

# Rural Voices

THE MAGAZINE OF THE HOUSING ASSISTANCE COUNCIL  
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A photograph showing two men working on a wooden foundation in a wooded area. One man in a white shirt and cap is kneeling and using a level, while the other in a blue shirt is leaning over the structure. The ground is dirt and there are trees in the background.

After the Disaster

## Rural Communities Respond

Dear Friends,

As rural communities respond to the needs created by the hurricanes that ravaged the Gulf region in 2005, we are reminded that disasters come in many forms. Although we think mainly of natural disasters, communities also can be devastated by economic, environmental, and manmade events. This issue of *Rural Voices* addresses revitalization strategies for communities affected by disasters of all types. Each article provides insight into how residents, leaders, and organizations reacted after a disaster to meet community development needs.

Strategies to revitalize communities affected by significant economic loss and environmental contamination are described by a Ford City, Pa., city council member. A native of Logan County, W.Va., discusses the successes and long-term challenges for his community, which was the site of the 1972 Buffalo Creek flood. A longtime community leader and organizer summarizes past efforts to improve water and wastewater infrastructure in colonia communities as well as recent work to improve economic development. Profiles drawn from a documentary named *Homeland: Four Portraits of Native Action* illustrate the efforts of four Native American communities to address the environmental contamination issues that affect nearly all of the 318 reservations across the nation. Two foundations describe their unique community revitalization efforts and the work they do in conjunction with organizations in the Delta and in declining Midwestern and Western communities.

A key theme running through these articles is the importance of advance planning, capacity building, and strong community participation. Rural communities cannot anticipate all disasters, but they can mitigate them through proper planning.

The Housing Assistance Council applauds the efforts of organizations engaged in the challenging work of rebuilding devastated communities.

Sincerely,



Gideon Anders, Chair



Moises Loza, Executive Director



Arturo Lopez, President

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Cover photo by Sarah E. Jacobs, Southern New Hampshire University

*This issue of Rural Voices has been printed on 100% post-consumer waste, processed chlorine-free paper and printed with soy-based inks.*

## HAC Plans Trainings, National Conference for 2006

HAC will provide opportunities this year for rural housing professionals to learn specialized subjects in depth, as well as to celebrate the accomplishments of the past 35 years. Our regional training sessions and a national conference will bring together new and experienced practitioners.

The specialized trainings will include:

- ◆ *Building Green in Rural America: Affordable and Sustainable Housing*, April 25-26, Atlanta, Ga. This training will feature peer networking on successful green building strategies and intensive training on building high performance green homes.
- ◆ *Preserving Rural Rental Housing: A Practitioner's Conference*, May 24-26, Seattle, Wash. This training will feature expert advice on putting the deal together and resources for rural rental preservation.

Information about registration, agendas, and scholarships will be posted on HAC's website, [www.ruralhome.org](http://www.ruralhome.org), and printed in the *HAC News* newsletter as it becomes available. To subscribe to the free biweekly *HAC News*, visit [lists.ruralhome.org](http://lists.ruralhome.org) (for e-mail) or call Luz Rosas, 202-842-8600 (for print).



## Fannie Mae Foundation Funds Gulf Coast Recovery

Thanks go to the Fannie Mae Foundation for providing funds for HAC to pass through to local rural housing organizations in the Gulf Coast region. HAC awarded Hurricane Relief Grants to five groups that are working to repair and rebuild homes destroyed by Hurricanes Katrina and Rita.

Each recipient organization has experience in its rural community and several have already developed some affordable housing. They will use their grant funds for services such as interim housing, home repairs, counseling, planning and production of permanent housing and community development, and financial counseling. The recipients are:

- ◆ Hale County Housing Resource Center, Greensboro, Ala.;
- ◆ Family Resources of New Orleans, Boute, La.;
- ◆ Seventh District Pavilion, Inc., Crowley, La.;
- ◆ The Esther Stewart Buford Foundation, Yazoo City, Miss.; and
- ◆ Self-Help Housing of East Texas, Newton, Texas.

"Local organizations were helping their communities before the hurricanes and they are essential for hurricane recovery," commented HAC board member Peggy Wright, director of the Delta Studies Center at Arkansas State University.

## HAC Calls Administration Budget Proposal "Disappointing"

President Bush's federal budget proposal is disappointing to those who believe that the lowest income rural Americans deserve decent, affordable housing. To access an analysis of the proposal, visit HAC's website at [www.ruralhome.org](http://www.ruralhome.org).

## A Perspective from the Gulf

[Editor's note: Lance George, a research associate at HAC, recently visited parts of the Gulf Coast and summarized his reaction for Rural Voices.]

In small rural communities like Bay St. Louis and Waveland, Miss., where Katrina first made landfall more than 150 days ago, the near total destruction is surreal. Piles of uncollected debris are everywhere, while the few items still intact are randomly misplaced: overturned automobiles, boats lodged in trees, and entire homes inverted on their roofs. In other communities the destruction is not as severe but just as widespread, rendering useless nearly every home, business, and public facility. While residents are trickling back, many communities are still inhabited almost solely by contractors and builders trying to reestablish essential services and utilities.

Unadorned white boxes on wheels, the recreational trailers that serve as temporary shelter for thousands of displaced families are everywhere. More trailers are still being pulled down the highways to be placed alongside damaged homes or neatly situated,

*continued on page 11*



**The Housing Assistance Council  
Celebrates 35 Years of  
Rural Partnerships  
1971 - 2006**



**Building  
Rural  
Communities**

*Celebrating*  
**35** Years  
1971-2006

***Together, we have built a  
stronger rural America.***

# REVISITING BUFFALO CREEK

An Interview with  
Raamie Barker, Logan County Native

Before the flood, Logan County was a close-knit community . . . After the flood, people were separated and lost those important connections.

Coal mining has long been a main source of employment in many rural Appalachian counties. In 1972, the environmental consequences of this extractive industry devastated many small rural communities in Logan County, W.Va. The local mining company had constructed three gob dams along the Buffalo Creek – dams made of mine dust, shale, clay, and other impurities – using materials that had been dumped by the company. On February 26, the three dams flooded, and 132 million gallons of black wastewater rushed through the narrow creek, overwhelming the small community. In a matter of minutes, 125 people were dead, 1,100 injured, and more than 4,000 left homeless. The flood completely destroyed 502 houses and 44 mobile homes, and damaged another 943 houses and mobile homes. Property damage was estimated at \$50 million, according to the West Virginia Department of Culture and History.

The Buffalo Creek disaster devastated the local community in ways that are still felt. Response to the flood did not live up to the promises made by state and federal officials. According to the West Virginia Department of Culture and History, the Department of Housing and Urban Development set up temporary mobile home communities for the homeless but, despite suggestions that the agency try to recreate a sense of community, residents were separated from their former neighbors. Of the 750 proposed public housing units, only 17 model homes and 90 apartments were constructed. The model homes were constructed on an old mine waste pile.

