

Rural Voices

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Looking to the Future

Youth and Housing in Rural America

Dear Friends,

The Housing Assistance Council recently published an edition of *Rural Voices* dedicated to the housing needs of seniors and older rural residents. That issue highlighted the reality that the senior population in rural America is growing in part because younger people tend to leave these areas for the cities and suburbs. This edition of *Rural Voices* looks at the other end of the age spectrum to focus on rural youth and their housing. Young people and children in rural America face some of the same challenges that urban youth do, such as poverty and lead exposure. On the other hand, rural youth must overcome unique obstacles such as fewer employment opportunities and economic decline.

Safe, stable, and adequate housing is essential to a nurturing environment and the overall well-being of children. Crowded, noisy, or unstable home environments impact a child's ability to complete homework and succeed in school. Physical inadequacies can present health concerns and expose children to toxic chemicals or mold which can create or exacerbate health

problems such as allergies and respiratory diseases. Finally, an affordable home means that more of a family's income can be spent on children's other needs.

This edition presents rural voices from across the nation that are doing important work to ensure that the needs of rural youth are met, especially through the provision of safe, affordable, and quality housing. The articles include a discussion of the demographic characteristics and trends of rural youth along with initiatives that serve rural children directly. Nonprofits, housing organizations, and municipalities are mitigating health risks related to lead exposure, helping rural youth obtain valuable work experience, and providing families affordable homeownership and rental opportunities. These are just a few of their stories.

We at HAC are excited to share the good work that is being done to support youth in rural America. We hope you enjoy this edition of *Rural Voices*.

In Community,



Polly Nichol
Board Chair
Housing Assistance Council



Andrew Bias
Board President
Housing Assistance Council



Moises Loza
Executive Director
Housing Assistance Council



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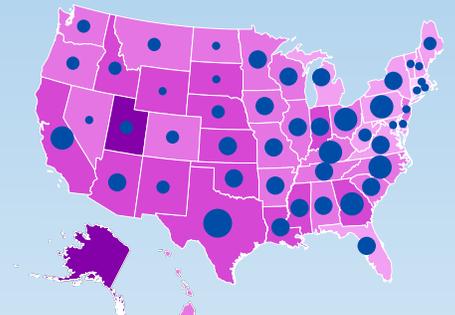
Rural Voices

The Magazine of the Housing Assistance Council

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Children Growing Up in Rural America

Characteristics and challenges of a changing population

by Marybeth Mattingly and Cynthia Duncan



“Our town sign says ‘Roseville is a good place to live,’” a minister explained, describing the family’s decision to leave a metropolitan area to move to their small town. “Every time we came down on Sunday, my daughter would look at that sign, and she’d say, ‘Daddy, we ought to move here.’ When I asked her why she would say ‘Because it says it’s a good place to live.’ And, and it really is, you know, we’ve enjoyed it and you know, it is good!”

Of course rural communities can be very good places to grow up if your parent or parents have stable work, as a minister in an established church would. The Carsey Institute surveyed rural residents across the country who said they wanted to stay in their community because they value the quality of life, out of doors and, especially in poor places, being near family.² But no matter where they lived they worried about jobs. Declining employment opportunities means more and more young households and youth are leaving rural America for cities and suburbs where there are more job opportunities.

In 2012, the most recent year for which data are available, rural America was home to over 11 million children, nearly one-third of whom were under age six.³ Rural children represent an estimated 15 percent

of America’s child and young child populations. This represents a decline since 1970, when the rural population overall was younger. Rural children disproportionately reside in the South and Midwest, home to 45 and 30 percent of America’s rural child population, respectively. In fact, data suggest the child population in rural America declined by over four percent between 1970 and 2009 and that rural America is aging somewhat more rapidly than the suburbs and central cities, influenced both by fertility and the migration of young adults away from rural America.^{4 5 6 7}

Historically, we know that rural children have looked rather different than their urban peers. They have been more racially homogeneous, primarily non-Hispanic white; more often lived with two parents; resided in larger families; and were less often born to unwed mothers.^{8 9 10 11} Over

the past couple of decades, however, rural America has been changing. Though some differences remain between the characteristics of rural and urban children, rural kids are becoming more similar to their urban counterparts: more racially-ethnically diverse, more often living with a single parent, and having fewer siblings. The changing racial composition of rural America is driven largely by growth in the Hispanic population. Due to migration and higher fertility, the rural Hispanic population more than doubled between 1990 and 2009.^{12 13 14 15} Nonetheless 71.4 percent of rural children were white in rural America, according to 2012 estimates, as compared to 59.0 percent in the suburbs and 33.9 percent in the cities.¹⁶ In 2012, nearly two-thirds of rural children lived in homes headed by a married couple, somewhat higher than in cities (58 percent) and lower than the suburbs (71 percent). Over



it is astonishingly high. We have already discussed very high rates among young children. We also know that minority kids, kids living in the South, and those residing with a single mother are at especially high risk of poverty. Nearly half (48.6 percent) of black children and just over four in ten (41.7 percent) Hispanic children across rural America live below the poverty threshold, and rates in the rural part of every Census region except the West exceed thirty percent. More than half (55.1 percent) of single mother households are poor in rural America as compared to 30.2 percent of households with a single father. Only 13.5 percent of two parent households are poor in rural America.

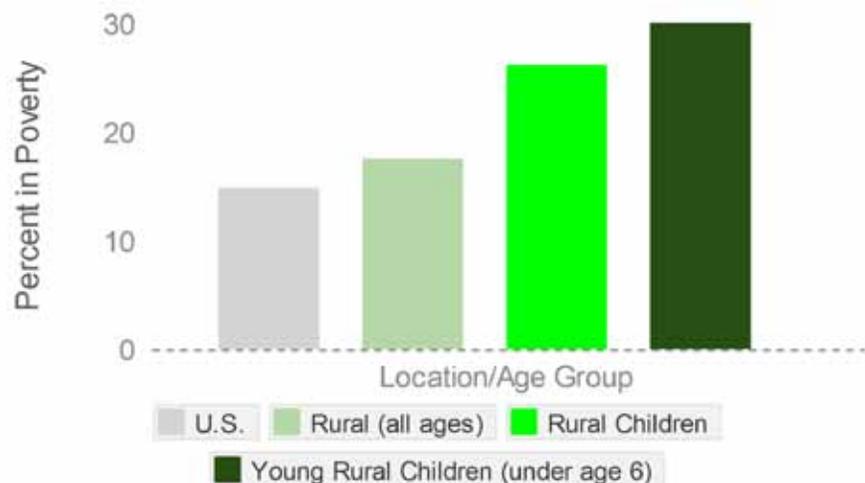
A high proportion of rural residents live in persistently poor areas, where child poverty is especially high. These poor children are often isolated, socially as well as geographically, attending poor schools, in communities that lack after school programs or other recreational opportunities. Poor children in poor places grow up without developing the tools they will need to succeed as they transition to adulthood. In Appalachia a mother struggling to raise her own daughter on her young husband's small public works salary worried about children who grow up in the hollows and for whom school is the only time they socialize and get a good meal. "You got some nice places around here, but when you get down our way you got kids that don't have

one-quarter of rural families with children were headed by a single mother and eight percent by a single father. Family size has also declined over time in rural America. Between 1970 and 2009, fewer married couples resided with children in rural America and among those with children under age 18, the number decreased. However, childbearing by women who were never married increased.^{17 18}

population in these places, rural children represent 15.4 percent of the child population, yet comprise 17.8 percent of all poor children. The same pattern is evident among young children where rural children are 15.1 percent of the population, but 17.8 percent of poor young children.²⁰

Within rural America, as within other place types, poverty is concentrated among particular groups of children. For some groups

