

# Rural Voices

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*Celebrating* **30** *Years*  
*Of Building Rural Communities*

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IN THIS ISSUE

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Thirty years of . . .

population change . . . working on the front lines . . . supporting rural housing . . . rural housing policy . . . and more.

Dear Friends,



Time flies when you're having fun, and the rural housing movement has had a lot of fun over the past 30 years. Rural housers have watched families happily moving into new homes we helped them build. We've seen elders stepping out of their new low-maintenance apartments into vans that take them to errands and doctors appointments. Conferences have drawn hundreds of people dedicated to our cause. Governments have enacted laws and policies that recognize rural housing needs. New funding sources have appeared.

But at other points time has slowed. State and federal policies have not always been fair to low-income housing needs, especially rural needs. Neighbors have forced us into drawn-out NIMBY battles. Funding has been cut, offices closed, nonprofits sent out of business. The economy has slumped, then boomed, then slowed again.

Despite all the ups and downs — the roller coaster ride, as someone puts it in this issue of *Rural Voices* — the rural housing movement has persevered. Local housing organizations have remained staunch supporters of the least fortunate people in our communities. And HAC has consistently tried to provide whatever help the local organizations need, from loans to core support to training to research.

HAC is delighted to celebrate its 30th anniversary in 2001. This issue of *Rural Voices* is part of that celebration. We've collected memories from a variety of players in the rural housing world. They cover the realities of working in rural communities, changes in national policy, and the development of HAC itself.

We hope you enjoy these recollections. May the next 30 years be even more successful.

Sincerely,

William Powers, Chair

Charles B. Davis, President

Moises Loza, Executive Director

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## National Rural Housing Conference Scheduled

HAC has scheduled the next biennial National Rural Housing Conference for December 5–7, 2002. The conference, to be held in Washington, D.C., is expected to draw hundreds of rural housing practitioners, advocates, and scholars. To receive more conference information as it is released, subscribe to the free *HAC News* newsletter. To receive the newsletter by e-mail, send an e-mail message to [hac-request@webrex.net](mailto:hac-request@webrex.net) with “subscribe” as the subject. To receive it by U.S. mail, contact Luz Rosas, 202-842-8600, [luz@ruralhome.org](mailto:luz@ruralhome.org).

## New HAC Publications Cover Farmworkers, Delta, Design

Three new publications recently released by HAC cover three of the many facets of rural housing.

*No Refuge From the Fields: Findings From a Survey of Farmworker Housing Conditions in the United States* reports on research conducted from 1997 through 2000. The survey found that structural problems, broken appliances, and overcrowded living conditions are common among farmworkers’ homes, and that families with children suffer the worst conditions.

*Strengthening Community-Based Housing in the Mid-South Delta: A Policy Development Paper* presents recommendations for increasing housing development capacity in the Mid-South Mississippi Delta, a region with serious long-term housing needs.

*Innovative Designs for Nontraditional Households in Rural Areas* illustrates how some rural housing developers are devising creative, affordable solutions for nontraditional households. The report examines four case studies of innovative rural designs for elderly people, people with disabilities, unaccompanied farmworkers and single working mothers.

All three reports are available free at [www.ruralhome.org](http://www.ruralhome.org). Hard copies may be ordered for a nominal fee from Luz Rosas, 202-842-8600, [luz@ruralhome.org](mailto:luz@ruralhome.org).



Representative Eva Clayton (D-N.C.) spoke at a Capitol Hill press conference at which HAC released its new study of farmworker housing conditions. HAC Executive Director Moises Loza (left) introduced Rep. Clayton, a former member of HAC’s board of directors.

## HUD Awards HAC \$4.67 Million in New SHOP Funds

The Department of Housing and Urban Development has provided HAC \$4,668,710 under the most recent round of the Self-Help Homeownership Opportunity Program (SHOP). The funds will be loaned and granted to local housing organizations that use self-help or “sweat equity” methods. To give applicants ample time to plan their programs, HAC advertised this SHOP round before it knew how much funding HUD would provide. Awards will be announced in December.

## Obituaries

**JON LINFIELD** Jon Linfield, 73, a well known rural housing advocate and practitioner, died on October 25. Jon was a former executive secretary of the National Rural Housing Coalition and directed a HUD HOME technical assistance program for the Housing Assistance Council. His first job in rural housing was as assistant director of the migrant division of the federal war on poverty agency, the Office of Economic Opportunity, in the 1960s. He later worked in several positions for Rural America, was state director of the Farmers Home Administration in Illinois, and was executive director of the National Housing Conference. Jon was the son of a Methodist minister who served small parishes in the Midwest. His wife Carol, who also worked for rural housing organizations, died 10 years ago.

**BARD MCALLISTER** Bard McAllister, called a “spiritual leader” of self-help housing, died on October 29 at the age of 83. Born in Berea, Ky., he moved to Visalia, Calif. in 1956, where he set up the first self-help housing program in Tulare County. Self-Help Enterprises, started a decade later, remains one of the country’s premiere rural housing producers. Bard was active in numerous social, economic, and environmental justice causes and the Visalia Friends Meeting. He is survived by his wife, four sons, and several grandchildren and great-grandchildren.



# Population Change in Rural and Small Town America

1970–2000

by Calvin L. Beale

Nonmetro counties saw a 28.7 percent growth of population from 1970 to 2000. The country as a whole grew by 38.4 percent.



**EDITOR'S NOTE** The Census Bureau has recently begun releasing data from the 2000 Census, but much of it is not yet available. This article uses 2000 data where possible.

**R**ural and small town America — like the rest of society — has seen much demographic and economic change in the last 30 years. Several hundred of its counties have grown so in population, because of proximity to large cities, that they have become suburban in character. Others having small cities experienced so much development that they have become metropolitan areas in their own right.

Of the approximately 2,300 counties that have remained nonmetropolitan throughout the period, most now have reduced dependence on the traditional rural extractive industries of agriculture, mining, and timber work. Even where output has not diminished, as is generally true in agriculture, increased worker productivity has led to reduced employment in extractive work. Over wide areas, growth in other sources of work — such

as in services and trade — has offset job losses in the traditional economies. In such cases population has continued to grow, if only at a modest pace. But in a good fourth of all nonmetro counties, especially in the Farm Belt, we find population declining for lack of employment opportunity. In other areas, though, rural and small town growth has been rapid, even without reaching metro levels. Many of these cases are counties that have become destinations for retirees, vacationers, or both. In a physically large country such as ours, a variety of trends affect population size and, thus, housing needs.

## RURALITY AT ITS BROADEST: PEOPLE OUTSIDE OF URBANIZED AREAS

In its broadest terms, the rural and small town population may be thought of as persons living in rural territory and in towns that lie outside of urbanized areas, as defined by the Census Bureau. Rural (in Census terms) means open country and places of less than 2,500 persons, outside of an urbanized area. Urbanized areas have 50,000 or more people in a city (or

## CHANGE IN THE METRO-NONMETRO DEFINITION

OMB will redefine metro areas in 2003, using new criteria it recently adopted. Rural advocates serving programs limited to nonmetro counties need to be aware that the new criteria will considerably increase the number of counties that are officially metropolitan. This will result from a simplification of the criteria that will have the effect of treating as metropolitan many more counties that adjoin current metro areas. At present, counties with substantial percentages of their workers commuting to metro jobs are not classed as metro unless they also meet certain criteria of "metropolitan character" based on growth, degree of urbanization, and population density.

In the future, a metro commuting rate of 25 percent or more of the work force will be the only condition required to deem a fringe county to be part of an adjacent metro area. There are currently nearly 100 nonmetro counties that would have been metro after 1990 if this new rule had been in place then. There are a much smaller number of current metro counties that would have been nonmetro under the new rules. The combination of (1) the effects of the new criteria, coupled with (2) the emergence of some new metro areas as a result of growth, and (3) the growing number of new counties that will have 25 percent or more metro commuters for the first time, will reduce the amount of territory that is officially nonmetropolitan. A steady increase in inter-county commuting has been witnessed in the U.S. ever since commuting data were first collected in the 1960 Census.

adjoining cities) and its densely settled suburbs.

In 1970, there were 84.8 million people, or 41.7 percent of the U.S. population, living outside of urbanized areas. Of this group, 16.6 million were in towns of 10,000 people or more. We do not have a comparable figure from the 2000 Census yet. By 1990, the population outside urbanized areas had risen to 90.5 million, of whom 13.9 million were in towns of 10,000 or more. So the population that might fit the broadest interest of the rural housing community had grown modestly, despite the expansion of urbanized areas having resulted in the reclassification as urbanized of many formerly rural and small town communities. All this growth outside of urbanized areas from 1970 to 1990 took place in open country and places of less than 10,000 people.