Raamie Barker, a native of Logan County and administrative assistant to the president of the West Virginia state senate, spoke recently with Housing Assistance Council staff about Logan County after the Buffalo Creek disaster.

**Q** The Buffalo Creek disaster is a familiar story for many rural housing practitioners. Please tell us what happened after the flood and how the community responded to this crisis.

**Barker:** The flood really affected everything. The death toll, coupled with the huge number of people who left the county after the flood, devastated families and wiped out a lot of the local culture. Before the flood, Logan County was a close-knit community—everybody knew everyone, and we all depended on one another. After the flood, people were separated and lost those important connections. Immediately after the disaster, many people were moved into mobile homes that were supposed to be temporary shelters, but many of these became permanent housing for residents. Many of the homes that were promised were never built and, without any options, some families just remained in the mobile homes. Several factors hindered housing development after the flood, including changes in federal administrations and policies.

Some needs, however, were met after the flood. For instance, then-Governor Arch Moore was committed to improving the county's infrastructure, including roads, sewage, and water. He was able to accomplish this and make huge improvements over previous conditions. Much of this infrastructure didn't exist or was in poor condition before the flood. Obviously, with the loss of population after the flood, demand for housing decreased.

**Q** Are there federal and state protections in place now that protect residents from such disasters?

**Barker:** Increased state and federal protections were put in place after the Buffalo Creek disaster. Now, the state of West Virginia completes site investigations instead of relying on businesses to self-regulate and inspect. Impoundments still exist in the state, and this is a contentious issue. *[Note: This interview was conducted before the recent mine disasters in West Virginia. HAC extends its condolences to those families and communities.]*

**Q** Census Bureau data show that the county lost more than 21 percent of its population from 1970 to 2004.

How does this shape Logan County's current housing and economic development needs? How is the community meeting these needs?

**Barker:** Logan County continues to lose people each year, and the remaining population is aging fast. There is a big need for senior housing. Many older residents want to stay in the county but cannot because of the lack of services and appropriate housing types. Senior housing is one key to stemming population loss and could be a source of economic development.



Photo courtesy of the Charleston Daily Mail

This 1972 photo captures the destruction caused by the Buffalo Creek flood.

To keep the current population and attract new residents, Logan County is attempting to diversify its economy through a range of projects, all of which are helped by the construction of U.S. 119. The new highway has improved the overall transportation infrastructure, contributing to greater accessibility and economic development. Also, Chief Logan State Park is one of the busiest state parks in West Virginia; it attracts hunters, fisherman, and others, contributing to a tourist and service economy in the region. The county is presently developing a museum that celebrates the culture and history of the region. Coal mining continues in the county, although the need for workers is reduced because of increases in productivity. Mining is still controversial because of the environmental concerns associated with the extraction process.

Currently, only a few housing and community development projects are under way in Logan County, probably because of the lack of nonprofit housing developers in the area. Without housing developers to do the work, federal and state housing resources do not reach the county, which limits community development. [Note:

*Buffalo Housing Corporation was created soon after the disaster to meet the community's housing needs, but the organization has not existed for a number of years.]*

**Q** What lessons would you share with other rural communities that have experienced natural disasters of this magnitude?

**Barker:** The main lesson is not to get complacent and to be prepared through coordinated planning processes. Proper infrastructure and local planning are essential to prevent and mitigate disasters.

Also, state and federal public health and safety regulations are needed, along with regulatory agencies, to enforce codes. These are essential for public safety and well-being. The challenge is to incorporate these protections without hindering economic development. 🌐

# FROM A BROWNFIELD TO A BRIGHTER FUTURE

An Interview with Homer Pendleton, Ford City Council Member

The community had a very active role in Ford City's revitalization through public participation processes initiated by the city council and through the CDC's board of directors.

**F**ord City, Pa., is a small rural community located 40 miles northeast of Pittsburgh, along the Allegheny River. Like many rural communities, Ford City was largely dependent on one source of employment for many years. When this manufacturer left the community, Ford City found itself at an important crossroad.

Pittsburgh Plate Glass Industries, Inc., once the largest plate glass factory in the world, established itself in Ford City in 1887. At its peak, PPG employed 5,000 workers and was the economic center of this Pennsylvania town. Changing market conditions and a series of labor disagreements beginning in the mid-1960s ultimately resulted in the plant's closure in 1993.

The loss of PPG and the jobs the company provided devastated Ford City. Without other employment opportunities, working-age residents began to leave the community in large numbers, reducing Ford City's population by nearly 45 percent from its peak of 6,200 residents. In addition to the loss of population and jobs, Ford City found itself owning 57 acres of idle land that were once home to the glass plant. The city obtained ownership of seven acres in 1999 and the remaining 50 in 2002. Environmental testing showed the land to be contaminated from more than a century of industrial use.

In 1999, the Greater Ford City Community Development Corporation was created by the city to administer grant funding and redevelop brownfields. Public meetings were held to determine the site's reuse, resulting in a plan for a new Heritage and Technology Park, which will house a business incubator, a distance learning center, and a glass-making museum. In addition, plans include walking trails along the river and a 3,000-square-foot office and public meeting house. These efforts have paid off: the site now houses OEM Shades, a window blind manufacturer with the potential to create as many as 125 jobs.

Housing Assistance Council staff interviewed Homer Pendleton, Ford City council vice president, to discuss how the city faced the challenges of economic loss and environmental contamination to ultimately meet its community development needs.

**Q** Ford City's story is similar to that of a lot of rural communities across the country. How have the economic and environmental challenges in Ford City affected the community's housing stock?

**Pendleton:** The closure of Pittsburgh Plate Glass Industries had a large effect on the city's housing stock. The plant employed 5,000 workers; when these jobs disappeared, no new jobs were available to replace them. Because of this, many people left Ford City in the early 1990s. All at once, many houses went up for sale, creating a glut on the market. With no jobs in the town, demand for these units was very low and vacancies increased. Subsequently, housing values fell, homeownership rates decreased, and the city started experiencing a deteriorating housing stock. Until the plant closure, Ford City had not experienced these housing problems.

We were lucky, however, in that the environmental issues associated with PPG's closure are contained within the old factory lot. These factors haven't affected the city's residential communities.

**Q** The city decided to create a community development corporation to address its community development needs after the plant closed. What was the planning process behind this? How effective has this strategy been for Ford City?

**Pendleton:** The mission of the Greater Ford City Community Development Corporation is to promote the economic and general welfare of the community, to enhance the growth of existing businesses, and to attract new businesses to the area. The CDC model was used because Ford City needed a vehicle through which to apply for and administer community and economic development funds.

It also served as an institution through which to hear resident opinions on the city's future. The community had a very active role in Ford City's revitalization through public participation processes initiated by the city council and through the CDC's board of directors. Three of the board members were community residents, ensuring that the community would have a voice. Other



Ford City's Heritage and Technology Park, constructed on the city-owned brownfield site, has brought new jobs and opportunities to the community.

board positions were reserved for business leaders, city officials, and a cross-section of other community members.