Poverty rates in rural America are comparable to those in America's cities and typically higher than in the suburbs. They have been dramatically higher since the onset of the Great Recession. Research has clearly demonstrated links between childhood poverty, particularly young childhood poverty, and later life outcomes. In 2012, 26.2 percent of rural children lived below the official poverty threshold according to the American Community Survey. Young children (those under age six) were even more likely to be poor in rural America, with three out of ten children in poverty (30.1 percent). These high rates are on par with child poverty rates in central cities (29.7 percent overall and 31.7 percent of young children, respectively) and significantly higher than those in the suburbs, where 17.2 percent of all children and 19.8 percent of young children were poor.¹⁹



Rural Children and Poverty, 2012

While it is true that there are many more poor children in the central cities and suburbs given the greater concentration of

Source: Housing Assistance Council tabulations of 2008-2012 American Community Survey.

phones, Internet, or cable; whose houses look like garbage." In the Mississippi Delta adults worry about low-income 'latch key' children whose mothers work an odd shift and cannot afford child care, and in both poverty stricken regions the high proportion of disconnected youth concerns everyone. In places with persistent poverty, those who stay are often trapped by low education and limited skills, but also have deep roots to family. Those we surveyed in these chronically poor areas put lack of recreational facilities and programs to keep children safe and teach them life skills high on their list of concerns.^{21 22}

The official poverty statistics cited above have several limitations in understanding economic need. First, they are based on a dated formula developed in the early 1960s when consumption and spending patterns were very different. Second, they do not account for non-cash and post-tax transfers like SNAP and the EITC or necessary expenses like medical costs and child care. Third, they do not make adjustments for geographic differences in the cost of living. Finally, the poverty unit defined for OPM measurement excludes cohabiting partners and unrelated children like foster children. The Census Bureau's Research Supplemental Poverty Measure addresses each of these concerns and also permits examination of how safety net programs affect the poverty rate.²³ Note that geographic adjustments are made based on the cost of housing for renters, owners with a mortgage, and owners without a mortgage. It is therefore, not surprising that the rural child poverty rate is much lower under this measure. Across nonmetropolitan America, 15.5 percent of America's children were poor in 2012, according to the Supplemental Poverty Measure, dramatically lower than official poverty statistics. However, analyses of this measure show the critical importance of the social safety net. Absent SNAP and cash welfare programs (including TANF, EITC and SSI), child poverty would be 26.7 percent, according to our calculations. On the flip side, absent family out of pocket expenses on medical care, child care, and work expenses like transportation, the child poverty rate would be 3.3 percentage points lower. Note, however, that these calculations are all based on the Current Population Survey data and are therefore not directly comparable with statistics presented above from the American Community Survey.²⁴

The Carsey Institute has identified four broad patterns of rural area.²⁵ Rural children growing up in amenity rich areas benefit from the broader community's prosperity and higher education, as the environment has attracted wealthier retirees and others to the area. Those growing up in areas where employment has shrunk and people have left may still benefit from the institutional investments made in a previous generation, but may also experience negative consequences as a result of the more recent economic decline. Similarly, those growing up in areas transitioning from natural resource extraction economies and rural manufacturing appear to benefit from decent schools and a strong civic culture. But those growing up poor in persistently poor places are doubly disadvantaged. In many instances their parents do not have the resources to launch them on their way to a flourishing future, and their communities, long divided between haves and have-nots, educated and "ignorant," as the poor themselves often put it, have not invested in institutions that could prepare them for adulthood. These children, especially the younger children in poor families, would have a far brighter future if the current discussions of early childhood intervention and quality early childhood education were to generate programs that helped them overcome isolation and realize their full capability.

Beth Mattingly is director of research on vulnerable families at the Carsey Institute. She manages all of the Carsey Institute's policy relevant work relating to family well-being. Topics covered by the vulnerable families research team range from refundable tax credits, Supplemental Nutrition Assistance Program (SNAP) and other federal programs, as well as policies that help families balance the domains of work and family like access to affordable child care and paid sick leave.

Cynthia "Mil" Duncan is founding director of the Carsey Institute at the University of New Hampshire, which she oversaw from 2004 to 2011. Currently, Mill is the research director at AGree, an initiative bringing together diverse interests to transform food and agricultural policy in the United States.

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Acknowledgements

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¹⁶ According to estimates from the 2012 American Community Survey

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Serving Families from Roots to the Moon

by Nadia Villagrán

How California's Coachella Valley Housing helped improve the lives of one rural farmworker family



Juan Rodriguez at a Coachella Valley Housing event



Coachella Valley Housing has been a positive factor in my family's life... from providing us the opportunity to own our own home to helping me earn my degree at Berkeley

To Juan Rodriguez, the son of a farm worker, making the journey from his home in rural Mecca, CA to attending college at the University of California, Berkeley, was equivalent to travelling to the moon. But Rodriguez, a 2012 UC Berkeley graduate and aspiring urban planner, knows this journey by heart and is amazed at the resources that helped him traverse the distance and launch his aspirations like a rocket. The boosters came in the form of supportive parents and siblings, and an almost lifelong relationship with the nonprofit Coachella Valley Housing Coalition (CV Housing) that helped his family find affordable rental housing, a path to homeownership and gave him and his siblings support for their higher educations.

Juan Rodriguez's proud mom and dad, Juan Antonio and Elizabeth Rodriguez, were teenage parents in the early 90s when they first moved to the Coachella Valley, in Eastern Riverside County, CA. The young family could not earn enough in the agricultural fields to rent their own apartment, so they moved with their baby boy into their great-grandparents tiny two-bedroom apartment in the City of Indio, CA.

Juan's parents weren't the only family members to seek refuge with his great grandparents in those early days. Juan was too young to remember but he knows the Rodriguez family tales of survival well. There were 20 relatives staying tempo-

rarily in the cramped Campo apartment rented by Juan's great grandparents. The women took turns cooking and cleaning the kitchen. Sharing the one bathroom was a challenge. Juan Sr. showed sensitivity and consideration at heroic levels. Before leaving at dawn to work in the fields, the young father often walked crying baby Juan all night long so everyone else could sleep.

"When my parents finally could find an apartment and move out on their own, it was into a CV Housing complex called Pie de la Cuesta," said Juan Rodriguez. "That was the move that brought CV Housing into my life and they have been a positive factor in my family's life ever since, from providing us the opportunity to own our own home to helping me earn my degree at Berkeley."

At Pie de la Cuesta Apartments, in the agricultural community of Mecca, the Rodriguez family flourished. As the family grew, and Juan became a big brother to three siblings, the Rodriguez family took advantage of the on-site California Department of Education-funded child care program, and many community programs offered free of charge by CV Housing. Learning about CV Housing's free tutoring programs after school, as well as their Summer Youth Tennis Camp, Ballet Folklórico, Mariachi and even Opera Appreciation programs, Juan and his siblings jumped at the chance to participate.

Then, a few years later, Juan's parents applied to CV Housing's Mutual Self Help program, where they gained one-on-one credit and housing counseling, and began the process to becoming home owners.

In 2002, Juan Antonio and Elizabeth Rodriguez joined forces with seven other hard-working families to build their home and that of their neighbors in the Mexicas Self Help subdivision in Mecca. There were months when the parents were away from home long hours. After working all day, they spent evenings and weekends building their dream home and dream community, with their future neighbors and under the direction of CV Housing staff. The program is funded by the U.S. Department of Agriculture Mutual Self Help program.

The Rodriguez family joined a group of 67 families in the Mexicas subdivision, more than 380 families in the community of Mecca, more than 1,500 families in Riverside and Imperial counties, and a group of more than 46,000 families across the country who have built their own homes in partnership with their neighbors since the Mutual Self Help program began in the late 1960s. But for Juan and his three siblings, the newly built four bedroom house meant a place for their parents, and each of them to have their own room and their own space. Juan was 12, his brother Francisco, 11, and sisters Erendira, 9, and Wendy, 4, when the family moved into their own home.