Although we lack urbanized area data from the 2000 Census, my judgment is that the increased growth known to have occurred in many open country and small town places will have resulted in some further increase in the nonurbanized area population, despite suburban sprawl having led to the reclassification of some previously rural areas as urban.

## ANOTHER TAKE ON RURALITY: THE NONMETROPOLITAN POPULATION

The nonmetropolitan population is another area concept used in defining location eligibility for various federal programs intended for the benefit of rural and small town residents. Unlike urban and rural, nonmetropolitan is defined in county terms, except in New England where both county and town-line versions of the concept exist because of the dominant role of subcounty government in that region.

Metropolitan areas are defined by the Office of Management and Budget (OMB), and the rest of the country is nonmetropolitan by implication. The detailed criteria for defining a metro area are complex. In general, such an area is defined around all but a few urbanized areas. Adjoining counties are added to the central county (or counties) based primarily on the extent of worker commuting from outlying counties to jobs in the central county (or counties).

This means that metro areas contain a sizeable rural population (as defined by the Census Bureau) and rural landscape in their outlying reaches. This is true in part because the use of counties as units often treats as metro some territory in county fringes that would be rated as nonmetro if a more refined subcounty delineation were used. But metro rural population also reflects the reality that large numbers of rural residents now commute to jobs located in urbanized areas rather than in local communities. In 1990, some 26.4 million rural people lived in metropolitan counties, or 42.9 percent of the entire rural population. The circumstances of these people are often different from those in other ruralities, with superior average education and income, and less remoteness from urban services. But they are not without poverty or the common types of housing issues that go with low population density. A fifth of all metro counties were completely or predominantly rural in population in 1990 and by 2000 this group's population increased by a rapid 22 percent.

In the 2000 Census, the population of counties that were defined as nonmetro after the 1990 Census was 56.1 million, a growth of 10.3 percent since 1990. In 1970, the same counties had 43.6 million people. Thus, despite the economic adversity that many rural counties experienced during the long recession and deep farm crisis of the 1980s, current nonmetro counties saw a 28.7 percent growth of population from 1970 to 2000. The country as a whole grew by 38.4 percent.

The extent of nonmetro growth may come as a surprise to persons located in areas that are still primarily dependent on farm income. The 1990-2000 change in such counties currently ranked as farm dependent was 6.6 percent. CONTINUED ON PAGE 4

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Most of the farm counties either declined in population or had very slow growth. Here and there some have grown substantially from nonfarm sources and their growth has raised the average. But the farming dependent areas typically have small populations (an average of just

5,200 people per county) and therefore their demographic trends are no longer capable of dominating the overall nonmetro trend. The lowest growth by industry type came in nonmetro mining counties, which increased by 2.3 percent.

Growth in nonmetro population by industry type was highest in counties specializing in trade and services — 14.6 percent. These average about 23,000 people per county now and are more likely to contain small urban centers. Even higher growth was experienced by a set of counties deemed to be retirement destinations, regardless of what their industry type was. They grew by 28.4 percent and are the most rapidly growing type of nonmetro county by any description that we have been able to identify. They are located now in many different parts of the country. Finally it should be noted that two fifths of all nonmetro counties now border a metro area. This group, with its convenient access to metro goods, services, and jobs, grew in population by 12 percent and acquired 65 percent of all nonmetro growth.

Nearly a fourth of all nonmetro counties had poverty rates of 20 percent or more in each Census from 1960 to 1990. These areas averaged a 9.1 percent increase in population from 1990 to 2000 despite their unattractive economies, a level not much less than the national nonmetro increase. Here and there, some of these areas have been transformed by some new source of income, such as large casinos, or have had their population augmented by acquiring prisons (usually a sure sign of economic desperation). Many poor areas are still declining in population, such as in the Mississippi Delta or the heart of the Appalachian coal fields. But it is not uncommon to find persistently poor areas attracting inmovement of people looking for a smaller scale community in which to live and not seeking to maximize income; other in-movers are returnees.

#### ETHNIC AND RACIAL CHANGE IN NONMETRO POPULATION

Ethnic data from the new Census show a very rapid growth of the Hispanic population from 1990 to 2000, after substantial



increases in the 1980s. By 2000, 3.2 million people who reported themselves as Hispanic lived in nonmetro counties. Their increase of 70 percent in the decade represented one fourth of the total growth of the nonmetro population. Although they are still disproportionately

found in the states from Texas to California, a major feature of the decade was their rapid decentralization to other areas, especially the Southeast and western Midwest. A rapidly increasing part of nonmetro housing assistance will have to relate to this population, whose educational attainment and income are far below those of the general population.

The African-American nonmetro population (exclusive of African-American Hispanics) grew by 10.4 percent, almost the same rate as that of the nonmetro population as a whole, and now numbers 4.7 million. In most southern states, where 90 percent of nonmetro blacks are still located, their numbers grew at a somewhat slower pace than did the rest of the population, except in Mississippi and Louisiana. But there were considerably fewer southern counties with declining black populations than in the 1980s. Outside the South, the number of nonmetro African Americans grew by 24 percent, although in a number of states with few nonmetro blacks part of this “growth” stemmed from the marked increase of new nonmetro prisons whose inmates are primarily brought from large cities.

#### CHANGE IN THE INDUSTRIAL MAKEUP OF THE NONMETRO ECONOMY

By 1970, the farm population had already become a minority of both the rural and nonmetro populations. There were 9.7 million persons living on farms in that year. When the new 2000 Census data on farm residents come out, they are unlikely to show as many as 4 million, a decline of well over half in the period, as farms have become larger and fewer.

Manufacturing had become the largest industry in nonmetro America by 1970, employing over a fourth of all workers. But although it is still very important, it has not grown as many manufactured items are now imported from abroad. By 2000, agriculture, forestry, mining, and manufacturing combined had fallen from providing 37.0 percent of all employment for nonmetro residents in 1970 to 26.0 percent in 2000.

The major expanding sector has been the broad category of



services, which includes everything from beauty parlors, dry cleaners, and motels to hospitals, colleges, and law firms. Service provision rose to 31.5 percent of all nonmetro employment in 2000 from 24.4 percent in 1970. As with the rest of the country, there has been a major infusion of women into the work force.

#### CHANGE IN HOUSEHOLD SIZE

Over the last three decades there has been some decline in the average size of households — that is, in the average number of persons per occupied housing unit. Historically, the average household size was always higher in nonmetro areas than in metro areas. Nonmetro communities contained larger families, and there were fewer single or divorced persons. Farm people in particular were inclined to have more children than others.

In modern times this difference had narrowed, however, and by 1970 nonmetro households were only a little larger on average than metro households — 3.15 persons versus 3.09. By 2000, nonmetro household size had fallen below that of metro areas, averaging 2.52 persons compared with 2.61 for metro households. The metropolitan population has a disproportionate share of the country's immigrants, who are comparatively young, and nonmetro areas now have an above average number of older people at ages where they are either alone or without children still at home.

Most of the decline in household size since 1970 occurred before 1990 and the averages have been rather stable since then. In the past, the number of occupied housing units grew faster than population, in order to accommodate the societal shift to smaller households. But this stimulus to housing has essentially not been present in the last decade.

#### CHANGE IN THE PROPORTION OF OLDER PEOPLE

In recent decades, rural and small town America acquired a reputation for having a high percentage of older people. This stereotype has had a lot of validity in the Farm Belt of the Midwest wherever decreasing farm work has not been offset by other work. As much as 20 percent of the population in some counties was 65 years old or older by 1990. But during the 1990s, both the number and proportion of older population has dropped in numerous counties as people born from 1925 to 1935 reached their mid-sixties. Their numbers were



somewhat small to begin with, because of the low birth rates during the late 1920s and Great Depression and because so many had left rural areas as young adults, so that there was not a large supply of newly older persons in most nonmetro counties in the 1990s unless they came in

as retirees from the cities. This continues to be true today, but by the latter part of the first decade of the new century the ranks of the elderly in most of nonmetro America will begin to swell with the first wave of the baby boomers. In 2000, 14.7 percent of the nonmetro population was 65 and over, compared with 11.9 percent of metro residents.

#### CONCLUSION

Having observed rural and small town population change throughout the Housing Assistance Council's lifetime, I have no hesitation in saying that the growth of nonmetro population since 1970 has been distinctly greater than was then anticipated, except in the 1980s. The erosion of employment in traditional rural industries has probably been as large as, if not more than, anyone anticipated. But two major trends have sustained population settlement in most of the country outside the most rural and remote parts of the Farm Belt. First, many people of all strata have moved to nonmetro communities for quality of life reasons. Some of this movement goes to high visibility recreation and/or retirement areas. But much of it also involves ordinary working people who have had the urban experience and now want a smaller scale environment.