An experienced community leader initially led the CDC, and he was able to apply for and receive many grants for Ford City. He created the CDC and worked with the city council to apply for federal and state funding. This was a very active time for the CDC.

The Ford City CDC still exists, although it is not functioning as well as it did in the past. Currently, only one part-time staff member runs the organization. In addition, the board of directors has only seven members, compared with the 16 members it had at its peak. The lack of staff and leadership is hindering the CDC's efforts.

**Q What state and federal partners were particularly important to Ford City's early success?**

**Pendleton:** On the federal level, the Environmental Protection Agency, U.S. Department of Agriculture, and Department of Housing and Urban Development all contributed programmatic funding to redeveloping the PPG site. HUD's Economic Development Initiative provided \$1.5 million for the redevelopment of three buildings. The Economic Development Administration contributed another \$581,000 to rebuild the former foundry buildings. The U.S. Army Corps of Engineers donated approximately \$1 million in services to restore the flood prevention wall, install a new parking area, and create a 500-foot walking trail.

At the state level, the Pennsylvania Department of Environmental Protection and the Pennsylvania Department of Community and Economic Development contributed community and economic development funding. The state contributed \$3 million in the form of a capital budget award along with matching funds of \$265,000 from PADEP for the river wall.

In addition, the Stell Industry Heritage Corp. contributed \$75,000 toward the creation of the industrial heritage museum.

**Q With the development of the business incubator and other projects, Ford City is on its way to improving its**

**economic base. What role does housing currently play in the community's revitalization? What are the future housing and community economic development activities?**

**Pendleton:** Housing didn't play a large role in the community's initial revitalization, which was focused on job creation and economic development. However, the housing stock has deteriorated in Ford City since PPG's layoffs. Housing vacancies are growing, as are concerns about landlords. The city council is currently focusing on housing and is improving its zoning regulations in an attempt to protect tenants from these slum landlords. The city council is increasingly concerned about the housing stock and the need to protect vulnerable residents.

The city council is optimistic about Ford City's future because of increased interest in the city and the new jobs that are locating in the technology park. Recently, Caracal, Inc., a manufacturing company for silicon carbide wafers used in the electronics industry, moved to the park. In addition, the city hired a marketing firm to promote the technology park, which will potentially increase jobs and subsequently interest in the city's housing stock.

**Q Are there any lessons learned that you would like to share with rural communities that are facing similar economic and environmental challenges?**

**Pendleton:** The key is to plan and stay focused on the community's goals. In addition, community organizations need highly trained staff when applying for and administering community and economic development funds. Funding sources for community revitalization efforts are located at all levels of government and require the dedicated efforts of highly competent individuals.

Also, it is necessary to communicate effectively with and show results to the community, so they believe in the revitalization. Community members need to see substantive change if there is any hope for continued efforts and energy. Lastly, communities must plan realistically for what they hope to achieve. For example, Ford City is now focusing on bringing many smaller companies to the city instead of the more difficult and less likely task of recruiting one new large employer, such as PPG. 

# LAYING THE GROUNDWORK FOR SUCCESS

An Interview with Arturo Ramirez, Center for Economic Opportunity

Access to safe water has led to improved health . . . and has enabled border communities to begin focusing on other community and economic development needs, such as housing and job creation.

The United States-Mexico border is dotted with hundreds of rural subdivisions characterized by extreme poverty and severely substandard living conditions. These communities are called colonias, which means “neighborhoods” in Spanish. A majority of the colonias emerged in the 1950s, as developers discovered a large market of aspiring homebuyers, many of whom were low-income farmworkers who could not afford homes in other local communities and did not have access to conventional financing mechanisms.

Colonias generally lack basic infrastructure. According to the Texas Water Development Board, 24 percent of households in Texas colonias are not connected to treated water and use untreated water for drinking and cooking. Forty-four percent of the homes in this region have outhouses or cesspools, and 44 percent experience flooding as a result of the lack of paved streets and proper drainage systems.

Arturo Ramirez, a lifelong resident of south Texas, became engaged in improving infrastructure conditions after Hurricane Beulah in 1967. The storm highlighted the extensive needs in the region including the lack of paved streets, basic infrastructure, and standard mortgage financing systems. In response to these conditions, Mr. Ramirez and others formed the Military Highway Water Supply Corporation in March 1971. This organization helped create and maintain more than 2,000 miles of pipeline, providing water and sewer service to more than 50,000 residents.

Mr. Ramirez is currently executive director of the Center for Economic Opportunity in San Juan, Texas. CEO focuses on promoting economic development in colonia areas through an asset-based framework. HAC staff spoke with Mr. Ramirez about the infrastructure development work that was so critical in the region and his more recent focus on economic development.



MHWSC built this elevated water storage tank in Colonia Progreso, Texas.

**Q** The infrastructure issues in the colonias have been long-standing. How and why did you come to be involved in infrastructure development?

**Ramirez:** I grew up as a migrant farmworker in Texas, near the Mexico border. Many of the rural unincorporated areas along the Texas-Mexico border didn't have water or wastewater infrastructure services at that time, although many families lived in these communities. These families, who were mostly migrant farmworkers, were sold

land without the proper infrastructure in place. Families secured potable water by buying drums of water from nearby towns and hauling the water back to their homes to cook with and drink. Because these communities didn't have sewer hookups, families were forced to use outhouses.

In 1967, Hurricane Beulah hit south Texas and devastated the region. Many colonia areas are prone to flooding, and the heavy rains and lack of drainage meant that many of these neighborhoods were underwater for two to three months after the storm hit. People were forced to live in houses and walk in streets filled with polluted water containing high levels of human waste. While heavy rains had created similar conditions in many of these communities before, the hurricane and the resulting devastation really brought attention to the needs of border communities.

I became involved with infrastructure development initially because of health concerns among colonia residents. After the big flood, many children and elderly people became sick. Those most vulnerable to communicable diseases were not strong enough to fight off the sicknesses that are often associated with these types of conditions. It was really the plight of the children—children who were sick from the water issues and stigmatized because of their poverty—that inspired me to get involved in infrastructure development.

**Q How was the Military Highway Water Supply Corporation developed to address these issues, and what has been the impact of this organization?**

**Ramirez:** The Military Highway Water Supply Corporation was developed in 1971 through the efforts of colonia residents, community organizations, churches, universities, and others. Organizations such as Colonias del Valle, the United Farm Workers, the Catholic Campaign for Human Development, and Pan American University all contributed resources and expertise.

Our goals were simply to improve quality of life through water and wastewater infrastructure development. MHWSC was run as a community-operated (co-op) organization and operated throughout south Texas. Every resident who received services was entitled to one share of stock and one vote to elect the board of directors. The board of directors at that time mainly consisted of community residents. I was chosen to be the executive director of the organization.