Juan's parents wanted their children to aspire to a better life than farm work, and having a stable home of their own was the first step toward that end. They were strict about what their children did in their spare time and constantly encouraged them to



The original Fred Young labor camp in 2010

do well in school. But it was the way the family spent their summers picking grapes that drove the message home.

"Working in the fields from 6 a.m. to late in the afternoon was the greatest motivator to study and never have to do such back-breaking work again," Juan explains.

In spite of never leaving the Valley except to follow the harvests, Juan began realizing the varied world he lived in while attending Desert Mirage High School in Thermal, CA. A good student, he began tutoring students in math and he even came to the aid of the faculty.

"Ninety percent of the parents couldn't speak English and many of the students only spoke Spanish," recalls the bi-lingual collegiate. "I volunteered to serve as a translator."

Juan realized his potential and pushed himself to new heights. As a senior he committed himself to applying to only the best schools in California. He was happily accepted to UC Berkeley. CV Housing stepped in again, providing Juan (and his brother Francisco when he graduated high school) with an annual \$1,000 JFM Scholarship to assist with books, and room and board. Once there, Juan used his experience of seeing firsthand how affordable housing, or the lack of it, affects family stability, safety and aspiration, to choose his major in urban planning and architecture.

In 2010 and again in 2013, Juan served as an intern with CV Housing and loved working with community members impacted by the nonprofit.

He worked in CV Housing's Community Services department, assisting in the implementation of many community programs, including a STEM-infused (Science, Technology, Math & Engineering) Robotics program, an Art Appreciation program and CV Housing's annual Summer Youth Tennis Camp. During his second internship he worked primarily in the Multi-Family Development department, assisting in the development of successful Low Income Housing Tax Credit, Federal Home Loan Bank, and Department of Housing and Community Development funding applications, as well as assisting in the entitlement, plan review and accounting of multi-family apartment projects. "My goal has always been to go back and help the community by working for an organization like CV Housing that plans and builds quality housing for low-paid field and service workers," Juan says.

The Rodriguez family's first home in Eastern Riverside County, California's Coachella Valley, known as "Campo" by the locals, is the U.S. Department of Agriculture's first farm labor camp in Southern California. Its full name is Fred Young Farm Labor Center, and it was built starting in the early 1950s for migrant farm workers. By the 1990s, Campo had 253 units and housed an esti-



My goal has always been to go back and help the community by working for an organization like CV Housing that plans and builds quality housing for low-paid field and service workers



The newly redeveloped Fred Young labor camp in December, 2013

mated 1,520 residents. Extremely modest housing, "Campo" was designed with only bare necessities in mind, featuring cinder block uninsulated walls and no central air that left families enduring extreme summer temperatures that regularly average over 105 degrees Fahrenheit and drop to below freezing on long winter nights.

Long after Juan and his family moved out of his great-grandparents' apartment in Campo, CV Housing acquired the farm worker development in 2007 with the intent to build new and much improved

housing for the 200 plus families still living on the site. Today that intent is reality with 85 replacement units newly built, demolition planned for the first 85 vacated units and a second phase of new construction in predevelopment. In addition, CV Housing ensured that Campo's existing residents had at least functioning air conditioning and heating in their old units, and roofs that did not leak on rainy days.

CV Housing also kicked into gear its many community services programs on site at Campo, as it does for all of its family hous-

ing developments. Specifically, Campo features an on-site, free-of-charge after-school program, a California Department of Education-funded preschool program, and a number of on-going enrichment programs such as nutrition and health classes; an English as a Second Language program; and summer youth and adult fitness programs. These programs and more will continue at the new development to be now known as Villa Hermosa Apartments. With the help of these programs, CV Housing plans to see many more youth like Juan emerge from these developments.

Nadia Villagrán is the director of operations & communications for the Coachella Valley Housing Coalition (CV Housing). She can be reached at nvillagran@cvhc.org.



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Grandparents Raising Grandchildren in Rural America

It is becoming increasingly common for grandparents to serve as primary care givers for their grandchildren. According to the American Community Survey, approximately 43 percent of households that include a grandparent and a child under the age of 18, grandparents are responsible for the care of grandchildren. This trend is even stronger in rural areas where over half of grandparents living in such households are responsible for the care of their grandchildren.

It is not a new concept for grandparents to raise their grandchildren. Many families in the United States have long depended upon extended families for child-rearing

and economic sustainability. These multi-generational family arrangements are very important in many cultures. However, this family scenario has become more prevalent in recent years. Reasons for grandparents taking on the care for their grandchildren range from parental substance abuse, child abuse, neglect, or abandonment to unemployment, divorce, and death. Many of these grandparent care givers live on low or fixed incomes, and the added physical and financial responsibilities of caring for children in older age can be stressful, often aggravating already difficult situations.

Young People Build Affordable Housing and Transform Their Lives

by Karen Jacobson

Local YouthBuild programs help young people set and reach goals for themselves while contributing their time and energy to affordable housing and community-building projects



James came to YouthBuild after dropping out of high school at age 17. He displayed anti-social, anti-governmental, anti-authority behavior. James knew everything and if he didn't know, it was not worth worrying about. He considered quitting YouthBuild several times, but being able to cook there kept drawing him back in. Eventually he was elected by his peers to serve on the Policy Committee, and he subsequently became a leader in the classroom and on the job site.

John came to YouthBuild after graduating from a local high school but he tested in math and reading at the 6-7th grade levels. He'd grown up in an isolated part of a very rural county, had left home

and was homeless (sleeping on friends' couches) when he entered the program. John had very weak personal interaction skills. Over time, he built trust with the Construction Manager, who was a great influence on him. Turned out John was a quick learner when asked to use his hands and his common sense on the job site. He earned the AmeriCorps' Rudy Award (plaque and monetary award) for having 100 percent attendance during the entire term of his enrollment.

Chris was enrolled in YouthBuild after being turned down for the two previous cycles because of his poor attitude. When he entered the program he was suffering from depression, and reported that he spent most of his free time in his bedroom listening to and playing music. His parents were divorced and had struggles of their own. At age 16, he declared that he had no interest in school and refused to keep going. He began seeing a counselor while in YouthBuild and discovered many positive things about himself. While at YouthBuild, Chris became an AmeriCorps member and attended the Conference of Young Leaders in Arlington, VA as a delegate, where he was elected to the National Young Leaders Council.

What these stories have in common is that they represent the challenges



A typical day at YouthBuild North Central starts with hitting the books but may also include meeting with the Case Manager to discuss action steps the participant needs to take toward their goals

What is YouthBuild?

YouthBuild is an initiative that provides education, counseling, and job skills to unemployed young Americans between ages 16 and 24, most of whom are high school dropouts. There are over 270 YouthBuild programs in the United States, assisting nearly 10,000 students yearly. YouthBuild is funded by a mixture of public and private investment including the U.S. Department of Labor, private businesses and philanthropies.

experienced by young people who are not able to achieve success through the conventional high school path. They also have in common the transformational experience that is "YouthBuild."

