to keep a focus on solutions, and also provided us with a framework for accountability.

The impacts on our community and for our organization have been profound. Our partners at the Randolph County Housing Authority initiated a Healthy Home Program, working hand-in-hand with health care providers to provide “service-enriched” senior housing that now extends to dozens of senior rental units. Our local Main Street affiliate is now pursuing funding to make downtown Elkins, WV more walkable, connecting key areas frequented by our seniors. Our organization has developed three new senior housing projects, incorporating lessons learned from our peers in other regions. And in late 2018 we will be breaking ground on a new senior housing project in partnership with the local hospital – a new partner that emerged as we both learned of new ways we could work together. Our collective ability to address this issue, at a scale that is both meaningful and sustainable, has definitely increased as a result of those initial capacity building investments.

This community-wide capacity building approach has served

us well in other areas as well – connecting arts and economic development, brownfields redevelopment, and vacant building assessments. We’re now getting started on a workforce housing effort, exploring new ways to finance and build housing for moderate-income families in partnership with local economic development staff, local businesses, and a community foundation.

Given the shifting ground we’re all now trying to navigate, and the questionable availability of future federal resources, I think this community-wide capacity building approach will be even more critical in the coming years. The solutions to the issues facing our communities are simply larger than our one organization. Engaging our many other local partners in learning and solution development will continue to increase our capacity exponentially.



Dave Clark is Executive Director at Woodlands Development Group.



Learn from Our Experience

by Randall Hrabie

Northwest Kansas Housing offers advice about building capacity.



The Northwest Kansas Housing, Inc. was formed in 1997 as an offshoot of Northwest Kansas Planning & Development Commission, a regional economic development district. The Planning Commission's staff was hearing over and over from communities about the lack of affordable housing so, as its executive director, I asked a staff member to research creation of a Community Housing Development Organization (CHDO). A CHDO certified by the state would have access to Kansas HOME funding specifically set aside for such nonprofits.

Six months later, we began the process. It soon became evident that we had a lot to learn and we turned to the Housing Assistance Council for help, applying for technical assistance. A staff

person from HAC and/or Mercy Housing would come to northwest Kansas once a month and provide leadership and guidance to the board in the formation of the organization, assign tasks to be completed by the next meeting and make sure we were following the regulations for becoming a CHDO. Over the next two years, we formed our articles of incorporation, applied for and received our 501(c)(3) nonprofit designation, formed our bylaws, recruited nine individuals to serve as the board of directors, and hired an executive director.

Without the financial and technical assistance of the Housing Assistance Council and Mercy Housing of Colorado, I think we would still be in the formation process and not be one of the top nonprofit housing organizations in Kansas. Over the past 18 years, we have constructed 130 single-family houses or duplexes in the 18 northwest Kansas counties, an area of over 16,000 square miles with a population of just over 100,000 people. This rural population has been in a constant decline since the 1920s. We realized that if we didn't do something now, our region would become the theoretical, sparsely populated Buffalo Commons, and our children and grandchildren would never know the benefits of the rural lifestyle.

Much of the capacity building falls on the staff and their willingness to advance the knowledge and success of the organization.



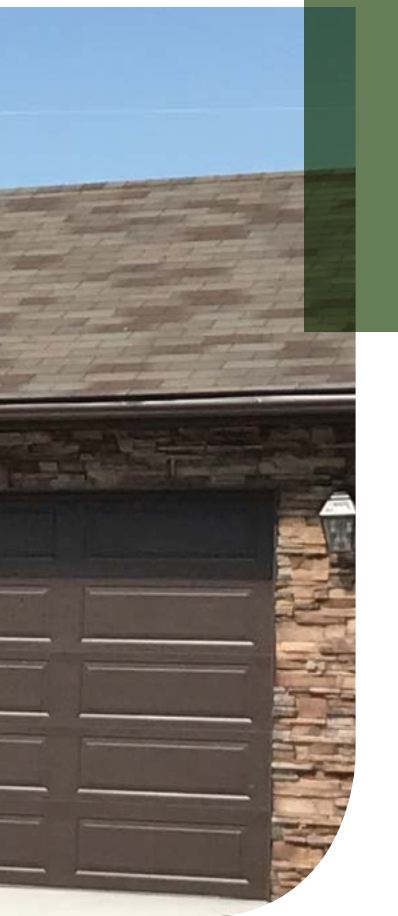
What is Capacity Building?

Capacity building is a process designed to improve and enhance the ability of an organization to achieve its mission and sustain itself over time. Organizational sustainability, surviving or even thriving, depends on much more than effectively managing the organization's finances. Capacity also includes establishing your point of difference – what makes your nonprofit unique and valuable.

In our initial planning sessions, we identified our unique position, our point of difference as compared to other Kansas CHDOs or housing development organizations. There was no other CHDO within 100 miles and definitely not one strictly focused on the rural area we served. Our association with the long-established Regional Planning Commission (RPC), covering the same 18-county area, was also a major difference from other potential nonprofit housing organizations. Although the two organizations are completely separate and have separate boards, the RPC staff had vast knowledge and community relationships in the region. Those staff members

were aware of the workforce and housing needs. Initially (and financially, this was important), the RPC provided all office space, computer system, phone system, and vehicles and actually donated funds to subsidize the first couple of years of salaries for the new housing organization.