It took more than one and a half years to get the necessary easements and start construction on those first infrastructure projects. Since then MHWSC has helped create and maintain more than 2,000 miles of water and sewer pipeline. The organization is still running as a co-op service and maintains its original mission. Presently, MHWSC is expanding its services and reach by adding additional pipeline.

Infrastructure development has had a significant impact in these border communities. Access to safe water has led to improved health, particularly for the community's children. In addition to improved health and water access, infrastructure development has enabled border communities to begin focusing on other community and economic development needs, such as housing and job creation.

**Q You mentioned some organizations and faith-based groups whose support was crucial to your early success. What federal partners were important, and were there any challenges to getting buy-in from these partners?**

**Ramirez:** The main funding source for the first project was the U.S. Department of Agriculture, which provided a 40-year loan for the first 600 miles of pipeline. Additional resources came from the Economic Development Administration and the Catholic Campaign for Human Development.

USDA was initially reluctant to provide resources for infrastructure development in the region because of the low incomes and transient employment of colonia residents. USDA was concerned that it would be difficult to collect money from residents, because most were migrants who had few resources and were often gone part of the year for work. Additional funds were required by USDA to help ensure the project's feasibility.

The Catholic Church contributed resources to close the funding gap and ensure development of the infrastructure the community needed.

**Q How did housing fit with the community's revitalization plans after the hurricane?**

**Ramirez:** Housing and infrastructure development are closely related. Proper infrastructure must be in place for any type of housing development to occur. Although MHWSC focused exclusively on infrastructure development, the overall housing stock improved as a result.

Infrastructure development allowed community organizations along the border to build bathrooms for colonia residents; before services were put in place, residents used outhouses. Adequate infrastructure laid the foundation for housing development and much-needed rehabilitation. In addition, the infrastructure put in place through MHWSC has helped some colonia communities to incorporate (i.e., become or join a local jurisdiction). Because they are incorporated, these communities now have access to additional resources.

**Q As infrastructure and housing needs are being addressed, what do you see as the future outlook for community development?**

**Ramirez:** A tremendous opportunity for economic development exists along the border. I am the executive director of the Center for Economic Opportunity, which focuses on economic development and job creation along the border. CEO focuses on promoting entrepreneurship, business training, and business development assistance for colonia residents, and encourages colonia residents to develop their own businesses. Demand is great for Mexican foods and products, for example, because many residents are originally from Mexico. CEO has helped colonia residents develop business plans and models for Mexican candy factories, restaurants, and food distribution businesses. Economic development activities that support and develop local business will be critical to the region's future.

**Q Hurricane Beulah revealed significant needs in your colonia community. What lessons would you share with other rural communities that have experienced similar challenges?**

**Ramirez:** I strongly encourage community organizations to focus on economic development needs in rural areas. It is hard to improve housing conditions without stable, well-paying employment that enables residents to live in safe and affordable housing. 

# HOMELAND: FOUR PORTRAITS OF NATIVE ACTION

Photo courtesy of Katahdin Foundation



The community activists who were the subject of the film, *Homeland: Four Portraits of Native Action*, attended the film's screening at the National Museum of the American Indian's opening in Washington, D.C.

In one of the most important but least known human rights stories in America today, more than 300 Indian reservations in the United States face environmental challenges. Nearly all of these reservations sit on land threatened by ruinous environmental hazards: toxic waste, strip mining, oil drilling, and nuclear contamination. The realities that many tribal communities live with are bleak—children play near radioactive waste, rivers that tribes depend on for food are poisoned, and reservations are completely surrounded by strip mines and smoke stacks spewing noxious fumes.

*Homeland: Four Portraits of Native Action*, an award-winning documentary from the Katahdin Foundation, is the first film to take a hard look at these realities. It tells the stories of five remarkable Native American activists in four communities who are fighting these “new Indian Wars”—they are passionately dedicated to protecting Indian lands against environmental hazards, preserving their sovereignty, and ensuring the cultural survival of their people. With the support of their communities, these leaders are actively rejecting the devastating affronts of multinational energy companies and the current dismantling of 30 years of environmental laws.

There are internal struggles to be overcome as well. Many who live in extreme poverty on reservations that lack any sort of infrastructure have little hope for jobs and few prospects for a better life.

The lure of fast cash from big companies often outweighs the long-range promise of environmental and cultural preservation.

From Alaska to Maine, Montana to New Mexico, and against some of America's most spectacular backdrops, these first-person journeys unfold as our characters demand change, not sympathy, and rally grassroots support against the corporate and government agencies that are exploiting and befouling tribal lands. The vision that sustains them from one battle to the next is that of a future in which U.S. energy consumption and waste production will not be at the expense of indigenous people.

The following are excerpts from the profiles of these five Homeland activists.

## Gail Small, Northern Cheyenne Lame Deer, Montana

Gail Small is an attorney and longtime activist leading the fight to protect the Northern Cheyenne homeland from the ruin caused by 75,000 proposed coal bed methane gas wells—wells that threaten to salinate the Tongue River and make much of the reservation unsuitable for farming or ranching.

“You put in 75,000 methane gas wells around our reservation, you take our groundwater, pollute our air, destroy our rivers, and the Cheyenne will probably not be able to survive,” says Small. “We’ll have a wasteland here.”

Small was born and raised on the Northern Cheyenne Indian Reservation. A graduate of the University of Montana with a law degree from the University of Oregon, she has been fighting the energy companies’ efforts to encroach on Cheyenne land for much of her life. As a teenager, she was immersed in the infamous Montana Coal Wars—a grassroots struggle to reverse government policy that allowed companies to mine the rich coal reserves under the reservation.

“At 21, I was the youngest member of the tribal negotiating committee working to get the coal leases cancelled,” Small says. “It took 15 years, but we finally won.”

In 1984, Small founded Native Action, a national model for citizen empowerment on Indian reservations. Native Action has established national precedents in federal banking law, environmental policy, Indian voter discrimination, and youth law. The group has reluctantly entered into litigation as a last resort to protect the Northern Cheyenne reservation.

“The people here could all be millionaires if they would sign on the dotted line,” says Small. “But they vote, and they’ve chosen to say no. For 30-some years, they voted and said no. Now that to me is almost like a miracle.”

## Mitchell and Rita Capitan, Navajo Crownpoint, New Mexico

A married couple with four children, Mitchell and Rita Capitan were the unlikely of activists. But when they learned that the Nuclear

Regulatory Commission had approved a permit to mine uranium just miles from their home in Crownpoint, N.M., they decided they had to do something. The Capitans founded Eastern Navajo Dine Against Uranium Mining, known as ENDAUM, to rally their community to stand up to the nuclear power industry and even the U.S. government.

“We’d never been involved in politics or anything like that before,” says Rita. “But with grassroots organizing and endless legal challenges, we’ve been able to block new mining for nearly a decade.”

The Navajo have a long and painful history of uranium mining, dating back to the post-World War II push to use domestic uranium resources. Many companies hired Navajo men to work the mines but failed to protect them or even inform them of the known dangers of uranium. Hundreds died early deaths, and many miners have filed claims against the U.S. government.