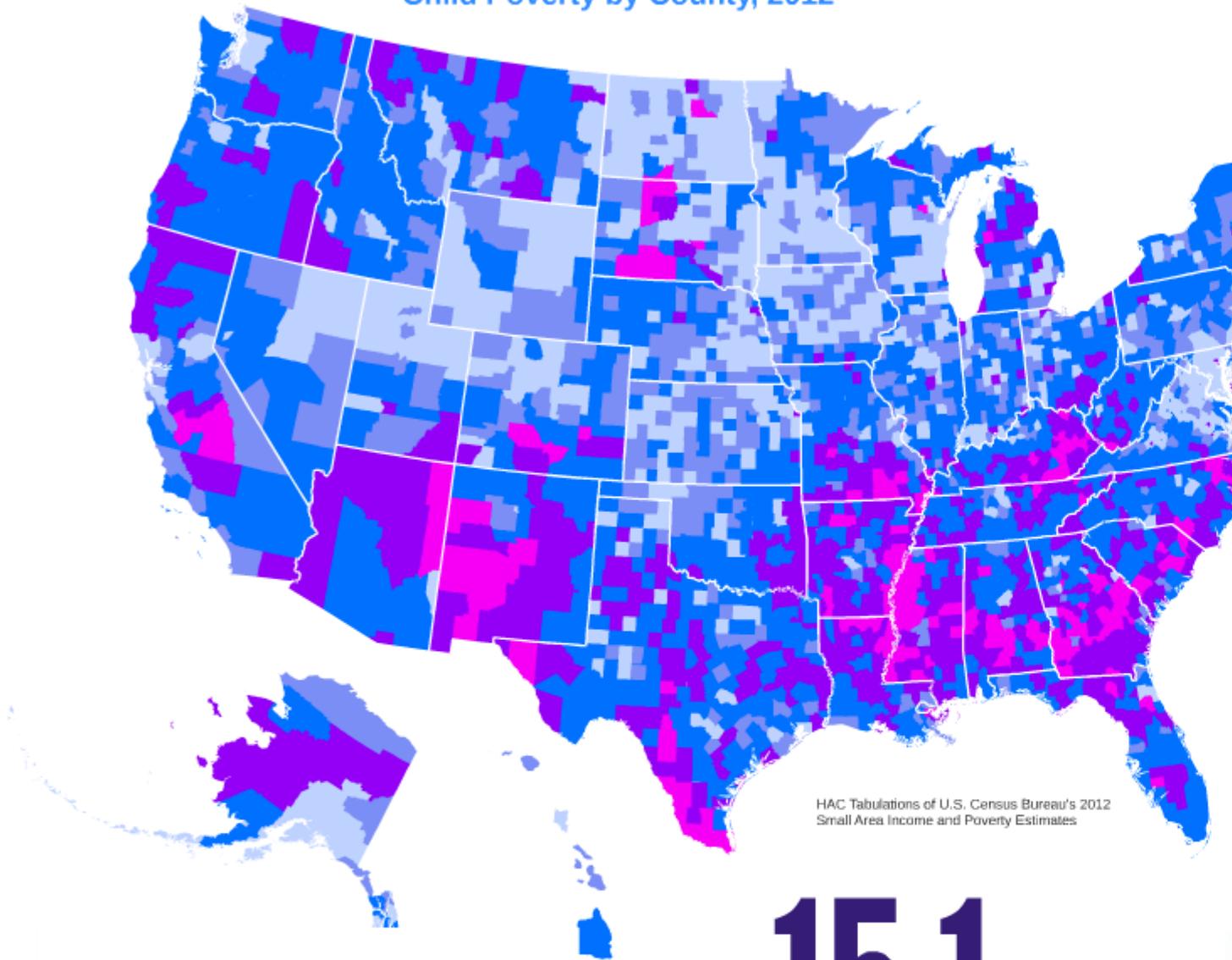
YouthBuild North Central is a program serving West Virginia youth age 16-24 seeking to earn a General Educational Development (GED) credential, gain work experience, seek employment and make positive changes in their lives. The YouthBuild motto is "To do what's right for me, my family, my community and the program." Young people interview to get into the 10 month program, in which they earn a stipend to help them get by while they set and work toward individual goals. Every week, the "crew" of 20 or more trainees splits into two groups, with one staying in the classroom and the other going to the jobsite, where they build housing for low-income households. However, each day the crew begins and ends together, starting at 7:00am with a martial arts exercise session and ending each day at 2:30 with "circle"—a time to reflect, to appreciate and to set an intention for the rest of the day and the week.

In the classroom, long-time YouthBuild teacher Loren Fortney works with students individually to improve their literacy and math skills in order to prepare for the GED test. A typical day at YouthBuild North Central starts with hitting the books but may also include meeting with the Case Manager Michelle Phares to discuss action steps the participant needs to take toward

Children & Youth in RU

a demog

Child Poverty by County, 2012



HAC Tabulations of U.S. Census Bureau's 2012 Small Area Income and Poverty Estimates



Age 18 or Older (77%) Under Age 18 (23%)

Rural Population by Age, 2012

15.1 Million

Children in Rural America



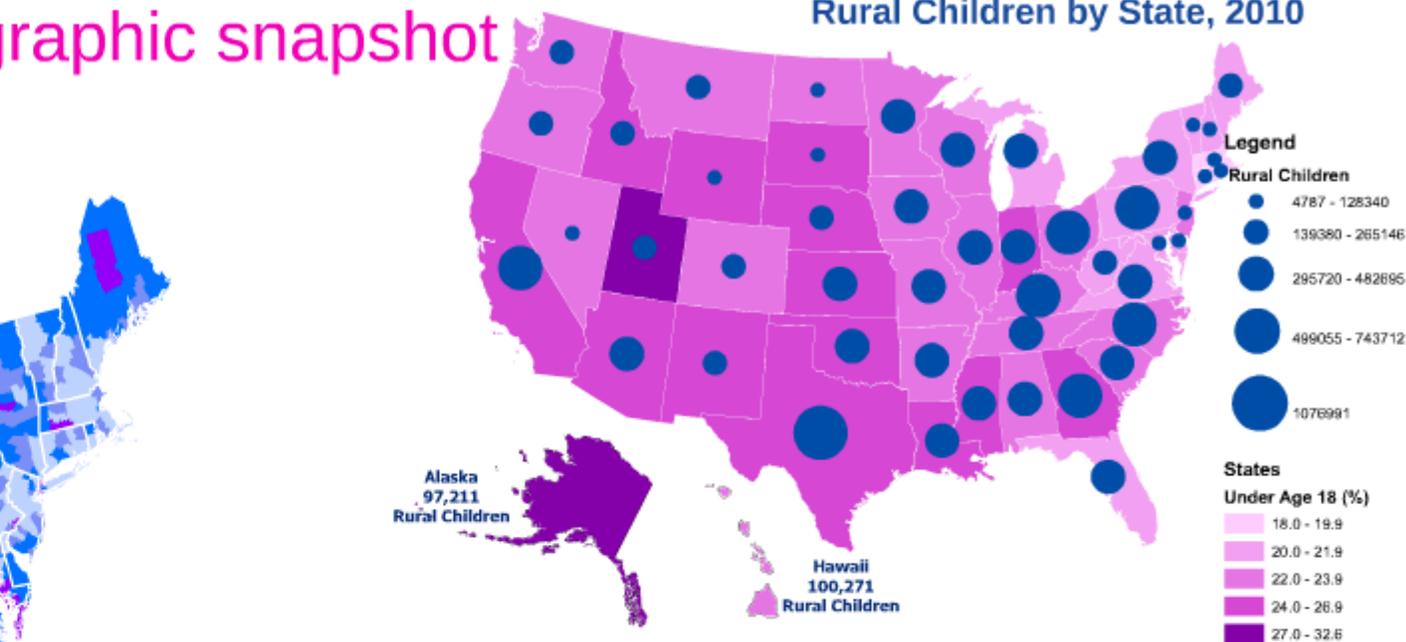
Housing Assistance Council

Unless otherwise noted, all data derive from Housing Assistance Council's 2012 Rural Population and Housing. Some figures may vary from other sources due to different geographic definitions of rural area and population.

RURAL America

Graphic snapshot

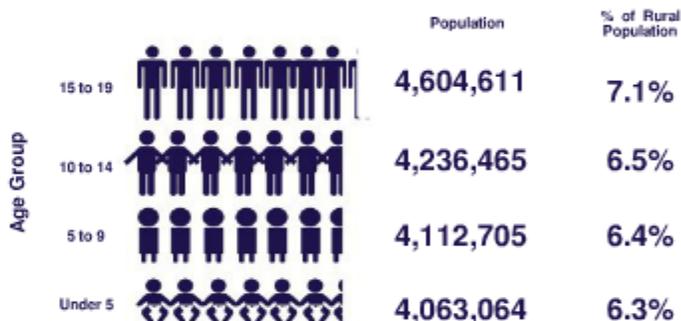
Rural Children by State, 2010



Children in Poverty (%)



Rural Youth by Age, 2010



Nearly **470,000** Rural grandparents are responsible for the care of their grandchildren.