Given that the metropolitan population is now four times the size of the nonmetro population, it does not require a high rate of urban flight to more than offset the counter stream of cityward movement from the countryside. The second major trend is, in my opinion, the high rate of settlement sprawl outward from metro areas and the increased propensity of Americans in general to commute lengthy distances to work. As metro perimeters expand, more and more rural and small town people are brought into commuting range and more urbanites move farther out, especially for housing purposes. I see no end to either of these trends in the immediate or mid-range future.

Calvin L. Beale is the Senior Demographer at the Economic Research Service, U.S. Department of Agriculture.

# Thirty Years on the Front Lines



The photographs accompanying this article are courtesy of Southern Maryland Tri-County Community Action Committee, Inc.

by Mike McCauley

The involvement with a national housing organization did more than access development funds. It gradually drew fledgling practitioners like us into a network of providers learning a housing business that was increasingly complicated.

**P**hil Butler was 23 years old when he was elected president of Southern Maryland's first self-help group in the fall of 1970. Last fall, 31 years later, while he was recovering from a hip replacement, he and I went to visit the group's construction supervisor, Ogden Thomas, now a spry 85. We found him making sausage in an outbuilding on his farm by the edge of the Chesapeake Bay.

For an hour or more we relived again the struggle that had consumed 15 months of our lives: building 11 houses on an old tobacco farm. For each of us it was an experience that rises up like a pinnacle in our personal landscapes. We were like war time buddies who once in a while have to relive their vivid and challenging experience. In that effort we were thrown together and stripped down to what we were made of. Those relationships endure.

Part of the ritual is to update the news on our other foxhole comrades. Of 11 original homeowners, six have died. Although two moved away within a couple of years, the other nine or their heirs remain in the same houses. There have been a few cosmetic changes, but the structures, built with their own hands, remain as they were when completed in the spring of 1972.

For me this project launched a housing career of 30 years. It was a line of work that had never remotely entered my mind until the Community Action Director, where I was a social worker with Head Start, asked me to substitute for a departing staff person at a self-help group meeting. That night as I stood before a sea of determined black faces, representing a hope that I could scarcely articulate, I was hopelessly hooked myself.

My baptism into the rural housing movement almost coincided with the founding of the Housing Assistance Council. On my part it early became a symbiotic if not parasitic relationship. Two HAC stalwarts smoothed the entree of my loan proposals on the basis of friendships formed during that first self-help group. John Frisk came as an Office of Economic Opportunity consultant to evaluate our application for funding. Then, as later, John never saw a project that shouldn't be approved. After reviewing a few of our sites when he had moved to HAC, however, he did begin to ask whether he should bring hip boots.

He also had some reassuring advice to steady my nerves during an intense NIMBY confrontation: "The worst they can do is kill you." Counterintuitively, that thought has a great



calming influence. I have recalled it to good effect many times.

Also present at every critical moment of that first group was Art Collings, then a roving state office employee for the old Farmers Home Administration. Art, a self-proclaimed socialist in a hidebound agency, was like a Pied Piper traveling from town to town to proclaim the new programs of the War on Poverty that had been forced onto a reluctant bureaucracy. He



came down to support us in a meeting with a Lutheran bishop who was considering a loan to purchase the tobacco farm. The bishop was expecting to see a plan for the property but we had nothing to show him. Art emerged red-eyed from his motel room the next morning with a neatly drawn subdivision plan showing roads and 150 single-family lots. The bishop was impressed; the loan was approved.

As my self-help guru, Art was frequently there to intercede with the local FmHA office and to help me through the crises as they arose. One of the most difficult was a participant who stopped showing up to work. A gambler with an arm withered from a gun shot, he used weekend gambling proceeds to pay others to put in his time on the project. It wasn't working; the other families strenuously objected; and I soon had a mutiny on my hands. Thinking they could convince him to withdraw voluntarily, I got Art and the FmHA county supervisor to accompany me to his job site. Not only did he vehemently refuse, he quickly had me on the defensive about the recording of his surrogate hours. After some days of stewing, he eventually went his separate way.

It was situations like this for which I came to rely on Art's support. Self-help was a lonely outpost in those days, with no

network, a reluctant bureaucracy, and the nearest project hundreds of miles away. When Art was ready to leave, I would accompany him to his car. It was a bile green AMC hornet with a homemade wooden box on top to carry his wares, the black binders of "regs." It would usually be at the end of the day. The sun would be starting to set and Art was like Shane driving off while I turned back to the problems.

In those early days of OEO and self-help it seemed like anything was possible. Community organizers were fanning out along the back roads bringing folks together to talk about their needs. The government had people like Art and John on the doorstep to respond. And, if you put it together right, there was money. The people were truly poor, most with four-figure incomes and 10 of our 11 with no running water. Credit problems were almost unknown because few had credit accounts. Land control systems and engineering requirements were relaxed, and our tobacco farm was purchased for less than \$300 an acre. There was a full-time housing staff of one.

Although none were as intense or memorable as that first one, many self-help groups followed. HAC was a partner in all of them. The involvement with a national housing organization did more than access development funds. It gradually



drew fledgling practitioners like us into a network of providers learning a housing business that was increasingly complicated.

The national rural housing conferences became a school for nonprofit development in the workshops themselves, the publications, and the contacts with fellow practitioners. The change in perspective of the conferences reflected the growing sophistication of the movement. Participants at early meetings might appear in bib overalls and perform clogging demonstrations to express a newly discovered enthusiasm

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about rural culture. More recent ones are dark-suited affairs in which the only dancing takes place around the arcane points of tax credit regulations. It has been a 30-year effort of enormous growth in sophistication for the rural nonprofit housing provider.

Under the tutelage of HAC our agency eventually expanded into the production of rental units. Our first venture marked the entrance onto the scene of HAC's subsidiary Rural Housing Services, Inc. We were suddenly introduced to a new terminology: syndication, tax credits, debt coverage, and pro formas. In place of Art Collings' Hornet, we now had the white Mercedes of tax attorneys pulling up to our office door. I found myself walking down the street with a \$200,000 draw check in my pocket, wondering at how different the nonprofit housing world had become.

It was not just terminology we had to learn: rentals meant dealing with a new kind of client. Although just as needy and often more so, they had more problems and a weaker attachment to their homes and communities. We couldn't just build and move on. We had to put on the new and not always happy personae of landlords. The housing provider of last resort sometimes had to metamorphose into a pretty mean dude.

Another result of rental development was that we came into town where the water and sewer were. No longer hidden by corn fields and woods, our developments became a target for the hostility of frightened neighbors. While the access to services was great for our tenants, the community stress sometimes rose to stroke level. In this new environment we had to learn to tread carefully: as wise as serpents, and as cunning as doves. At crucial moments we had to be able to rally the troops and bring all forces to bear.

Growth management also became a challenge to contend with. Our exurban area experienced a wave of growth from people looking for cheap land, a less pressured lifestyle, and escape from urban social problems. Zoning soon became more restrictive; moratoriums were declared; school capacity disappeared; design requirements increased; wetlands and open space limited use; impact fees were discovered. As a result development took more time, was more expensive, and demanded more sophistication and perseverance.

All the politics were not local either. The National Rural Housing Coalition was developed, deftly gaining us entree into the national budget process and the regulatory maze of the Departments of Agriculture and HUD. It was a breakthrough to find out that we didn't just have to wait passively to see what the political process would wash up onto our scattered

beaches. The people in need and we as their agents, when united, could actually reach into the system and make some things happen. The movement was becoming empowered.

Our self-help applicants were changing, too. The barriers that prevented single women or unmarried couples from participating in the first groups had been breached. Some groups became predominantly single mothers. Instead of employees associated with the farm industry, our applicants were now low-paid service and construction workers: truck drivers, janitors, secretaries, store clerks, child care workers, laborers. With steady income came credit; with credit came delinquencies; with delinquencies came mortgage loan denials. Thus came the need for housing organizations to develop new expertise and funding for a major effort in credit counseling.

A few weeks ago, on the way back from a doctor's appointment for his hip, Phil Butler and I detoured to look at some recently completed self-help units. We have been watching them go up over the last year. The in-town location just two blocks from the courthouse, the duplex floor plans, and the design features required by the architectural code leave Phil amazed. What really draws his attention, though, is the three-story roof. He recalls how hard it was to get anyone to climb above the first floor. It was his own cajoling leadership and the reassuring confidence of Ogden Thomas that had gotten those first steep roofs built. He takes pride and pleasure in these new units, so different from that first group's on the old tobacco farm: "We are the ones who got all this started."