Today, proposed new uranium mining—using a supposedly safe process known as in situ leach mining—threatens to contaminate the only source of drinking water for 15,000 people in and around Crownpoint. Although the Capitans’ activism has angered Navajos who stand to make money from the proposed mine, including some of their friends, they have persevered.

“I’m sorry. I don’t think you could do this and at the end say the water is going to be safe. Safe enough for our children and generations to come,” says Rita from her ENDAUM office. “We might double our pile of papers here, but that’s okay. We’re going to continue to fight.”

## Evon Peter, Gwich’in Arctic Village, Alaska

Evon Peter is the former chief of an isolated community that is at the forefront of the movement opposing efforts to drill for oil in the fragile Arctic National Wildlife Refuge. At risk are the refuge, the caribou that give birth to their young there, and the cultural survival of the Gwich’in people.

“All the villages and tribes of the Gwich’in Nation are lined up along the route of the porcupine caribou herd,” says Peter. “Their survival is our survival.”

The Gwich’in Steering Committee was organized in 1988 by elders and leaders of the Gwich’in Nation to protect the birthing grounds of the porcupine caribou herd upon which the Gwich’in depend.

“This is all we have. We don’t have Safeways and Wal-Marts,” says Peter. “But it’s also about maintaining our culture and the spiritual relationship that we’ve had with these animals since time immemorial.”

Raised traditionally in Arctic Village, Peter left home to pursue a degree in Alaska Native studies and political science. Upon returning, he became the youngest chief in Gwich’in tribal history at age 23. Though he made his home in a small village of scattered wood cabins with no running water or electricity, Peter was a well-traveled

advocate for his tribe—Internet-savvy and comfortable negotiating with government officials and speaking before audiences at world conferences on the rights of indigenous peoples.

As the debate over drilling in ANWR continues in Congress, Peter says, “We could probably save as much oil as in the entire Arctic National Wildlife Refuge by just properly inflating the tires on our automobiles.”

## Barry Dana, Penobscot Indian Island, Maine

Former chief Barry Dana grew up on Indian Island on the Penobscot Reservation along the Penobscot River, where he was influenced by his grandmother and grandfather. He says that their stories of living off the land in the “old ways” helped shape his love for both the outdoors and Penobscot culture.

Indian Island, however, is just 30 miles downstream from the Lincoln Pulp and Paper Mill. As a child, when Dana swam in the river, he would emerge covered with blisters and rashes.

“I’d have these lesions on my legs, these bad boils,” Dana recalls. “I just figured it was because of the water. So I stopped swimming.”

Like many others in Maine, Dana believed that the Clean Water Act of 1972 had cleaned up the river on which the Penobscot had depended for centuries. In recent years, however, the people of Maine learned that Lincoln Pulp and Paper and other mills are still dumping toxins in the river, with the state of Maine issuing penalties so small that the costs of dumping barely dent their budgets.

“Those fines amount to, on a yearly average, \$3,000,” says Dana. “That’s \$3,000 a year for basically the right to dump billions of gallons of untreated wastewater directly into our river.”

Today, with his people unable to eat the fish, harvest the medicinal plants, or swim in the river they hold sacred, Dana is battling the powerful paper companies and their allies in state government.

“All over the country, 30 years of environmental protections are quietly being dismantled,” says Dana. “Sometimes it seems like many Americans are blind to what’s going on. But we don’t have the luxury of looking the other way. We can’t give up on the river.” 

*For more information or to order a DVD copy of *Homeland: Four Portraits of Native Action*, go to [www.katabdin.org](http://www.katabdin.org).*

# PULLING TOGETHER: RURAL AND URBAN COMMUNITIES RESPOND

by Beverly Divers-White

**As government agencies begin to focus on recovery and rebuilding, they must remember the thousands of evacuees who remain in the Delta.**

As the nation watched the media's coverage of the devastation and the unimaginable aftermath of Hurricane Katrina, the Mid-South Delta region of Arkansas, Louisiana, and Mississippi prepared to provide immediate relief to people affected by the disaster. Faith-based organizations across racial and denominational lines, nonprofit organizations, community development corporations, families, and individuals opened their hearts and arms to respond to the immediate relief needs of the thousands of evacuees who sought refuge in Delta communities. Delta residents responded when the Red Cross, Federal Emergency Management Agency, and other public agencies would not or could not act and complemented the efforts of these agencies where assistance was available. Delta communities provided food, shelter, funds for prescription medicines, clothing, utility and rental deposits, and more. The Mid-South, including the 58 counties and parishes that make up the Delta region, is one of the highest poverty areas of the nation, with few philanthropic resources. These communities, in need themselves, responded to the needs of the evacuees affected by Katrina.

The Foundation for the Mid-South, a philanthropic organization based in Jackson, Miss., managed to support the relief efforts of Delta organizations quickly. With a \$1 million grant from the Walton Family Foundation, the Foundation for the Mid-South distributed funds to Delta nonprofit organizations for immediate relief not only for the evacuees but also for programs whose limited resources were being quickly depleted.

As government agencies begin to focus on recovery and rebuilding, they must remember the thousands of evacuees who remain in the Delta. These communities and their newest residents must be included in the revitalization efforts. Several members of the Foundation for the Mid-South staff have

visited these Delta communities and met with organizational leaders and evacuees. The foundation staff have learned directly about the challenges that must be addressed during the long-term recovery and rebuilding process:

- ◆ *Housing*—Quality affordable housing for ownership and rental in both urban and rural areas must be included in the rebuilding process. Lack of adequate housing was a serious concern for Delta residents before the hurricane. They now fear that new resources will be wholly directed to the hurricane-impacted areas. Delta leaders support an equitable rebuilding plan that includes housing development in both rural and urban areas.
- ◆ *Transportation*—Many evacuees are experiencing difficulty accessing basic services and employment in affected Delta communities. Most rural Delta communities have no public transportation services and, at best, have only limited transportation for the elderly and persons with disabilities. Even larger Delta cities with populations of more than 50,000 residents do not have public transportation, increasing the already limited employment opportunities for low-income and displaced people. Public transportation services are essential for Delta residents and evacuees who lack private automobiles.
- ◆ *Public Education*—Families who are settling in the Delta region must place their children in school systems that are among the lowest performing, least funded, and most inadequately staffed in the nation. Data from school districts throughout the tri-state Delta region reveal a significant gap in the achievement levels between

African-American and white students. Lack of academic excellence was already evident in the urban areas affected by Hurricane Katrina. As recovery and rebuilding take place, attention must be given to developing equitable and high-performing education systems in the urban and rural regions of the Mid-South Delta.

◆ *Health*—Delta residents have some of the highest rates of chronic health problems, including high blood pressure, diabetes, cardiovascular diseases, and respiratory problems. Historically, they have lacked access to high quality, affordable health care. Health education and prevention, intervention that promotes a healthy lifestyle and increases lifespan, and attention to the systemic environmental causes of poor health are needed. As a result of the crisis, evacuees are coping with inadequate health services. A focus on mental and physical health is a critical need for those in rural and urban Mid-South communities who have suffered from years of neglect.