HAC Tabulations of 2006-2010 American Community Survey Data



Rural Children and Family Status, 2012

HAC Tabulations of 2008-2012 American Community Survey Data

Assistance Council tabulations of U.S. Census Bureau's 2010 Census of data presented in this publication due to differing sources of data and

To access an interactive version of this demographic snapshot, please visit: <http://tinyurl.com/ruralyouthmap>



YouthBuild from Page 11

their goals, such as taking a driver's education class, working on anger management techniques, or starting their resume. All participants have access to counseling services, which often focus on family or relationship issues and drug or alcohol dependence. In the afternoon the classroom crew might perform community service at the local food bank or participate in a learning session on financial literacy or parenting. Throughout the day, interaction with staff like Loren, Michelle, and Jason (the Program Director) provide models for communication, conflict resolution and respectful adult-to-adult interaction.

As they progress through the program, the crew members have the opportunity to earn their GED as well as a variety of knowledge and skill-based certificates they can add to their resume when seeking employment. All of the crew become OSHA-certified, earn their First

Aid cards, and obtain a food handlers' card. Many of the crew go on to earn a Microsoft digital certificate, a Pre-Apprentice Construction Training (PACT) certificate and/or a Med Prep certificate. The Med Prep curriculum prepares students for home care positions, as a step on a ladder toward Certified Nurse's Assistant or other healthcare jobs. Each of these accreditations gives them a leg up when competing for jobs in related fields. Randy Cunningham, a licensed contractor and his assistant Otto High work with the crew on the construction job site to learn the PACT modules while they are building a house. Randy often sees an interest and aptitude in crew members for further training in the field and will recommend to them apprenticeships and training leading to master electrician and master plumber certifications.

In the final two months of the program, the job search or exploration of post-secondary education and training begins in earnest. The crew members have a

wide variety of job shadow opportunities, thanks to the long-standing support of local employers. A crew member can job-shadow for a week to ten days to see whether the job might be of interest. Several of the employers hire YouthBuild graduates that have job shadowed with them. The crew makes site visits to the larger employers in the area and to the educational facilities, which include a Commercial Driver's License (CDL) training facility, a Certified Nursing Assistant program, and community college roughly 1.5 hours away. Employers and education institutions also come to YouthBuild to meet students and make presentations.

"Once in YouthBuild, Always in YouthBuild"—a common phrase heard from our graduates and long-time alumni. Alumni keep in touch by dropping by, posting on Facebook, coming to alumni picnics and coming back to give presentations and pep talks to current crew members. Among our alumni are

a local contractor, a web designer, a long-haul truck driver, a computer repair technician, and several plumbers and electricians.

Why is the YouthBuild program so important? Because of the extreme risks that face young people that drop out of school. A major risk is incarceration. According to West Virginia Supreme Court Justice Robin Jean Davis, 75 percent of the inmates in West Virginia's prisons are high school dropouts. This is highly correlated with drug problems. For instance, Judge Davis reports that in a county served by YouthBuild North Central, 75 percent of the crimes committed are drug related. The prison population in West Virginia grew 6-fold in the 20 years from 1991 to 2011, and is projected to grow at such an alarming pace that the Governor has hailed this as his top priority to address in his term. And most of those arrested will be high school drop-outs.

Less dramatic but still dire is the potential economic penalty that drop-outs sustain throughout their lives because they are less likely to find and keep a living wage job. Drop-outs earn on average \$130,000 less than a high school graduate over their working life and are much more likely to live at or below the poverty line. While boys are more likely to drop out than girls, teen pregnancy is often a factor in girls dropping out of school. The poverty rate for children born to teenage mothers who have never married and did not graduate from high school is 78 percent, compared to 9 percent of children born to married women over 20 who are high school graduates. In West Virginia, 1 in 8 babies are born to teenage mothers.

We owe it to our young people to provide opportunities for a better life, a better way for them and their families. And our communities need the talents and energy these young people have. In many rural places, young people that go off to college don't return to their rural hometowns because of a dearth of certain job opportunities. The young people we see in YouthBuild are much more likely to stay. And we can help them become leaders and "doers" that will contribute to the sustainability of our small towns. That is why RCHA started is YouthBuild North Central program.

The YouthBuild North Central program is a long-time member of YouthBuild USA, an affiliation of YouthBuild programs that operates as a learning and support network inspired by its founder, Dorothy Stoneman. Dorothy was a teacher in the late 1970s working in the tough streets of Harlem when she had a big idea—what if the young men on the street got to work fixing up the vacant and dilapidated buildings there so that homeless families in the neighborhood had a good place to live? She went on to found a program that became federally recognized and funded in the mid-90s and has since become a movement. There are now over 270 YouthBuild programs around the country, of which 77 are in rural places. Since 1995, more than 120,000 YouthBuild students have produced over 22,000 units of affordable, increasingly green housing in rural and urban communities across the United States.

Back to West Virginia: The Randolph County Housing Authority started its YouthBuild program as soon as the news about it reached us—in 1995. Since then, RCHA has worked with over 450 young people who have built 22 homes and helped countless communities with projects ranging from making homes accessible for the handicapped to building recycling bins, raised beds, greenhouses and outdoor teaching pavilions for the local elementary schools. The outcomes we achieve in our rural area meet or exceed the YouthBuild USA national figures, with 72 percent of our crew earning GED and/or skill-based certificates, 68 percent achieving literacy and numeracy gains of two grades or more, and 76 percent finding employment or post-secondary education at, or within 6 months of, graduation.

The program is funded through a combination of Department of Labor YouthBuild grants and local financial support from agencies and private businesses. For instance, YouthBuild North Central is provided with job construction sites by the local nonprofit affordable housing developer, Woodlands Development Group, which purchases all the materials for the project. Many of the local businesses that YouthBuild utilizes provide significant discounts in their fees, including the local health department,

youth health services, counseling firm, bus service, and Wood Technology Center. As the group's sponsor, RCHA provides the program with vehicles, administrative staff support and conducts fundraising for technology upgrades and graduation ceremonies. YouthBuild USA provides an opportunity to receive AmeriCorps slots for our crew members—enabling them to earn an educational stipend they can use for up to 7 years after they graduate.

You may be wondering what happened to James, John, and Chris?

James joined the Army after YouthBuild, served overseas for two years and was honorably discharged. He is now married and has a daughter, and works as a restaurant manager.

John was employed at graduation but within a year moved to a nearby town to begin working in his chosen field for a log home company.

Chris worked at a resort call center upon graduation and later joined the AmeriCorps's National Civilian Community Corps program. He returns to YouthBuild from time to time to talk to the present crew, and has been a mentor to several members.

Karen Jacobson is the Executive Director for the Randolph County Housing Authority, a non-traditional authority that operates a variety of housing and community development programs in a five county region of West Virginia. Ms. Jacobson holds an MBA with a Certificate in Public Management from Boston University, and has been working in the community development field for most of her career. She has been with the RCHA since 2001, and has been overseeing the YouthBuild program since 2007. She can be reached at 304-636-6495 ext 16.

For more information about YouthBuild North Central, contact Jason Vandevander, YouthBuild Program Director at Randolph County Housing Authority, jvandevander@rchawv.org or visit www.rchawv.org. For more information about YouthBuild: www.youthbuild.org and www.doleta.gov/youth_services/YouthBuild.cfm.

Young Rural Housing Leaders Reflect

Rural Voices recently convened a group of graduates from the California Coalition for Rural Housing's Internship program. They were asked a series of questions related to their experiences growing up in rural America, how affordable housing impacted their lives, and what they feel rural communities can do to retain their youth.