From those isolated, faltering efforts of three decades ago a new nonprofit housing industry has emerged to respond to the injustice of rural poverty. It is characterized by great creativity, financial wizardry, political sophistication, and a keen sense of competitiveness. It serves needs that have changed in character but not in severity. I recently checked on the status of the houses that our first 11 families left behind 30 years ago for their new self-help units. Six have given way to time, the elements, and gravity. The other five, all without running water, remain occupied. There is still much to learn and much to do.



Mike McCauley, after 30 years as Housing Director for Southern Maryland Tri-County Community Action Committee, Inc., now teaches Philosophy at the College of Southern Maryland.

# The More Things Change . . .

**EDITOR'S NOTE** These brief descriptions are condensed from interviews conducted separately with each individual. Undoubtedly many other people could have contributed to this piece; no slight was intended by omitting anyone.

## Clanton Beamon

Executive Director, Delta Housing Development Corporation • Indianola, Mississippi



I've been working in rural housing 30 years, since Delta Housing was created. In February 1971 a tornado came through the Mississippi Delta and devastated several communities. Many people were left homeless, most of whom were without any land or any kind of assets. A group of people decided to

provide a long-range housing delivery system to people who were landless, and that effort became Delta Housing Development Corporation. We develop self-help homeownership housing and rental housing, and we also do rehabilitation.

The area has changed in these 30 years. Cotton used to be the king of the crops in the Delta, but it's been replaced by catfish and other crops. The Delta is more industrialized than it used to be. Not as many people work on farms, but even so we do have an influx of migrant workers now.

The housing situation has improved a lot, but it still has a long way to go. As we speak, every American family, particularly every rural family, doesn't have access to a decent home and a suitable living environment, as the Congress promised in 1949. We see both affordability problems and poor quality housing here. There's a poor housing stock — there are hardly any vacant houses that are suitable and affordable for people in our area.

Recently it's becoming extremely hard for low-income people to qualify for Section 502 direct loans. The USDA Rural Housing Service is supposed to be the lender of last resort, but its credit requirements are very tough, about as bad as conventional sources like banks. Many low-income people don't have health insurance, so most of them have judgments from unpaid

hospital bills and doctor bills, and other credit problems. When you're working with low- and very low-income families I think some kind of exceptions should be made. In some cases USDA staff make exceptions, but in some cases they don't.

One of the things that has not changed in 30 years is the desire of everyone to have a decent place to live. Regardless of economic or social status, everybody wants to have a good home for their family. That hasn't changed. At one time the 502 loan program was working well for people, but now I often think about one of Mrs. Fannie Lou Hamer's old sayings about federal programs. She said they never really intended for them to work.

Recently I learned that only about 50 percent of the Section 523 self-help money is being used now. I would say that's because RHS is coming up with all kinds of reporting requirements that stop the program from working.

SHOP [HUD's Self-Help Homeownership Opportunity Program] is a good program. We received our first site acquisition loan from HAC in 1973 or '74, and we've become very well acquainted since then. We've had a whole series of loans. Most recently we've completed one SHOP loan. We used the forgivable 75 percent of that loan to buy land for another self-help development, and we have another SHOP loan to prepare those sites.

There's a real strain on federal resources now, though. Looking at the economy now and the crisis we are faced with in this country, I think it's going to get worse before it gets better. People are losing jobs here. Over 600 people lost their jobs the first week of July when Modern Tool and Die moved away. That's been one of the real tragedies we have felt locally. The last 30 years have been like a roller coaster ride, up and down. Right now, it's hard to predict anything. I do think it's going to get worse before it gets better.

CONTINUED ON PAGE 10



## Peter Carey

Executive Director, Self-Help Enterprises • Visalia, California



I got turned on to self-help housing in Buffalo Creek, W.Va., when I was running a summer project for the Quakers and I met a guy named Skip Jason who was setting up a self-help project. Later Skip was HAC's loan fund director, until he died in the early 1980s.

When I finished college I volunteered to serve in VISTA if they would put me with a self-help housing program. They sent me to Self-Help Enterprises, and I've been here almost 28 years.

We serve eight counties in the San Joaquin Valley, about 15,000 square miles, with an agriculture-based economy. Over these 28 years the population has increased significantly, and in the past decade this has been one of the fastest growing areas in the nation. At the same time, it remains very poor, with a variety of social issues and high unemployment.

With the growth in population there's been a growth in housing. Yet the housing available to lower income people remains poor, particularly in the unincorporated communities. Most places do have indoor plumbing now, but there are a lot of homes with horrible wiring, no foundations, unvented heaters, or no heat at all. Many have groundwater issues like failing septic systems. There is also a lot of overcrowding, with families doubling up or even tripling up. A recent study suggested the worst overcrowding is among the immigrant population, not surprisingly.

The housing market continues to be driven by low wages and undersupply for those who work in the fields and for others with low incomes. Rising land costs and increased infrastructure fees are a problem too. At the two ends of the valley we've got significant growth pressures from commuters. They tend to have NIMBY attitudes, although those aren't new.

Self-help single-family housing is about a third of what Self-Help Enterprises does now. We also do rehab, and replacement homes, and we're building around 100 apartments a year.

About a decade ago we got serious about developing multi-family housing, because there's a huge unmet need. We've found that we can create a stable living environment that's far beyond the typical rental environment. That has a big impact on how kids grow up.

Since before I arrived, HAC was always a given, just part of the vocabulary in the organization here. Self-Help Enterprises has borrowed money from HAC over the years. We've also had staff serve on HAC's board, Manuel Hernandez and Bob Marshall.

I think HAC has made its greatest impact on the remotest and the smallest and the poorest communities. HAC has played a critical role nationally by working hard over the years to keep the national policy spotlight on the smallest and the poorest of communities. I've worked really hard to do the same thing for our area.

A classic example is that HAC made sure rural self-help organizations got resources from SHOP. It was very logical that we turned to HAC for leadership and coordination in that program. The program has been a phenomenal resource. I sure hope that 30 years from now HAC is still showing the same leadership on rural issues.

Some other things have improved over time also. When I came to Self-Help Enterprises, we never knew whether we were going to be refunded and be around the next year. Today there's less of that stress. There's much more sense of ongoing effort.

Also, there's been a shift from the idea of local housing organizations being service providers to a more entrepreneurial environment for rural development. I think that's okay. There's an unfortunate side because we struggle to do the projects that don't pencil out [that is, they don't meet businesslike lending standards]. But on the other side it's good that we all use resources somewhat better today because we bring more business skills to bear on the same social issues we've been fighting for.

For the next 10 years the challenge will be much the same as it was in the last 10 years: can all of us keep our eye on the principles and the values that haven't changed in 30 years, while using different resources and different skills, in a different funding environment? It's a challenge I love.

# Things Change . . .

## Rose Garcia

Executive Director, Tierra Del Sol • Las Cruces, New Mexico



I've been working in rural housing professionally since December 1980 when I was hired at Tierra Del Sol. Prior to that I volunteered in the '60s with senior citizen groups and then did about 10 years of volunteer work on water and sewer issues. I've always been interested in learning how to work

the system to get help for people.

We work on the southern New Mexico-Texas border. The rural economy here is primarily agricultural. The government is also a major employer. The New Mexico side is very rural. The El Paso side is very urban, and so is Juarez, across the U.S. border in Mexico. Those major metro areas have a lot of manufacturing, but they are very poor. On the El Paso side, and to some extent in Mexico, we have the maquiladora industry.

I think rural housing conditions in this area have gotten worse over the last 20 years. We have new laws to mitigate colonias and the unscrupulous land developers that create them. But those are not enforced. People in the communities don't trust anybody now, so we have to spend a lot more time and we can't get the funding to pay for our staff.

Also now we have a lot of international money coming in. There's a lot of predatory lending at high interest rates, 12 to 28 percent. We work hard getting water and sewer in the colonias, funded by Rural Development or HUD or bond issues, and then the mobile home — manufactured housing — developers buy up the land because it has utilities.

International investors buy 300 or 500 lots at a time in rural areas near the public utilities, speculating. It's overwhelming.

A lot of people in this area lost their jobs after NAFTA took

effect. We've been feeling the recession since 1996, and it's been getting progressively worse. Now everybody blames September 11th, but it started much earlier here. For example, we're involved in helping a group of farmers and ranchers who are losing their land because the banks are calling in loans. But at the same time a lot of companies come here because they get tax concessions and that kind of corporate subsidies.

Times are tough. Families have to change jobs a lot. It's very difficult to qualify them for housing loans. The latest HMDA [Home Mortgage Disclosure Act] data show this area has one of the highest loan denial rates in the country. Sixty percent of families who apply for bank loans are denied, and 14 percent withdraw.