◆ *Economic Development*—Economic development in the Delta region is often focused on efforts to recruit outside businesses and corporations to the region. In many instances, this strategy severely restricts already limited public funds, relies on low-skilled workers who earn low wages, and cripples the local economy when a business or industry relocates to an area where even cheaper labor can be found. Evacuees in the Delta region are finding that quality job opportunities are almost nonexistent. These new residents, along with indigenous workers, must receive quality job skills training and be encouraged to pursue postsecondary training and education that will equip them for the global

**The region is challenged to use the lessons learned from this disaster, as well as other recent devastating events, to rebuild itself better than it was before.**

economy. In addition, rebuilding efforts in the affected areas must be linked to innovative regional strategies that prepare the Mid-South to thrive economically.

◆ *Counseling, Advocacy, and Policy Change*—Leadership within and across sectors must be encouraged and supported to provide counseling, to advocate, and to change the policies that hinder building healthy communities for the individuals and families they serve. Without the knowledge and support to address the endemic societal ills that have historically plagued the Mid-South region and that are now exacerbated by the hurricane disasters, this region will not thrive. The public and philanthropic sectors can and must assume a significant role in supporting, counseling, advocating, and affecting policy at the local, state, and national levels.

The Mid-South region's rural and urban communities matter. All people matter, regardless of race, ethnicity, socio-economic status, or geographic location; they are the region's most valuable resource. The region is challenged to use the lessons learned from this disaster, as well as other recent devastating events, to rebuild itself better than it was before. Success will lie in the region's ability to include the views and voices of all Mid-South residents and the region's rich history and culture, while creating healthy, equitable, sustainable, and asset-based communities. 

*Beverly Divers-White, Ed.D., is vice president and director of the Communities of Opportunity Initiative for the Foundation for the Mid-South. More information about the organization is available online at [www.fudmidsouth.org](http://www.fudmidsouth.org).*

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*continued from page 1*

row after row, in FEMA trailer parks or commercial RV lots.

Even more distressing than the physical damage is the human toll of the storm. Living like squatters on their own land or dispersed thousands of miles away, Gulf Coast residents have

told me they now think they and their plight have been forgotten. Will the rest of us still remember them after another 150 days? 

# WHEN COMMUNITIES OWN THEIR WAY OF LIFE AND SHAPE THEIR FUTURE

by Pacyinz Lyfoung and Sylvia Burgos-Toftness

**The experiences of our partner communities demonstrate that inclusive decision making, enhanced by community capacity building, can result in locally efficient economic development and asset building.**

After listening to students' complaints about the declining state of their community, a high school teacher in Miner County, S.D. (population 2,800), assigned his students the task of studying how local spending choices could increase local sales tax revenues. When they learned of the findings, residents began to increase their local shopping, and sales tax revenues grew by 40 percent in one year. That gain has been maintained for eight years and has contributed to significant community improvement, such as some major upgrades of the electrical infrastructure.

"That's the power of community-focused initiatives," said Gordon Goodwin, program lead for the Northwest Area Foundation Venture program. "Our approach is to help communities gain the skills, information, and contacts they need to design, implement, and lead strategic efforts for long-term poverty reduction," he said. This is hard work, Goodwin said, "but our partner communities tell us they are willing to try innovative efforts."

In another instance, an emergency room nurse at a central Oregon hospital decided to take action when a family without health insurance delayed seeking medical attention for their baby until it was too late—the baby died. The nurse started a campaign to open a community health clinic for people who have little or no access to affordable primary care. With the support of local medical professionals and partners, the group secured seed money, which led to access to available federal funding. Today, the clinic serves more than 2,000 patients annually; 50 percent are uninsured, 10 percent have commercial insurance, and 40 percent are covered by Medicare or Medicaid. The clinic plans to expand to three additional sites in the region.

In eastern Idaho, a member of the Blackfoot Latino community campaigned for a seat on a local city council. Although he did not win the election, his campaign became a power-



Photo courtesy of the Northwest Area Foundation

ful model for youth in the community, who volunteered to plan the effort, inform the public, and transform community members into activists with a deep understanding that "we are the people who want the system to change." The Latino community is now planning a downtown mercado, a marketplace that will feature Latino-owned businesses.

Driving the dirt roads that crisscross the 2.8 million acres of South Dakota's Black Hills, with a kettle of hot soup and sandwiches in the trunk, staff from the Cheyenne River Tribe were on a mission. They knocked on doors in the 19 isolated communities that make up the Cheyenne River Sioux Reservation and gathered information from all segments of the community as they shared conversation and a meal. The team also sat in on tribal council governance meetings, invited other community members into the effort, and shared what they had learned in their travels. Within just a few months, they had triggered a new level of community participation. Community members are now packing the tribal council meetings, and the council seeks community input before making final governance decisions.

These are just a few examples of ways that the NWA Foundation is partnering with rural communities that are determined to plan, make decisions, and work together to create greater prosperity for all their members, their region, and beyond. At a time when events like Hurricane Katrina illustrate the federal government's limited ability to help communities that are facing adversity, these communities are challenged to become even more self-reliant.

After working in the rural Midwest and Pacific Northwest for more than 50 years, NWA Foundation decided seven years ago to direct its resources toward community-focused poverty reduction. Because of the nature of its service area—roughly 3,000 small rural communities with populations of 5,000 and fewer, including 72 American Indian reservations—the organization



Photo courtesy of the Northwest Area Foundation

Lacking housing options in Miner County, many older residents were forced to leave their homes and community. The Whispering Winds Assisted Living Facility enabled residents to remain in the county and created additional jobs.

concentrates on capacity building. The foundation's aim is to gather lessons from its community work and from the work of other organizations, and share this information with others.

Successful community revitalization is based on a community's ability to achieve four outcomes that help create a climate for sustainable poverty reduction. These basic achievements are inclusive decision making, community capacity building, economic development, and asset building.

**Inclusive decision making:** The community has significantly increased involvement of all community members, especially those typically excluded.

- ◆ *Everyone has value.* A community's core wealth is its people. Foundation partner communities undertake an inclusive community planning process in which each participant's voice is heard and vote is counted.
- ◆ *When people in poverty are part of the decision-making process, it shows that the whole community is truly at the table.* Poor people are usually missing from the decision-making process. When everyone involved is sitting at the table and playing active roles in decision making (beyond just being there), the community is ensured that the process is inclusive.
- ◆ *Sense of community.* When people have a sense of belonging to their community, they have a greater willingness to make choices that benefit the people with whom they live. Furthermore, the ties residents experience as part of belong-

ing to the same community help facilitate an exchange of ideas and cooperation when they organize to effect change.

- ◆ *Fostering change.* When new voices are heard around the table, they help change the conversation about key issues. This creates an opportunity for communities to do things differently. For foundation partner communities, that difference means providing more opportunities for low-income people to share in the prosperity.