California Coalition for Rural Housing's Internship Program

Faced with the challenges to attract, retain, and cultivate new talent, and in particular people of color, in rural affordable housing development organizations, the California Coalition for Rural Housing (CCRH) launched the Rural West Internship Program for Diversity in Nonprofit Housing and Community Development in 1998.

The Internship Program provides a structured, year-long experience for up to 12 university and college seniors (generally first-generation college students) in affordable housing development. Placed at nonprofit housing and community development organizations serving rural areas (and in recent years urban and suburban areas) across

California, Oregon and Washington state, the students earn stipends for full-time work during the summer and part-time work during the academic year. To date, 110 students have graduated and over 50 percent are now working in the affordable housing and community development field.

Alumni are directly responsible for generating millions of dollars of new development financing and successfully managing completion of affordable housing projects producing hundreds of new homes for low-income families. They are well-respected and considered to be among the best-qualified and talented newcomers in the industry. In recent years, these development professionals have risen to

become senior managers and, in one instance, one of the youngest executive directors in the field. Many are serving on local planning commissions, local school boards, and on the boards of statewide and regional organizations, such as Housing California and CCRH.

The success of the program has earned the support of long-standing funders like NeighborWorks America, Bank of America, Wells Fargo, and Rural LISC. The goals of the program looking into the future are to continue to expand and replicate the model in other states by building partnerships with other nonprofit organizations and identifying new funders committed to investing in developing the leadership of our field.



Matt Huerta speaks at the Foreclosure Intervention Panel discussion in San Jose,



Julianna Gallardo welcomes volunteers at CEDC's 3rd Annual Fillmore's Martin Luther King Day Jr Day of Service



Carolina Lopez working on a self-help home in Goshen, CA during her internship

WHAT ARE THE BIGGEST HOUSING CHALLENGES FACING RURAL YOUTH?

Carolina Lopez
Student
 Fresno State University

I believe that the biggest housing challenge facing rural youth is stability. Many families move from town to town looking for jobs and it leaves the children with an unstable home and school environment. These two things are crucial for the success of any child.



Carlos Jurado
Development Intern
 MidPen Housing Corporation

Rural youth in California face several challenges that are unique to them. One of the biggest problems, especially for low-income youth, is the need to find a secure and adequate place to live. This is because having a safe and secure home can seriously impact a child's physical and mental health for the rest of her life.

DID YOU HAVE ANY EXPERIENCE WITH AFFORDABLE HOUSING AND COMMUNITY DEVELOPMENT BEFORE THE CCRH INTERNSHIP?

Juan C. Gonzalez
Associate Planner
 Stanislaus County



Yes, I was raised in affordable housing homes. When I was a child my parents lived in affordable farm labor camps. In 1995, my parents were able to purchase their first (and only) home via a Self-Help sweat equity program through Self-Help Enterprises and funded by USDA. Growing up, I did not realize that we were living in affordable housing units as I did not have the knowledge I possess now. As I entered college and later begin my career in affordable housing and community development, I began to realize the meaning, significance, and most importantly the impact that these housing opportunities had on me. Being able to have stable affordable housing allowed me to pursue my goals (i.e. obtain a college education, buy a home, etc—the American Dream). Most importantly, my parents were able to work toward achieving the American Dream themselves.

Juliana Gallardo

Community Building Manager
Carbillo Economic Development Corporation



Before beginning the CCRH Internship program in 2008, I had no idea what affordable housing and community development was. To be honest, I had never heard the term 'affordable housing' let alone knew about the grassroots community development movement in the 60's (I was a Business Economics major in college). The only connection I had to housing was my family's personal struggle to afford a home growing up. Bouncing from one apartment complex to another or living in overcrowded housing was my housing norm. I believe my personal experience drew me to apply for the CCRH program. I discovered a whole new career realm for myself I never knew existed in which I can provide opportunities to other youth like myself growing up facing housing obstacles. I've now been in the community development and affordable housing field for five years and I plan to stay here for a long time!

WHAT OPPORTUNITIES DO YOU SEE FOR YOUNG PEOPLE IN RURAL AREAS?



Matt Huerta

Executive Director
Neighborhood Housing Services of Silicon Valley

Some vocational work and volunteer experience with social service agencies to get their foot in the door for future job opportunities. Additionally, a smaller pool of talent allows

for motivated students to excel to the top of their class or peer group more quickly. The best of the best can get noticed if they connect to the right people.

Juliana Gallardo

A seven-year survey of rural young people from the Center for Rural Entrepreneurship report that almost half of rural youth are not interested in traditional careers but rather they want to own their own businesses. I believe youth social entrepreneurship is at the forefront of opportunities for youth of rural areas. Local businesses and rural community economic development strategies need to support youth to achieve their entrepreneurship plans.

WHAT CAN RURAL COMMUNITIES DO TO ATTRACT OR RETAIN YOUNG PEOPLE?

Matt Huerta

Leverage unique characteristics or special assets to offer the opportunity for young students/professionals to gain unique experience that can be applied at a regional or even larger level. As an example, finding solutions to rural/local problems that can be modeled elsewhere can be attractive. Like being able to address soil or groundwater contamination, develop a mobile home park rehabilitation program, build coalitions with conservative leaders and win support for affordable housing development, etc.



Diana Alfaro

Project Administrator
MidPen Housing Corporation

I believe that a truly successful community has three things: educational centers (university and/or community college), great public transportation, and varied housing options (rental and owner occupied). Educational centers

attract young people so they can get those professional skills needed to get a great job. When you have a reliable transportation system or various methods of getting around town (and out of town), chances are that more people will use this to move around. Public transportation is not only cost efficient but also environmentally beneficial. Young people today like to multitask and a car can be so limiting in that sense. Transportation and housing go hand in hand in many ways to a successful community. Housing is important factor when drawing in young people to a rural community. Having many ownership and rental options to choose from in any community is important.

HOW DID THE CCRH INTERNSHIP PROGRAM INFLUENCE YOUR CAREER CHOICES?

Juan C. Gonzalez

The CCRH internship program greatly influenced my career choices. Going to college I always knew I wanted a career where I could help others and make a difference in their lives. Because of the CCRH program I was able to do just that. Today, not only do I make a difference in people's lives due to the work I do, but more importantly I make a difference in my community. Before the CCRH program, I did not know about the affordable housing and community development field. Were it not for the CCRH internship program, I would have not ended up in the career I lead today.

Matt Huerta

It helped me see that I could make a career out of my desire to be a social justice advocate. If I wanted to be in the position of deciding how development projects would impact my community then I needed to understand the process of development and become a highly skilled practitioner in addition to being a more informed advocate. The Internship gave me the initial confidence, network, and vocabulary I needed to become a lifelong affordable housing practitioner and advocate.

WHAT DOES RURAL MEAN TO YOU?

Carolina Lopez

To me rural used to mean 'forgotten, alone, stuck in time'. After my involvement in the CCRH Internship rural now means 'new beginnings'.

Diana Alfaro

I grew up in a "rural" community so rural means home. In a rural town everyone knows your name and it brings a sense of comfort. It is a tight knit community that is engaged and believes in a better tomorrow that is beneficial to all.

Lead Poisoning

Not Just a Problem for Urban Youth

Lead paint is common in older rural housing and is considered to be the leading environmental health threat to young children

by Ron Rupp

It's a common story in Vermont and other rural areas of the United States: A young couple looks to purchase their first home and raise a family. With limited income, the house they can afford is older and needs some work, so renovations are planned to make it the home of their dreams. But those renovations can expose families to high levels of a well-known toxic substance—lead. Lead paint is common in older rural housing and is considered to be the number one environmental health threat to young children. Undertaking home renovations without using appropriate precautions can quickly result in widespread contamination and exposure. Childhood lead poisoning is still all too common and requires continued vigilance wherever older housing is present.