Capacity building is critical in the continuation of an organization without disruption. While not all unexpected events are negative, generally the big ones will affect your financial future. A little planning, saving, and staff and organizational capacity building now will make emergencies and unexpected events much easier to handle when they come your way.



think they are on a sinking ship. It has always been my philosophy to try to have salaries at a prevailing wage level, but also be flexible enough to allow employees time off to do things important to them. High staff turnover is not a good deal. Some long-term institutional knowledge (on the part of both staff and board members) is important in building the organizational capacity along with the development of a broad knowledge base of programs and funding availability. Here, HAC was extremely helpful in recommending and sometimes financially helping with classes, certifications and conferences for staff. Building the knowledge capacity to know what works and what doesn't work helps keep the organization financially stable and creates credibility within the region.

How it's done

When building the capacity of your organization, you should ensure realistic visions and goals. If an organization is trying to do far too much, it will likely not have enough resources, including not enough money, to do what it wants to do. The Northwest Kansas Housing, Inc. started off building a few houses, then moved up to slightly bigger projects, but didn't have the strong financial statement required by Low Income Housing Tax Credit syndicators, so we partnered

with a for-profit developer. After the development of about 40 houses, we figured out the for-profit developer was taking all the profit out of the project and leaving us with all the management and reporting, with very little compensation for our time. Over the past ten or 12 years, we have been both the developer and owner of the housing projects.

Again, thanks to the Housing Assistance Council and the Kansas Housing Resources Corporation (the state's housing finance agency), we received a number of scholarships to attend trainings, obtaining the knowledge necessary to successfully develop, operate and manage the housing projects. Usually we sent at least two staff persons to these sessions, not one. Cross training staff is important, so that if a member of the organization is unable to do their job, someone else can do it in a timely fashion.

Capacity is not always knowing everything about everything. Do a few things well, rather than a lot of things not so well, and keep proving your strong results. Ensuring you deliver a high-quality product, service or program is vital. If your organization does not have high-quality products, services and programs, then customers' and clients' participation will eventually decline, as will funding.

While board members are there to give guidance to your organization, the fact remains that much of the capacity building falls on the staff and their willingness to advance the knowledge and success of the organization. This is where intermediaries, such as the Housing Assistance Council, really shine in assisting with training seminars and technical assistance.

Staff attitude is also extremely important. Nothing will kill your nonprofit organization faster than employees who

The Northwest Kansas Housing, Inc. fell partly into the trap of always wanting to provide more services. While starting off building six to ten houses a year was very successful, soon we were asked by the state to deliver the Tenant Based Rental Assistance Program for our region. Then we were asked to administer the HUD Section 8 Rental Assistance Program. Through a grant from a regional foundation, we contracted with three vocational colleges to each build us one house a year (for which we received the Kansas Ad Astra Award for Innovation in Housing Development), along with several housing rehabilitation projects.

It didn't take long for us to realize we simply did not have the staff time to do everything adequately. To add to that realization, our housing executive director had to have heart surgery and was out for six months. Another staff person for the Planning Commission was also off for six months because of back surgery. Suddenly, we went from trying to be the go-to housing specialist in northwest Kansas to having trouble getting things done. We learned that while we had built considerable knowledge capacity for the housing organization, we did not adequately think about succession planning, for both unexpected events and future retirements. We are frantically working on that now, but it would have been much easier and less stressful if we had previously planned for those possible staff disruptions.

Financial capacity

Financial sustainability is extremely important for the capacity of an organization. Achieving a financial reserve, obviously done over time and preferably before a crisis occurs, is critical. What will happen if you get 10 percent less funding or even 30 percent less funding?

Organizations need both short-term and long-term capacity. Short-term financial capacity building may be as simple as fundraising activities or creating dues-paying memberships, just to keep the doors open for another year. Long-term financial capacity building gets into projects with financing from sources such as HOME and Low-Income Housing Tax Credits, which impose financial responsibilities for 15 or 20 years. One piece of advice is to not "cut yourself short" on your financial capacity/commitment for these housing projects. Knowledge capacity is wonderful, but you still need to build that long-term financial capacity for the organization's success.

Cultivating relationships with donors is one key to building your financial capacity. Donors often have high expectations for results from the use of their funds. The Northwest Kansas Housing, Inc. had not looked at local foundations for the first 15 years of its existence. But when we saw other organizations getting foundation funding, we thought it would be beneficial if they shared that wealth with us. With a strong project and a strong track record, we secured a donation of \$2.25 million from a local foundation.

Much of our success in obtaining that grant can be attributed to building our staff knowledge. Knowing the programs (or at least knowing who knows the programs and will share that information), knowing your communities and what might work and what won't work, researching what types of projects a foundation has funded in the past (while not being afraid to try something new) all contribute to this kind of success.

We have also learned to make sure our donors know the results and outcomes they helped facilitate with their donation. Appreciate every



gift! A handwritten note speaks volumes. Take time to stop by and visit with your donors or send a greeting card on holidays.

To summarize, capacity building has many faces. It takes time. It takes commitment by both staff and board members. It takes partnerships. It takes “doers” (people with visions, wanting to see something happen and willing to get involved). Community or regional buy-in is important when a development needs some type of financial assistance, such as free water/sewer hookups, or when residents may resist

the addition of housing for low- and moderate-income people. Vision and goals are needed as a guide to where you want to go or what you want to accomplish (but often, those goals may need to be adjusted).

Don't try to be everything to everyone. That is not what capacity building is all about. Do what you do well and share your results of building the capacity in your nonprofit organization. Toot your own horn!

Randall J. Hrabe is one of the original board members of the Northwest Kansas Housing, Inc. and the Executive Director of the Northwest Kansas Planning & Development Commission.



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