**Community capacity building to design, implement, and lead strategic change:** The community has timely and effective access to knowledge and tools for better decision making.

- ◆ *Using information more effectively.* Foundation partner communities have learned to find, evaluate, and use information for more effective decision making and inclusive community discussion.
- ◆ *Institutional tools and resources.* Most foundation partner communities have created community tools and resources to help them accomplish the goals they set for themselves. When necessary, they have used local experts—for example, in health or business. New organizations are created to pool money and other resources while working on community goals.
- ◆ *Mobilization.* A clear description of goals, tasks, and roles makes it possible for individuals and organizations to participate in community action. This helps mobilize entire communities.

**Economic development:** The community has identified opportunities to add value to existing local commodities, capture more local income by addressing gaps in local services demand, and connect local goods production to the expanding global marketplace.

- ◆ *Building on existing assets:* matching old and new. A successful strategy used by some foundation partner communities is to identify existing assets and link them to economic opportunities. In Miner County, people's skills in repairing tractor engines were transferred to fixing wind turbine engines, thus using old-economy skills in an emerging sector. Similarly, this community courted a buyer for an old slaughterhouse, who is now producing organic beef—another growing market segment. Those new businesses are creating jobs to help boost the local economy.
- ◆ *Nurturing creative local people.* Small communities can be perfect places for small business development based on local creativity. Communities that take risks to support new local businesses create an environment in which entrepreneurs feel free to try harder. This increases the chance for success. Communities can kindle entrepreneurial spirit through high school curricula and projects.
- ◆ *Import sourcing.* When a community finds its economic niche, it can begin to attract jobs and income. Miner County and central Oregon's decision to increase their capacity to serve the needs of low-income residents by applying for federal resources resulted in their becoming regional resources for low-income residents.
- ◆ *Regional impact.* When resources are limited, a community's economic assets may be the only ones available in the region; therefore, that community's efforts serve the needs of the whole region while solidifying the community's economic gains.

**Building on local assets:** The community invests in people, their talents, and their ideas.

- ◆ *Increase local control and ownership.* When individuals and their communities are enabled to act on their best options, people have more opportunities to own their way of life and shape their future.
- ◆ *Improve quality of life for people and the community.* Community revitalization depends on, and is reflected through, individual gains in earned income and savings as well as community gains in amenities. For example, small business development may bring a fitness center, a daycare center, or cell phone services to town. Most important, people enjoy their lives and the places where they live.

The experiences of our partner communities demonstrate that inclusive decision making, enhanced by community capacity building, can result in locally efficient economic development and asset building. Both approaches are necessary to start reversing the tide of poverty in rural communities. 

*Pacyinꝯ Lyfoung is associate community liaison and Sylvia Burgos-Toftness is communications manager at the Northwest Area Foundation. For more information, contact NWAF at [info@nwaf.org](mailto:info@nwaf.org) or visit [www.nwaf.org](http://www.nwaf.org).*



# HURRICANE KATRINA: FEDERAL POLICY UPDATE

by Ali Solis

**The hurricanes brought devastation to the Gulf. But they also provided an opportunity for more equitable rebuilding, rebuilding that ensures all people can access decent, affordable homes, employment, and educational opportunities.**

In displacing hundreds of thousands of families and devastating entire communities, last year's trio of hurricanes created a housing crisis of unprecedented magnitude meriting an unprecedented response from national, state, and local governments, and community organizations.

In the days and weeks following Hurricanes Katrina, Rita, and Wilma, Congress provided initial relief funding of \$62.3 billion to the impacted Gulf region via two emergency appropriations bills. The first bill appropriated \$10 billion to the Federal Emergency Management Agency and \$500 million to the Department of Defense for use in relief efforts. The second bill added \$50 billion for FEMA's Disaster Relief Fund, \$1.4 billion for the Department of Defense, and \$400 million for the Army Corps of Engineers to repair damaged infrastructure.

A third supplemental bill included \$29 billion for Gulf Coast rebuilding, most of which was redirected from funds appropriated to FEMA in the first two supplemental bills. The latest bill, attached to the fiscal year 2006 Department of Defense appropriations bill enacted December 30, 2005, appropriated \$11.5 billion in Community Development Block Grants for the states most severely affected by Hurricanes Katrina, Rita, and Wilma, with no state to receive more than 54 percent of the funds. The governor of each state is required to submit a proposal to HUD as to how these funds will be spent; proposal development is currently underway.

The third supplemental also included \$125 million to the Department of Labor for training and employment services; \$441 million in Small Business Administration Disaster Loans; and \$550 million in Social Services Block Grants. It provided



Photo courtesy of Enterprise Community Partners

\$390 million in housing vouchers for households that were previously assisted under the Section 8, Section 811, HOPWA, or McKinney programs, or those who were homeless or in emergency shelters prior to the hurricanes. Under an agreement with FEMA, HUD created the Katrina Disaster Housing Assistance Program, or KDHAP, to address the needs of these families and individuals.

KDHAP rental assistance ended as of January 31, 2006, and the newly appropriated vouchers are now administered under the traditional Housing Choice Voucher (Section 8) program. This means that, unlike under KDHAP, utility costs are covered and the vouchers are fully portable.

Additionally, the bill included \$65 million for USDA's Rural Housing Service for direct loans and loan guarantees to homeowners or purchasers, and \$20 million for repair grants for single-family homes. RHS estimates that 50,000 low-income homeowners in Louisiana, Mississippi, and Alabama have mortgage loans from USDA. According to RHS representatives on a recent national conference call, 12 RHS Section 515 multifamily properties were severely damaged in the declared disaster areas. Although no supplemental appropriations were directed to multifamily properties, RHS plans to use insurance payments and reserves to rebuild these developments. According to the same representatives, RHS made 10,000 emergency housing vouchers available after the hurricanes; 3,000 households are currently using these six-month vouchers, with 20,000 households served since September 2005.

Concurrently, Congress passed the Gulf Zone Opportunity Act (H.R. 4440), which contained \$8 billion in

Photo by Sarah E. Jacobs, Southern New Hampshire University



Volunteers responded by rebuilding the small rural town of Pass Christian, Miss. after Hurricane Katrina had left a path of destruction.

tax incentives to rebuild the Gulf region. Among the credits are special allocations of both the Low Income Housing and New Markets Tax Credits. The bill caps each state's additional LIHTC authority by multiplying \$18 by the state's population in the disaster area, based on the most recent pre-hurricane Census data. This means that Louisiana will have an additional \$70 million in tax credits to allocate to developers; Mississippi, \$37 million; and Alabama, \$17 million. The bill also provides Texas and Florida \$3.5 million in supplemental tax credits for 2006. Finally, the bill provides \$1 billion in additional NMTTC authority for Alabama, Mississippi, and Louisiana to be spent over the next three years (\$300 million in 2005 and 2006 and \$400 million in 2007).