Although for many decades the perception was that lead poisoning was an urban problem, today we know there is risk wherever lead paint was used in residential housing. At greatest risk are children under



age 6 because lead inhibits proper brain development. Lead contaminated dust and soil is the most common pathway for childhood lead exposure. This contamination comes primarily from lead paint with some help from historic use of leaded gasoline. Young children ingest lead through normal hand-to-mouth behaviors. But abandoning all housing built before 1978 (when lead paint was banned) is not an option; nor is it financially feasible to completely remove all of the paint. Fortunately in the last 20 years we have learned how to make homes safe to occupy, even with lead paint. By keeping the paint in good condition, making prompt repairs using safe work practices, and using specialized cleaning techniques, families and young children can still live safely in old homes.

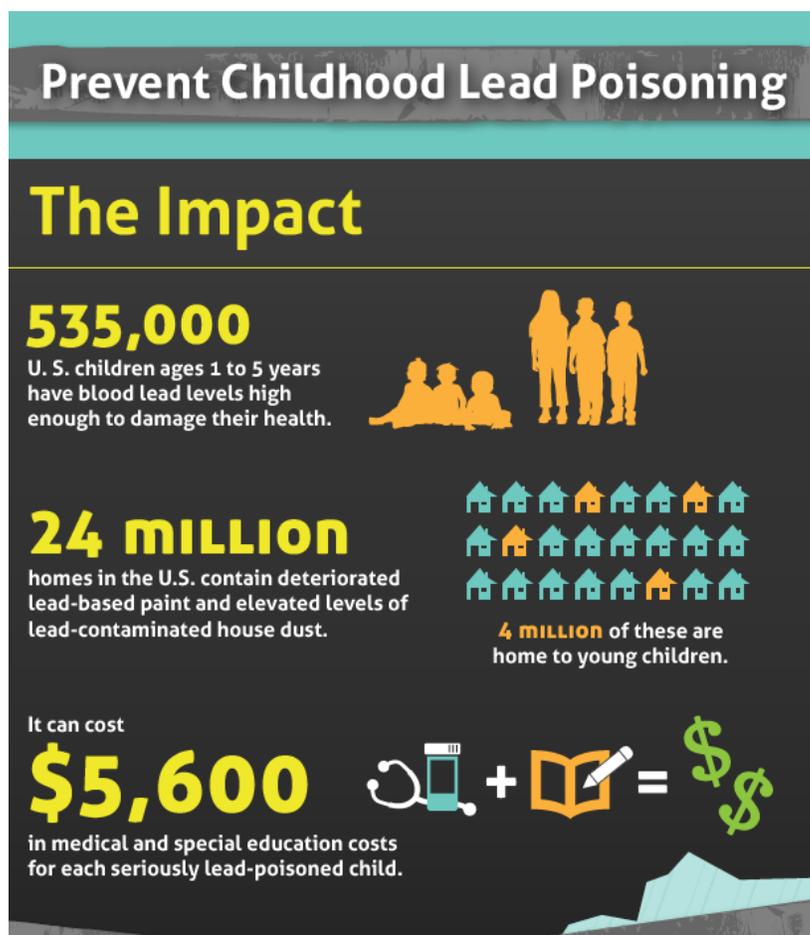


Although for many decades the perception was that lead poisoning was an urban problem, today we know there is risk wherever lead paint was used in residential housing.

A heavy metal, lead's effects on the human body are probably better understood than any other toxin. Recently researchers have established that harm is caused even by very low-levels of exposure previously thought to be safe. Lead has a detrimental effect on many body systems, the most significant of which is permanent damage to the brain. Development and behavior problems are common for lead poisoned children, with consequences lasting into adulthood. The problem is well documented by the U.S. Centers for Disease Control and Prevention (CDC), the U.S. Environmental Protection Agency (EPA), and many other sources. Because no effective medical treatment for lead poisoning exists, prevention is key to protecting our children. Prevention must be done through public education, sound regulatory strategies, and government assistance to help the most vulnerable families.

In the early 1990's the United States acknowledged and began to address this widespread problem. Federal funding was provided for outreach, public education, and tracking of children's blood lead levels (CDC); development and enforcement of regulations for remediating lead paint (EPA); and direct assistance to cities and states to control lead paint hazards in housing serving low-income families (HUD). Urban and rural jurisdictions including Vermont have used these HUD funds to help families in need, but the problem remains widespread, and the potential for trouble is present any time old residential properties are renovated unsafely or allowed to deteriorate. EPA regulations implemented in 2010 now require painters and contractors to be trained and work safely when disturbing lead painted surfaces, but some advocates feel this does not go far enough to protect children.

The State of Vermont has very old housing stock that is spread out and often very isolated. Nearly 70 percent of residential



Source:
Centers for Disease Control and Prevention, <http://www.cdc.gov/nceh/lead/infographic.htm>

units were built before 1978. A typical old home in Vermont was built before 1940 and has lead paint present on most of its painted surfaces. Usually the lead paint is covered with newer non-lead paints, but quickly becomes hazardous when it begins to deteriorate or is disturbed. Lead can usually be found on all exterior surfaces, porches, windows, doors, interior trim, cabinets, and often on walls, floors, stairs and ceilings. Paint on friction or impact surfaces (window and door jambs, floors) deteriorates steadily and contaminates house dust with invisible but dangerous lead particles. Contaminated soil is easily tracked into homes and should be tested before vegetables are grown.

Rates of childhood lead poisoning are highest in rental housing where the oldest units tend to be occupied by the lowest income residents. Maintenance of these properties is often deferred. Many low- and middle-income homeowners lack the necessary resources to properly maintain their homes, resulting in lead paint haz-

ards. Even seemingly pristine old homes have highly contaminated soil around the perimeter from the high levels of lead in the exterior paint (sometimes over 50 percent by weight) and decades of this paint being scraped directly onto the ground, a practice now known to be unsafe. Vermont has addressed these issues with laws that require the use of lead safe work practices when disturbing paint; and for rental properties, regular inspections for paint deterioration, specialized turnover cleaning, and other requirements.

The Vermont Lead Hazard Control Grant Program has adopted a strategy of selective component replacement and in-place management of hazards to make units safe. Because most of the lead paint is not removed, ongoing maintenance is critical to insure hazards do not reappear and is a key component of Vermont's lead paint law. The State has also done much to raise awareness about lead poisoning, including the implementation beginning in 2011 of mandatory blood lead testing for all

children at ages one and two. Not only does this identify problems, it ensures that parents are made aware of the potential for their children to be exposed to lead at a point where it is possible for them to take actions to minimize exposure and health risks. Rental property owners are required by law to take a course to learn their responsibilities and how to maintain their properties safely.

While paint in housing is the greatest source of childhood lead exposure, other less common sources can also cause problems. Lead pipes or solder in water service lines can expose families to lead, as can porcelain or ceramic fixtures like bathtubs and sinks, although this potential hazard is not well understood. Lead was used extensively in the glazes of older pottery and china and can be ingested if surfaces are worn. Old toys and antique furniture should be treated with caution, as lead was also used in stains and other surface coatings. Rural areas can present some unique problems. For example, lead arsenate was used as a pesticide in orchards for many years leaving soils highly contaminated. Making bullets and shells or otherwise handling firearms without proper precautions can

result in exposure to lead. Livestock have been poisoned by a number of sources, including deteriorated paint on barns and old batteries left in fields. Chickens and their eggs can be contaminated from living on soil with high lead levels, as a new wave of urban farmers is discovering.

In the last few years awareness is growing of other home-based health and safety hazards that can adversely affect the health of residents. Researchers have documented a strong connection between poor housing conditions and poor health. Agencies and programs are now assessing units based on "healthy homes" principles and identifying conditions detrimental to the well-being of residents. A home is generally considered healthy if it is dry, clean, well-ventilated, pest-free, safe, contaminant-free, and well-maintained. Some hazards are well understood: lead paint, fire, carbon monoxide poisoning, falls, electrical issues, pests. While others are only now being identified, such as radon, mold, dust mites, asthma and allergy triggers, building products containing asbestos, toxic consumer products, and inadequate heating and cooling. Making homes safer and healthier can significantly

reduce health care costs and contribute to better quality of life for residents. Efforts to address lead hazards should to the greatest extent possible include consideration of these other hazards.