When I was hired, things here were very rough for housing development, very political. It's rough now but in a different way. HAC and Tierra Del Sol have never changed their values, but the dynamics within the community development and housing industry have changed. Other intermediaries have created a big business out of low-income people and the distress in our communities. I feel our clients are a commodity to this big business of community development. There is a lot of money being spent but not benefitting the people.

A lot of the difference is in the values, the operating philosophy, and the work ethic. I am adamant about those three things. We need a reality check in this industry.

Over all these years, I know I've asked HAC to go out on a limb for us many times, and HAC always finds a way to help us make things happen. To this day, whenever I get in trouble I usually call somebody at HAC. Many of us in the country feel that way. Moises Loza is very special to us, but it's not just him, it's the whole organization. It's like a family relationship, with trust and confidence.

Still, this work is a struggle. It's not a job, it's a way of life. But I need it more than it needs me. I'll never leave direct work. This is really where it's at.

## Dana Jones

Executive Director, Southern Maryland Tri-County Community Action Committee • Hughesville, Maryland



I became executive director of Southern Maryland 21 years ago, after five years working at Shore-Up, Inc. in Salisbury, Md., which is another CAP agency.

This part of Maryland is still very rural, but we are impacted by the Washington, D.C. metropolitan area. We have seen an outward migration,

particularly of white families, from close-in metro counties into our area, so we are experiencing rapid increases in housing costs. We are paying more for a building lot today than we paid for a lot and total house in 1986. We've also seen the implementation of more restrictive land use practices, under the guise of growth management, and those have also added to the cost of housing.

Southern Maryland Tri-County has a successful homeownership program, but over all my years here, we have not been able to make homeownership work for wage earners with incomes under \$15,000. Besides the cost of our units, people have other debt loads necessary to live in a rural environment. Our area still doesn't have public transportation; people need a car to function here. Consumer credit has also really made an impact, because working poor people can access credit beyond their means to repay. And in some cases predatory lending has increased.

Changes in the minimum wage have not had any significant impact upon the ability of people to house themselves better, and that is a major issue for us. At the same time we've actually seen a decline in the availability of public housing opportunities.

Southern Maryland had developed housing in the early 1970s. [Editor's note: That experience is described in Mike

McCauley's article in this issue of *Rural Voices*.] Then for a while we focused on repairs, weatherization, and packaging loans for people who would have contractors build their homes. I first worked with HAC when we decided to develop a rental project called Diggs Circle in La Plata, Md., in 1981.

HAC made us a very attractive loan at 12 percent interest — this was when the prime rate was 16 or 18 percent. It was nice to have the loan, but the development would not have happened without the technical assistance we got from Leonard Vaughan and John Frisk, who were one of the deputy directors and the loan fund director. It would not have worked if we had not had the opportunity to learn and grow from the experience of those gentlemen.

A lot of times when people see HAC they see dollars and cents. But for us the real beauty has been the technical assistance. HAC gave us the opportunity to talk about best practices that other folks from across the country had employed, and to bounce ideas off someone. That proved to be invaluable.

Another thing HAC did for us was introduce us to people who were funders and policy makers. That exposure broadened our horizons and, more than anything else, reinforced our resolve to learn how to perfect the housing development process. We kept working on determining what type of local capacity we needed, and how we could use the local lending market. At that time we were practically nonexistent in the local lending market. Today that's a whole different story — we owe everybody six zillion dollars. We're cranking out a tax credit deal every year, we're developing 40 or 50 single-family units, we're doing home acquisitions with private money, we've got a whole bunch of different sources of financing. That all started because of the capacity building resulting from the technical assistance from HAC.



# Things Change . . .

## Lauretta B. Stephens

Deputy Director and Farmworker Program Director, Florida Non-Profit Housing • Sebring, Florida



I was born and raised in Sebring. I moved away for a couple of years, and then returned home and started working for the American Friends Service Committee in 1973, under the leadership of Jim Upchurch. We assisted nonprofit agencies in the construction of self-help housing for farmworkers. It

was gratifying to see farmworkers moving from shacks to decent housing. I said, "I think I'm going to like this job!"

I started working as the secretary and advanced to bookkeeper. In 1978, AFSC moved out of Florida and spun off Florida Non-Profit Housing, under the leadership of Carol Soliz. I then became rural rental coordinator.

There has been tremendous growth here. Sebring has expanded in population and in its economy. Farm work has always been a big part of the economy. Over the years, I have witnessed decent housing being erected and substandard housing being demolished. Since 1973, we have been instrumental in the development of over 1,000 rental units for farmworkers in Florida alone, and 3,462 units of single-family housing for low-income people in the southeast region. These homes have upgraded the way 4,462 families live.

There is still a great need for rural housing in Florida. You can come here and find substandard housing. You can go anywhere and find substandard housing. Still, I believe these 20 or 30 years have made an impact in housing.

Developing housing for low-income people is more of a challenge now than it used to be. We've always had discrimination, but lately we are facing more requirements: environmental issues, leveraging funds, and creative financing. Government

has helped in paving the way to provide housing. In order to obtain funds from the HOME program, each state and municipality must have a Consolidated Plan. The plan must address providing housing for low-income and special need groups.

FNPH has worked with HAC for years. When I think of HAC, I think of the valuable information they disseminate, the assistance they give to nonprofits, and the pre-development monies available to make housing come to fruition. Sometimes, without HAC, we could not have done what we've done.

No matter what forces we face, I always try to remember the responsibility I have to the people we serve. We must not let paper work and numbers distract us from the real reason we are in business: to assist in the delivery of decent and affordable housing for low-income people. The achievement is not just in how many units are built but in how many people are served through those units.

When I talk with families, many of them tell me that now that they have sanitary and decent housing, a lot of their other problems have been solved. When children can stay in one place and it is not overcrowded, their health seems to be better and they study better so their learning is improved. It is a joy to hear that. I enjoy what I do. My reward is seeing people in decent housing.

My fervent hope is that all housing practitioners continue to help those who are living in substandard housing. No one should be living without plumbing or electricity. Everyone deserves a decent, sanitary and affordable place to live. We in America should not say that anyone is living in the streets, in buses and cars.

We have heard about "abuse of power"; we've beheld the "pockets of poverty"; and through it all, we continue to strive toward the common purpose — decent, sanitary and affordable housing for everyone. Hope is a touchstone, and hope in a better future is what keeps me going.

## Jim Upchurch

Executive Director, Interfaith Housing of Western Maryland • Frederick, Maryland



I've worked in both domestic and international housing development. I started with two years in a village in Mexico, 1967-69. Then the American Friends Service Committee asked if I would go to central Florida for a year and help design some kind of appropriate housing solution for migrant and seasonal

farmworkers. Ten years later I was still there, and we had created five self-help housing organizations. A couple of the groups didn't last, but some are still going and doing wonderful work, and Florida Non-Profit Housing spun off from one of them.

After 10 years in Florida I was invited to go create a self-help housing program in Botswana. That was a two-year process. I stayed for a third year to help develop their first national housing policy, working for the Cooperative Housing Foundation. I came back in 1981 and continued to work for CHF, which did housing in many developing countries around the world. I eventually became president of CHF.

While I was working at the CHF Washington office, my wife and I bought a house in rural western Maryland to give us some breathing room. A few years later a wonderful group of religious leaders there decided to see how they could help the faith community do something about affordable housing. I left my position as president of an international housing organization to become president of a new organization with no staff, no money, and no office, because the religious leaders had this grand vision and I believed they could probably make it happen.

A decade later, we're the largest nonprofit housing developer in the region. We're in four counties, doing shelters, various kinds of rentals, preservation projects, and various kinds of homeownership, including self-help housing. I'm struggling with all of the usual affordable housing issues like cuts in funds and NIMBYism. And this is what I love to do.

Interfaith Housing has received loans and other funds from HAC, and technical assistance. Of course the other significant contact I've had with HAC was that after I came back from Africa I went to an event at HAC and met Virginia Spencer, a former HAC staffer who is now my wife.

My previous experience creating a housing policy in Botswana leads me to really understand how absurd our

national housing policy is. As Cushing Dolbeare has argued for years, we have an upside-down policy where the greatest subsidies go to those who need them the least — the homeowners with the most expensive houses get the biggest mortgage interest deduction.

We also have a disconnect between those who have the major source of housing subsidy funding — that is, the federal government — and the local governments that set standards for building codes, subdivision developments, and all kinds of planning issues, which determine what can be built. I think part of the difficulty in the U.S. is that we fight to increase the subsidy a smidgen, but we really aren't paying attention to some other trend at the local level that may drive the prices up greater than the subsidy increase.