Many federal, state, and local policy proposals remain on the table. The House Financial Services Committee and the Senate Homeland Security Committee, among others, have held recent field hearings in the Gulf region. Notably, the House Financial Services Committee has passed H.R. 4100, a bill sponsored by Representative Richard Baker (R-La.) that would create a new federal agency, the Louisiana Recovery Corporation, to focus on economic and community development in Louisiana's devastated areas. Senator Mary Landrieu (D-La.) has introduced a companion bill that the Senate Banking Committee is expected to take up early this year. Finally, a fourth supplemental appropriations bill, likely focusing on longer-term recovery and rebuilding, remains a possibility for 2006.

Large questions loom regarding big-picture issues: flood plain designations, required building elevations, and levee construction, to name just a few. Public, nonprofit, and private sector entities all have critical roles to play in the rebuilding of the Gulf Coast. In Pass Christian, a small town of 2,600 families on the Mississippi coast, more than 900 families are living in tents or trailers on their own property. Most of the rest are currently living elsewhere. News of the recently appropriated federal CDBG dollars offers Pass Christian's residents hope. The hurricanes brought devastation to the Gulf. But they also provided an opportunity for more equitable rebuilding, rebuilding that ensures all people can access decent, affordable homes, employment, and educational opportunities. 

*Ali Solis is director of public policy for Enterprise Community Partners, a national nonprofit that has invested \$7 billion in more than 190,000 affordable homes and countless community enhancements since 1981.*



**RURAL VOICES**

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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 loans, technical assistance, training, research and information to local producers of affordable rural housing. HAC maintains a revolving fund providing vital loans 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 is an equal opportunity lender.

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Each issue of *Rural Voices* profiles members of the Housing Assistance Council's board of directors. A diverse and skilled group of people, HAC's board members provide invaluable guidance to the organization. We would like our readers to know them better.



### MOISES LOZA

Moises Loza has been the Executive Director of HAC since 1989, but his history with the organization dates back all the way to its beginnings.

"I actually applied for a job when HAC was first getting started back in 1971," Loza explains. Although he opted instead for a position with Interstate Research Associates, where he served as a consultant on a migrant workers housing program, he became another type of HAC applicant in 1972. On behalf of a county housing

authority, he prepared a request for a HAC loan to help rebuild a farm labor camp in Texas, and that housing authority received one of the first loans HAC had ever made.

Loza's career, characterized by decades of rural community development leadership, stems from his experiences growing up in a migrant farmworker family. Following his graduation from Pan American College in Edinburg, Texas, he was recruited by HUD as an "urban intern." After a five-month training at the Housing Specialist Institute in housing development and management and two years at IRA, Loza did accept a job at HAC in 1973.

In 1977, Loza left HAC and served for four years as an area director for USDA's Farmers Home Administration, now known as Rural Development/Rural Housing Service. As area director, he supervised the activities of 11 state directors in the Western region of the U.S. and the Pacific Trust Territory. In 1981, Loza returned to HAC where he filled numerous positions, including Deputy Director, until finally being named Executive Director, and therefore, Second Vice President of the Board of Directors.

"This organization has a great history, a great tradition, and a wonderful reputation," Loza says. "HAC's Board of Directors and staff have been able to do many amazing things with few resources at their disposal."

As a long time activist, Loza has observed many changes in the rural housing atmosphere. He feels that despite declining resources, local organizations continue to make a difference. "Community-based organizations are responding by becoming stronger, more savvy. They are also becoming more active in forming partnerships to build housing."

Moises Loza has been many things to HAC and he says the reverse is true as well. "HAC has been my career and a meaningful life-defining experience. Working here has given me the opportunity to really affect the way rural people live."

Loza currently resides in northern Virginia. He is married with four children and three grandchildren. He is also affiliated with numerous organizations including the Farmworker Justice Fund, National Low Income Housing Coalition, Low Income Investment Fund, National Community Reinvestment Coalition, and National Rural Housing Coalition.



### BILL PICOTTE

According to board member Bill Picotte, HAC had a lot of responsibility in his involvement with housing development.

Ruth Jaure, then HAC's Native American housing specialist, met with Picotte to inform him of a grant opportunity through the Northwest Areas Foundation. At the time, he was managing approximately 50 homes on the Cheyenne River Sioux reservation in Eagle Butte, S.D.

"The Northwest Areas Foundation had a grant to fund a Native American to package loans for reservation housing," Picotte said. He then began attending housing trainings and conferences sponsored by HAC and other organizations. "After participating in these trainings, I realized there were a lot of housing resources that the tribe was not utilizing." Within two years, Picotte founded and became the Executive Director of a nonprofit housing development organization, Oti Kaga, Inc.

Oti Kaga, which means "builds homes" in the Lakota language, was established in 1993 and became fully operational in 1995. As the Executive Director, Picotte facilitates a number of housing programs on the Cheyenne River Sioux reservation including downpayment assistance, low income tax credit, and loan packaging.

When Oti Kaga, Inc. was just getting started in 1993, it hosted the annual HAC board meeting and had its first site visit by HAC staff. "Moises was impressed with our progress," Picotte explains, "and he invited me to apply to be on the board." Picotte was officially inducted as a board member in November 1993.

"Being on the HAC board has given me the opportunity to build my network. It has aided me in my accomplishments with Oti Kaga. HAC has provided itself as a resource and offered partnership on many projects," Picotte says. He also states that his membership on the board enabled him to view housing issues on the national level, and in turn he was able to contribute the Native American perspective. Picotte was HAC's first Native American president, serving from 2001 to 2003.

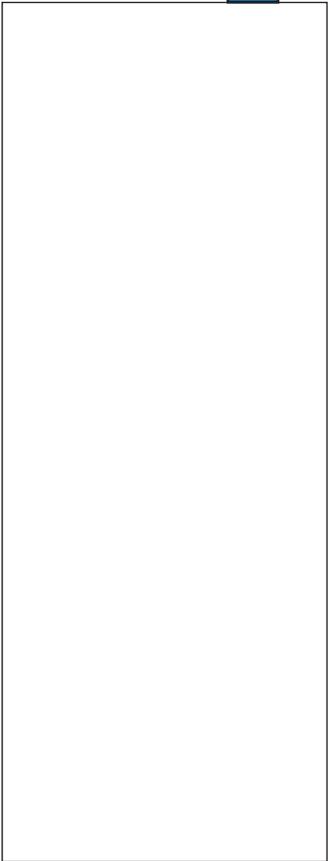
"I am proud to be on HAC's board for a number of reasons, but mainly because HAC is so well known and respected. HAC has an excellent reputation among the nonprofit organizations, the federal agencies, and the people on Capitol Hill."

Picotte lives in Eagle Butte, S.D. and is married with six children and two grandchildren. He enjoys spending his free time on his Harley Davidson motorcycle and singing karaoke. He is also the Chairman of the Board of the Four Band Community Fund, Inc. and serves as president of Eagle Thunder LLC, a business and consulting firm.



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