Lead paint was used extensively in housing for nearly a century. It figures to remain present in much of the housing stock for the foreseeable future. Therefore it is imperative that childhood lead poisoning prevention efforts continue so that the dangers of lead become common knowledge for parents, contractors, property managers, and medical providers. Kids need to be safe in their homes. Hopefully the lessons learned in the fight against childhood lead poisoning will result in a more precautionary approach to other potentially toxic products and substances to which children are exposed.

Ron Rupp is the director of Healthy Homes at the Vermont Housing & Conservation Board, which funds the creation of safe and affordable housing and the conservation of farms, recreational lands and wild areas. For more information see www.vhcb.org.

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View from Washington

Congress

Acts on Rural Housing

by Joe Belden and Leslie Strauss

A federal budget and extension of eligibility for rural communities are positive steps for affordable rural housing. The proposed 2015 budget? Not so much.



The last few months have seen positive action on two fronts for affordable rural housing. But a looming shadow is another round of proposed cuts for 2015.

2014 APPROPRIATIONS

First on the positive front is the 2014 budget. With bipartisan majorities the House of Representatives passed the FY 2014 omnibus spending bill (H.R. 3457) in January, and President Obama signed it into law before the temporary continuing resolution expired on January 18. This was the first full federal appropriations law enacted in over a decade. Most USDA rural housing programs and HUD programs were funded at reasonably good levels. Also, most sequester cuts were avoided, thanks to the congressional budget conferees' compromise agreement in December. That agreement hit a middle ground between the House and Senate budget versions from earlier in 2013.

USDA's rural housing programs did not suffer the FY14 cuts originally proposed by the Obama budget or the cuts included in the House's earlier version of a USDA appropriations bill. Instead, most of the

programs took the higher figures originally passed by the Senate. Section 502 direct loans received \$900 million, Section 521 Rental Assistance got \$1.11 billion, and Section 515 rental loans were funded at \$28 million. The measure also expanded the Section 502 loan application packaging demonstration, directing USDA to contract with five intermediaries to carry out such work.

The substantial boost in Rental Assistance funds was very much needed. After sequestration cuts, in FY13 the program fell about \$65 million short of the amount required to renew expiring contracts for one year, impacting about 15,000 tenant households in approximately 600 properties. The property owners either absorbed losses or reached agreements with USDA on ways to cover the gap, but an additional gap in FY14 would have been devastating. Congress provided enough money to avoid the problem for FY14. Legislators also directed USDA to develop proposals for avoiding future shortfalls and maintaining the long-term viability of this program despite increases in its costs.

HUD's programs received a mix of level funding, reductions, and increases in the final FY14 omnibus spending bill. HOME was funded at \$1 billion, the same as in

2013, but CDBG received a small increase. Other programs with increases included tenant- and project-based rental assistance, homeless assistance, public housing operating, and Section 202 elderly housing. In addition to HOME, programs with level funding included Native American housing and housing counseling. Accounts with cuts were public housing capital, fair housing, AIDS housing, Section 811 for people with disabilities, SHOP, and healthy homes.

THE 2015 PROPOSED BUDGET

The President's proposed FY15 budget was late this year, coming out in March rather than early February. Most of the dollar levels for the USDA rural housing programs were familiar: they were either the same levels suggested in past Obama budgets, or the same as the final appropriations for FY14. The Administration again proposed to rely on the Section 502 and 538 guarantee programs to finance new single- and multifamily housing. While the Section 521 Rental Assistance program would receive almost as much funding as in FY14, significant changes were proposed in addition to a \$50 per month minimum rent (with hardship exemptions). The Administration asked Congress to give it new discretion in connection with RA contract renewals. While this flexibility could help

keep the program afloat during another funding crisis like the one that hit last fall, it could also allow USDA to cut off funds on which owners and tenants rely.

EXTENDING RURAL HOUSING ELIGIBILITY

Extension of eligibility for USDA rural housing programs in growing communities is the other area with a major breakthrough. This issue has been pursued by the National Rural Housing Coalition and others for some time. Because area eligibility is based partly on population size, places that were still rural in character could become ineligible when the decennial census showed their populations had grown beyond 20,000 in nonmetropolitan places or 10,000 in metropolitan areas. Over the last few decades, Congress repeatedly "grandfathered" these places in, keeping them eligible so long as their size remained under 25,000 (in both metro and nonmetro areas). More recently, Congress addressed the eligibility issue in annual appropriations bills or continuing resolutions rather than enacting a single provision covering the entire decade.

The FY14 omnibus appropriations act followed that trend, extending eligibility through the end of FY14 on September 30, 2014. Then the final farm bill, passed by Congress after many disputes and signed into law on February 7, extended grandfathering through the rest of the decade. Communities that were eligible for rural housing programs based on 1990, 2000, or 2010 decennial Census data, as well as about two dozen places that have been specifically designated eligible under some provision of law, will continue to be eligible until receipt of the 2020 Census data or until their populations reach 35,000.

The increase from the prior population cap of 25,000 to the new level of 35,000 is a major change. It applies only to communities that were previously eligible, not to all places of that size. On October 1, 2014, when the farm bill language takes effect, the rural housing programs will again be available in some places with populations between 25,000 and 35,000 that were previously declared ineligible.

Details on FY14 funding levels, the FY15 budget, and further information about area eligibility are posted on HAC's website, www.ruralhome.org.

Joe Belden is the deputy executive director and Leslie Strauss is a senior policy analyst at the Housing Assistance Council.



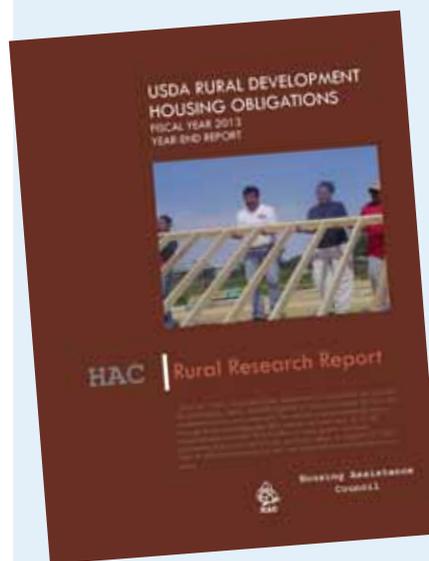
Upcoming HAC Events Cover Energy, 502, Seniors, and Veterans

The Housing Assistance Council will host several trainings events over the upcoming months. To register for these events, visit www.ruralhome.org.

- **April 9:** "Serving Veterans in Rural America: A Symposium," held on Capitol Hill in Washington, DC.
- **April 22-23:** "Housing Seniors and Veterans in Rural America: Preservation, Development, and Services," held in Phoenix, AZ.



For more information about HAC's Trainings, visit www.ruralhome.org.



HAC releases report on USDA Rural Housing Programs

In Fiscal Year 2013, USDA's Rural Development (RD) Agency obligated approximately \$23.4 billion in loans, grants, and loan guarantees which were used to build, purchase, repair, or support 177,387 units of affordable housing for low- and moderate-income families in rural areas.

The Housing Assistance Council tabulated data using the USDA Finance Office obligation reports (USDA/Rural Development

report code 205c, d and e) and data from the USDA Single

Family Housing and Multifamily Housing Divisions in the National Office. The comprehensive report includes tables and maps showing obligation data by program. In addition, data are compiled for each State's program activity. The report also includes data by fiscal year for each of the programs since program inception.

To view the report, visit, visit www.ruralhome.org.rdyofy13.



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