Some changes over the years have worsened our rural housing situation. Now we have less respect for direct federal intervention. Programs that were fundamentally sound, like Section 515, have been cut drastically. At the same time we have introduced less efficient means of subsidy like the Low Income Housing Tax Credit.

A number of other things are placing burdens on affordable housing today. "Smart growth" is turning out to be a real negative in some states where development is restricted to certain areas without recognizing that will push up prices. Regressive impact fees were rare back in the early days, but they are a problem in western Maryland now. It worries me that this switch to regressive local government funding seems to have escaped notice by national housing advocates. It's a huge trend, and it's a major difference.

Other things are the same now as they always have been. NIMBYism is the same. It has a different flavor now — it's more subtle, not the kind of overt racism I saw in Florida in the 1970s. We don't have anything close to a national voice on this subject. We have no one who is willing to say that it is quite possible for beautiful people to live in bad houses.

Another thing that hasn't changed is the young couple who break into tears on moving into their new home because they are poor and never thought that they could even dream of owning a house. That human emotion hasn't changed, and it is something wondrous to behold.

Still, I don't have especially good predictions for the future. On one hand I'm very impressed by the growing movement of the community development organizations and how strong they are. They're doing creative things, leveraging money and

# Things Change . . .

going beyond dependence on government funding. Another good thing is the fact that Fannie Mae and some other entities have been converted to active players, and that is extremely helpful.

But when I look at the bigger picture I don't see a lot of hopeful signs. Opposition at the local level is, if anything, getting worse. We're looking at some dramatic reversal of the recognition of the need for significant federal investment. The disparity between incomes is still great and, even in times of great prosperity, it remains great, so solving the problem of

affordable housing on the income side has not been as successful as we might have liked. Who knows where we'll be when we go back to less than phenomenal economic prosperity.

I think we need something to get us out of a deep rut heading nowhere. It could be someone elected to office who cares about the housing agenda and brings attention back to it. There's so much great potential out there, if we get that new political movement, the capacity to develop it and enjoy the future for shelter justice is just enormous. If that happened I could see some great things happening in my lifetime.



## 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's subsidiary, Rural Housing Services, Inc. (RHS), syndicates rural housing developed with the Low Income Housing Tax Credit.

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# Thirty Years of Supporting Affordable Housing in Rural Communities

by Lance George

Since those first loans were approved in April 1972, HAC has made nearly 1,450 loan commitments totaling more than \$118 million for affordable housing development in rural areas.

**T**he Housing Assistance Council was founded 30 years ago this spring, and committed its first rural housing loans in March 1972. To celebrate its thirtieth anniversary, HAC released a report summarizing the accomplishments of its loan funds.

Since those first loans were approved in April 1972, HAC has made nearly 1,450 loan commitments totaling over \$118 million for affordable housing development in rural areas. HAC has committed loans for approximately 38,500 units of safe, decent and affordable housing and 13,425 water and wastewater connections for rural residents. HAC's loan funds have reached throughout rural America, with loan commitments to over 600 local organizations in more than 400 counties throughout 49 states and the territories of Puerto Rico and the U.S. Virgin Islands. Loan fund capitalization has grown from \$2 million in 1971 to \$51 million in 2001.

Borrowers are enthusiastic about HAC's impact. "HAC loan funds have made the difference between success and failure for our organization's self-help housing program," said Clanton Beamon, executive director of the Delta Housing Development Corporation in Indianola, Miss. HAC's loan fund report includes details about Beamon's group and some other borrowers.

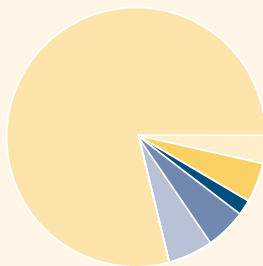
Over the years, 79 percent of HAC's borrowers have been nonprofits. The report notes that when they apply for HAC loans, some borrowers are sophisticated developers and some have never produced a single housing unit. In most cases, however, they are the only entities attempting to provide subsidized housing for low-income people in their rural communities.

Some of the families living in HAC-assisted homes are featured in the report as well. A survey of recent borrowers found the median income of HAC-assisted households is \$19,386, more than 40 percent lower than the national nonmetropolitan median. Minorities, who have disproportionately high rates of poverty and substandard housing in rural places, comprise 60 percent of these HAC-assisted households. Over 60 percent of recent HAC-assisted households have very low incomes, less than half the median income in their areas. Decent, affordable homes not only provide these families with places to live, but also improve other aspects of their lives and, indeed, their entire communities. Health, school performance, self-esteem, and family stability all benefit from quality housing, as do local economies.

HAC has not reached its achievements alone, of course. Community-based housing providers do the nuts and bolts work that converts HAC's loan dollars, technical assistance,

## HAC LOAN FUND BORROWERS

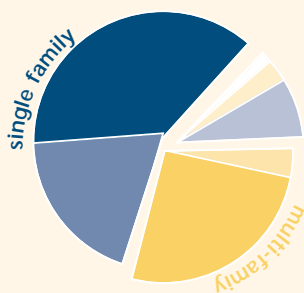
1971-2001



- Nonprofit — 79%
- Community Action Agency — 3%
- Other — 5%
- For-Profit — 2%
- Housing Authority — 5%
- Municipality — 6%

## ACTIVITIES SUPPORTED BY HAC LOANS

1971-2001



- Self-Help — 38%
- Non-Self-Help — 19%
- Rehabilitation — 5%
- Water/Waste — 7%
- General Multifamily — 20%
- Elderly — 7%
- Farm Labor — 4%

WHILE HAC COULD NOT BE MORE PROUD OF ITS LENDING ACHIEVEMENTS, IT IS IMPORTANT TO REMEMBER THAT THE ORGANIZATION UNDERTAKES MANY DIFFERENT TASKS, INCLUDING NOT ONLY LOANS BUT ALSO TECHNICAL ASSISTANCE, TRAINING, RESEARCH, INFORMATION, AND MORE. ALL HAC'S WORK IS AIMED AT FULFILLING ITS MISSION: TO IMPROVE HOUSING CONDITIONS FOR THE RURAL POOR, WITH AN EMPHASIS ON THE POOREST OF THE POOR IN THE MOST RURAL PLACES.

research reports, and information products into homes. Furthermore, none of HAC's work would have been possible without the loans and grants provided by HAC's investors.

Many of the challenges faced by rural housing providers in 1971 remain today. Some have lessened, and certainly new and different obstacles have arisen. Like the challenges, HAC's loan funds have evolved over the past three decades. As in 1971, HAC still works — and will continue to — alongside our many partners at national, state and community levels so that more rural families can have safe, decent and affordable places to call home.



Lance George, a Research Associate at the Housing Assistance Council, is the principal author of *Housing Assistance Council Loan Funds 1971-2001: 30 Years of Supporting Affordable Housing in Rural Communities*. The report is available at [www.ruralhome.org/pubs/hsganalysis/hacloans/loanreport.htm](http://www.ruralhome.org/pubs/hsganalysis/hacloans/loanreport.htm) or from Luz Rosas, 202-842-8600, [luz@ruralhome.org](mailto:luz@ruralhome.org).



# Then and Now

## EARLY STAFFERS REMEMBER HAC'S BEGINNINGS

"HAC is an amazing story, a really amazing story."

**EDITOR'S NOTE** This exchange is a condensed version of two interviews conducted with six individuals, focusing on HAC's loan funds. The interviewees were among HAC's first staff members, and all have remained involved with rural housing for all or a substantial part of the last 30 years. Undoubtedly many other people could have contributed to this piece; no slight was intended by omitting anyone.

**Q** HAC was created by the Office of Economic Opportunity in 1971. It was initially given \$2 million for a loan fund, and another \$1 million to cover administrative expenses. How did it get staffed and start operating?

**CAVANAUGH:** I had just resigned as the housing director for the city of Philadelphia, and I answered an ad for the executive director position at HAC. I had no rural background, but I had a lot of low-income housing experience.

I was hired in late 1971 and I was the first person there, other than the board. I'm very proud of the staff I was able to put together. I drew on some people from Philadelphia, like Dick Tucker, Bill Powers, and Paul Noll, who had worked for me there, and others. We had a crew of Philadelphians for rural America.

All the Philadelphians were somewhat offset by the ruralness of Art Collings. Someone had referred us to Art at the Farmers Home Administration. So we hired him, and he taught us everything we knew. That's not to overlook others, but he was certainly very important.

I don't want to boast too much, but we had something that most nonprofit entities don't have, in that most of the staff had considerable experience with low-income housing programs. We also became savvy loan makers. We lost almost nothing from the loan fund, even though we were dealing with very low-income groups.

