

SERVING HIGH NEED AREAS AND VULNERABLE POPULATIONS

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Background

Residents in every part of rural America experience housing problems, but concentrations of housing needs exist in some geographic areas and among some populations. These high need areas and vulnerable populations include the Lower Mississippi Delta, the colonias along the U.S.-Mexico border, Native American Lands, Central Appalachia, and farmworkers. Each one is unique and has its own challenges, but they also have some things in common: histories of poverty and exploitation, shortages of resources to address housing and numerous other issues, and limited economic opportunities. Racism plays a part in the impoverishment of most of them. Their housing issues are complicated by land tenure issues and geographic isolation.

Issues/Challenges and Opportunities

Financial resources flowing to high needs areas and populations have never been enough, and now further funding cuts are looming.

The demographics of some high needs areas and populations are changing. Farmworkers, for example, are more likely than in the past to live in one place year-round and to be undocumented. Also, in some ways they may be competing with temporary farm laborers who enter the U.S. under the H-2A visa program. Changes in immigration laws have affected them as well.

Examples of two high need populations/places illustrate some of the unique and shared aspects of their housing needs.

Farmworkers: Farmworkers are the backbone of a multi-billion dollar agricultural industry. In particular, labor-intensive crops require a significant workforce to operate successfully. Unfortunately, such farm work is often low-paying and seasonal. Additionally, many farmworkers are immigrants (often undocumented) with a variety of cultural, language, and educational backgrounds. Providing affordable housing for an extremely low-income population with many cultural and language difference is challenging.

Demographics are not the only challenges to serving this population. Capital for construction/development (particularly from public sources) is in decline. Operating funds are in short supply, particularly for seasonally occupied housing where such funding is essential. Many small- and medium-sized rural communities have limited infrastructure (water, sewer systems) necessary to serve additional affordable housing.

Mississippi Delta: The Mississippi Delta region was devastated by high poverty, unemployment, and population loss long before recent events such as Hurricane Katrina and the foreclosure crisis. Historic issues of race and slavery have left a legacy of hyper-segregated populations. Opportunities to step up into the middle class are scarce, particularly for African Americans, for several reasons, including the population loss and subsequent “brain drain,” the lack of community cohesiveness and leadership seen in other parts of the country, and the failure of community leaders and institutions to analyze and seek opportunities based on existing resources. Because the Delta is a very rural area, transportation is another major factor as transit systems – if they exist at all – are inadequate. Community development efforts around housing, education, financial independence, and workforce development occur in silos and lack the coordination which can lead to efficiency in an era of reduced financial support. Weaker community development corporations are floundering or out of business and have been slow to adapt their business models.

Elderly Delta residents, especially African-American elders, face futures of further diminished resources. When they retire from service as domestics or in other jobs where they did not pay into the Social Security system, they are allowed only supplemental assistance, and that is insufficient to live on. Affordable elderly housing and assisted living options are needed. The aging population presents opportunities as well: the Mid South could be the next attractive region for retirees, after Florida/Georgia and Arizona. The related medical care field is also slated for growth with jobs that cannot be outsourced.

The economy is affecting rural housing development in the Delta. Single-family housing development is down overall. Some producers of affordable single-family housing are having trouble selling their units, even with mortgages from Habitat for Humanity with no interest or from USDA Rural Development at a 1 percent interest rate. Low-income families are clearly hesitant to make the commitment to buy homes and may be bypassing a tested method for building their wealth.

Discussion Questions

- How do we maintain a focus on the best interests of the residents in the changing environment of affordable housing?

- With tight budgets ahead, what is the best way to gain support for rural housing programs? What allies and constituency groups have mutual interests?
- Should high housing costs, low wages, and economic fears steer market forces towards rehab of single- and multifamily housing rather than new construction? Should rural nonprofits shift their focus accordingly?
- How can farmworker housing providers build/leverage relationships with employers/agricultural industry?