**Q** How were the priorities set for the organization? Were they specified by OEO, or did you get to decide?

**CAVANAUGH:** It was always understood from the board that we were to focus on the very poor and very rural people, and not stray from that. I certainly was committed to that, and everyone recruited to the staff was of that same mentality. And this was a program out of a poverty agency.

**Q** How did HAC get started on its first loans?

**POWERS:** The initial stage was trying to get information out about HAC. We spent a good deal of time just writing letters telling groups who we were and encouraging them to apply. Some of the earliest loans were the result of personal contacts that some of us had with individuals. The Rural Housing Alliance staff also made referrals to us.

**ANDERS:** They did refer to us a lot of the self-help grantees, and one of the first I worked with was Southeastern Wisconsin Housing Corporation. They received one of the first group of loans HAC made. Also, a number of board members, including Bob Marshall from Self-Help Enterprises, were connected with rural housing groups that became borrowers. I think at some point maybe a quarter of the loan fund was committed to SHE.

**STERNBERG:** Since the initial funding came from OEO, some of the contacts were with the Community Action Agency network that was connected with OEO.

**POWERS:** For the first set of loan applications, my main role was to give a face to HAC in the field. We wanted to get the money out fast and also to try to serve the poorest people in the most rural places. So we went hustling the hinterlands for loans.

**ANDERS:** We would talk to almost anybody who said they needed money. It felt like we were on the road constantly. We were trying to look at where HAC should put its resources, both financial and otherwise, to get the organization going.

**Q** Why was there a concern about getting the money loaned out quickly?

**POWERS:** I think it came from trying to establish ourselves. We had these resources and we had this challenge, and everybody involved in the organization wanted to produce results.

**TUCKER:** Also, once the three million dollars was lent out and repaid it “lost its character” as federal money that would continue to be monitored by the government. So getting the money out and getting it paid back would give HAC some additional leeway in how to use it.

**CAVANAUGH:** Remember we had an operating grant of \$1 million. We thought that would hold out for maybe three years.

**Q** What kind of lending guidelines did you start with?

**ANDERS:** We knew our mission, but that was it. We put together a set of loan applications and presented them to the board’s loan committee. Through that process we started to work out those details of who we were going to help, and how.

**STERNBERG:** It was a very unsophisticated operation. The basic guideline was to get the money out there and show some results in a hurry.

**TUCKER:** We were flying by the seat of our pants until Arnold got involved and started laying down some requirements for getting collateral and getting loan documentation.

**STERNBERG:** One thing I was concerned about was showing HAC’s funders that we were responsible and that every loan was secured. So we took liens on things like a pick-up truck and an adobe-making machine. Fortunately there were results in all but one loan, as I recall.

**CAVANAUGH:** We believed strongly that just giving out grants would ruin the program and it would end soon. The loan fund was a trust we had to maintain. I think we were quite liberal in the causes we supported, but we always made sure that we had security, that we didn’t put out money where it wasn’t being used properly, and that we didn’t lend more than we thought the groups could repay. And of course we had the advantage of the Farmers Home Administration, which was a remarkable agency. We learned from Art Collings how to make the programs work and get our loan money back from Farmers Home mortgages.

**GIDEON ANDERS** came to HAC in January 1972 to make loans and provide technical assistance. He is now executive director of the National Housing Law Project and a member of HAC’s board of directors.

**GORDON CAVANAUGH** was HAC’s first executive director. He was hired in late 1971 and served until 1977, when President Jimmy Carter named him Administrator of the Farmers Home Administration. He now practices law in Washington, D.C. with Reno & Cavanaugh, PLLC.

**JENNIFER KINNEY** joined HAC staff in March 1973 as a bookkeeper. She is now HAC’s senior loan financial officer.

**BILL POWERS** was hired in late 1971. Initially he helped start HAC’s lending, and later he took on responsibility for government affairs. He is now retired and is active on several boards of directors, including HAC’s.

**ARNOLD STERNBERG** was HAC’s counsel — i.e., non-staff attorney — during the organization’s first years. After serving as director of California’s Department of Housing and Community Development and executive director of a housing development corporation in Sonoma County, Calif., he is now retired. In 1998 HAC presented him with the Clay Cochran Award for Distinguished Service in Housing for the Rural Poor.

**RICHARD TUCKER** came to HAC in 1972. He served as HAC deputy director with primary responsibility for the administration of the loan fund. From 1977 until his retirement in 1999, worked for the Federal Home Loan Bank Board and its successor, the Federal Housing Finance Board, where he was responsible for a variety of projects including development of regulations for the Affordable Housing Program. He is a member of HAC’s board of directors.

**Q** Did HAC’s lending start out with the same predevelopment focus it has now?

**ANDERS:** I think we were pretty well focused on predevelopment but we quickly went over into doing some construction lending. We developed this notion of doing compensating deposits with local lending institutions. The borrower would be able to get a line of credit for construction from the local lending institution if HAC either guaranteed part of the loan or put some money in CDs at the bank. That helped build some local relationships between the lenders and the local groups. I remember southern Ohio was one of the first places we did that.

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**Q** Did you provide a lot of technical assistance to the borrowers at that point? What kinds of help did they need?

**POWERS:** You name it. Some of them were fairly sophisticated operations, but others were just learning. I can remember a loan for farmworker housing in Idaho that was very risky and the loan committee relied on our say-so that it had to be made, even though there was no certainty that we'd ever see the money back again. It was a tough one because there was little security, but the overriding factor was the tremendous need there. I think the project did get built.

**ANDERS:** The self-help housing network was nascent — the self-help program was only five or six years old. Farmers Home was nowhere near as supportive of the program as it is now, so there was a real tension between the agency and the self-help developers. They were constantly being threatened with defunding, they weren't producing the numbers of units expected, and they were approving families with lower incomes than Farmers Home was used to dealing with. There was a network of community action agencies, but the number that were doing housing was very small, and the number that were doing it successfully was even smaller. So we were working with some really inexperienced groups.

**Q** What helped get the rural housing network more sophisticated over time?

**POWERS:** It's hard to pinpoint any one thing. There was the continued success of some of the self-help developers. HAC helped. We got public agencies involved, along with housing authorities in rural communities, and some state agencies that also had some networks in rural communities. Funding increased over time, too.



**ANDERS:** I agree. I think it had to do with more funding becoming available for groups. Slowly the expertise was being built up among the groups. A lot of groups failed, of course. But more groups got experience, more funding became available to them, and slowly a network of really competent organizations developed.

**POWERS:** There's a tremendous difference now from when we first started. Now there are groups who understand how to use the Low Income Housing Tax Credit program, which is very sophisticated. There was nothing like that around before.

**Q** Tell me about HAC's other activities.

**CAVANAUGH:** Harlan Severson was the staff person who had the idea to make the *HAC News* look like a telegram, though of course now there's a whole generation who don't even know what a telegram is. He thought something pithy would be good. Something unique would land on people's desks and if they wanted more details, they could give us a call. I thought that was very, very successful.

Conferences were very important too. They're great ways to convey information.

Also, we did some extensive research reports. I saw research as a significant ongoing component. We just couldn't be a national organization trying to persuade, among others, a national audience and a Washington audience, without being on a firm footing in what we had to say.





**Q** How much was HAC involved with rural housing policy?

**CAVANAUGH:** We were trying to make some institutional changes. One of the things we did was a survey and a research report, by Paul Noll, called *Public Housing: Where It Is and Where It Isn't*, to identify public housing around the country, because it seemed to me rural areas weren't tapping into this program that served very poor people. We also encouraged housing authorities to be regional, to serve a broader territory, so they could build a staff that was capable of doing development.

We did a lot of work with state housing agencies too, mainly departments of community affairs but also state housing finance agencies, trying to get them to be more rural. Most of the finance agencies were oriented to a higher income level. We were apostles trying to get them sensitive to the fact that they weren't providing a regional share of their resources to the people who were HAC's focus.

**STERNBERG:** The more I listen to this, the more it sounds like the loan fund in its early days was being used as a community organization tool to strengthen the nascent organizations that were out there, and at the same time to produce some housing. It seems that by 1976 the loan fund had accomplished two things. One was housing units and two — and this is probably more important — was organizing a community of rural nonprofit developers.

**ANDERS:** I think Arnold is right. We used the loan fund as a tool to legitimize what we were doing, and to give us credibility, but the organization was doing a lot of other things around policy issues, legislation, litigation, and trying to develop a rural network. There was a whole agenda.

**Q** What has changed over time in the way HAC does its lending?

**POWERS:** It's become more formalized, and in some ways more concerned about security. It faces more competition from a variety of sources out there because a number of other organizations have become lenders in their own right. And it's become institutionalized on the national scene. We were kind of upstarts at the beginning.

**STERNBERG:** One of the things that led to the development of those new kinds of financial institutions was HAC's success in showing that loans could be made in rural areas. I think the HAC loan funds can be credited for leading the way in bringing a lot of new financial players to the table: insurance funds, rural banks, and lending institutions that would never look at the kind of loans HAC was pioneering in those areas, and now participate in them.

**CAVANAUGH:** HAC has a wide variety of financing sources now. Originally we were busy tapping — energetically — the Farmers Home financing. It's grand to see that HAC has gotten so many other sources of monetary support, and broadened its influence in that way, and gotten new and more influential cheerleaders.

**ANDERS:** I think we had a more integrated approach to TA and lending back then than there is now.

**KINNEY:** That's partly because our portfolio is a lot larger now, and partly because now many borrowers are quite sophisticated. But also there are some who still do need a lot of TA, and we try to provide it.

**Q** What hasn't changed about the way HAC makes its loans or runs its loan fund?

**POWERS:** The overall commitment is still to try to serve the lowest income people in the most

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# Then and Now

**FROM PAGE 21** rural areas. I think that's why we've recently added some new products to the loan fund. There's a need out there for them and they may not be available with the same flexibility from other lenders.

**ANDERS:** The high impact fund HAC has created in the last couple of years, which enables us to make loans to organizations that don't have the strength others do, harkens back to the initial loan fund. It's a commitment to help those organizations in those areas that really need help.

**KINNEY:** There are some other low-income development loan funds whose main interest is still the bottom line, that don't consider how it impacts the community. They're not willing to make high risk loans, but HAC is.

**Q** Are there things you're particularly proud of?

**POWERS:** I think first of all we ought to be proud that we've survived this long. Second, I think we have made significant contributions to the production of affordable housing for poor people and minorities, in many, many areas that normally would not get resources for doing that. And I think we've helped to support the rural housing development network. In fact there is now a movement to support the continuation of these programs, and I think we have been a part of that whole movement.

**ANDERS:** I think Bill is correct, and I think HAC has achieved significant accomplishments not only in production of housing but also in creating an infrastructure, and helping promote programs, and making sure that rural areas get their fair share of programs.

**POWERS:** Getting state finance agencies, state housing authorities, and local housing authorities involved in the whole effort is important too.

**CAVANAUGH:** It turns out we built an institution. That's hard to do, and it's particularly hard to do in the housing field. But here it is.

**Q** Any predictions, hopes, suggestions for the next 30 years?

**CAVANAUGH:** We have to not let people ignore poor rural areas. The constant challenge is, as it was in the beginning, to keep the poorest people in mind, and to keep the most rural people in mind. And to challenge government, whether it's federal or state, to remember those people and to serve them. And of course to challenge Congress to provide the money.

My hope is that HAC will survive and be as robust and as talented as it is now, and that people will continue supporting it with money to the loan fund.

**TUCKER:** It's just amazing to me that this organization has been able to survive and thrive, given its start. I don't think anybody expected it would last more than two or three years, like most of the other OEO-funded organizations, who used their money and then went out of business. HAC is an amazing story, a really amazing story.



# Some Things Haven't Changed



## RECALLING HAC'S SECOND LOAN

by Moises Loza

The units were dilapidated, many with dirt floors, practically all with big cracks on the walls and, as I recall, no heating or cooling systems.

The Housing Assistance Council has always been dedicated to its mission; I know this from personal experience, because I was involved with the organization's second loan back in 1972. The loan was for predevelopment costs — specifically, for architectural drawings — for a farm labor housing project in Weslaco, Texas. The labor camp was to be torn down and new buildings were to be built using the Farmers Home Administration Section 514/516 farm labor housing program.

The labor camp had been around for a while. It had been used during World War II as a prisoner of war camp. The units were occupied by seasonal and migrant farmworkers, who paid rent to the Hidalgo County Housing Authority, which owned the camp. They were dilapidated, many with dirt floors, practically all with big cracks on the walls and, as I recall, no heating or cooling systems. The families would use space heaters, such as coal buckets, to stay warm.

For a couple of years a young activist, Homer Martinez, had been on a personal crusade to improve the housing. He had traveled to the Department of Housing and Urban Development in Washington, and had talked to local politicians and anyone who would listen to make the case for improving the camp. In Texas counties, the highest elected official is the county judge; when Hidalgo County elected its first Hispanic county judge, Homer finally got someone with some influence to pay attention.

Another important player in improving this housing was Leo Ramos. He worked for the Rural Housing Alliance when he first became involved with the farm labor project in 1971. He and I later went to work for Interstate Research Associates

(IRA), a farmworker consultant firm. It was as employees of IRA that we submitted the application to HAC.

Leo and I had met with the county judge and, because of his backing, we were able to get the attention of the county housing authority and the local FmHA office. We prepared the Section 514/516 application, but could not complete it without architectural drawings. We looked for a local minority architect and found an elderly man, Mr. Baxter, who was willing to work with us. He was a one-man firm and made it clear that he could use help. He also needed funds to work on the drawings.

I had interviewed with HAC for a job a few months earlier and had taken the job with IRA instead. But I did remember that HAC had a loan fund that could help cover Mr. Baxter's costs. Leo and I asked him whether, if we could get him the loan to front his costs, he would consider hiring a Hispanic architect to assist him.

The application to HAC was approved. Mr. Baxter hired a Hispanic architect, recently graduated, as his associate. The 514/516 application to FmHA was approved. The camp was rebuilt and still stands today.

One final note: Clay Cochran is best known in rural housing circles as the founder of the Rural Housing Alliance, later Rural America. But at some point during his lifetime, Cochran managed housing for migrant workers in south Texas. The labor camp HAC helped rebuild was one he had managed, before it was rebuilt.



Moises Loza is currently Executive Director of the Housing Assistance Council. He first came to work for HAC in 1973.



# A Thirty-Year Retrospective

by Cushing N. Dolbeare

Ironically, the evolution of the housing world over the last three decades has seen both major decline and significant progress.

Where were we in housing 30 years ago? Hard to remember exactly. George Romney was Secretary of Housing and Urban Development and Ezra Taft Benson was Secretary of Agriculture. “Rural” to most people meant “farm,” although the number of farmers had dropped from a high of 6.4 million in 1920 to 1.4 million in 1970 and the number of farmworkers from 11.3 million to 2.4 million. (As of 1999, the numbers stood at 1.1 million farm operators and 0.8 million farmworkers.) The Section 502 program, limited to farm housing when enacted in 1949, had been expanded to elderly households in 1962 and to other nonfarm families in 1966. The Section 515 rental program, enacted in 1962 for elderly or handicapped families only, was expanded to other rural low- and moderate-income families in 1966.

At the national policy level, housing itself was seen as an urban problem. The two landmark housing reports of the late 1960s — one from the National Commission on Urban Problems (generally known as the Douglas Commission) and the other from the President’s Committee on Urban Housing (generally known as the Kaiser Committee) — focused, as their names imply, on urban housing. Neither report made recommendations about rural housing programs as such, although the HUD programs were not limited by statute to urban areas.

Interestingly, the Kaiser Committee analysis, in one of the very early looks at affordability as a major housing problem, found that “about 7.8 million American families — one in every eight — cannot now afford to pay the market price for standard housing that would cost no more than 20 percent [sic] of their total incomes.” And the report found that 44 percent of these households lived in nonmetro areas, although, of course, it stated the problem the other way around and added: “Although the charge to this Committee was to concentrate on urban housing problems, it is not this report’s intention to minimize those problems in rural America. Both are tightly interrelated. Sharecroppers’ shacks and Appalachia’s shanties are

shaping environments for many poor migrants to the cities.”

A broad coalition of public interest groups had provided the necessary support for adoption of the Housing Act of 1968 and HUD, at least, was diligently seeking to achieve its share of the Act’s goal of 600,000 new or rehabilitated low-income housing units annually over a ten-year period. President Nixon’s first term could arguably have been described as “compassionate conservatism,” although that phrase was as yet unborn. It was not until shortly after he was re-elected that the assault on housing and other domestic programs began. But the housing goal was based primarily on the number of substandard housing units and the housing affordability problem, as we know it, had not yet arisen. Nor was there an infrastructure of nonprofit housing providers ready to take up the challenge of using the new programs of the 1968 Act in either rural or urban areas.

Ironically, the evolution of the housing world over the last three decades has seen both major decline and significant progress. The days when Congress and an Administration would agree on housing programs at the scale needed to achieve the goal of decent, safe, sanitary and affordable housing are long gone. Until 1974, when the federal budget process as we now know it with its limits on budget authority and outlays was adopted, Congress could authorize and appropriate funds for rural and urban housing programs without regard to budget ceilings. The limits on credit subsidies came much later. Yet housing advocates correctly perceived that adoption of these procedures would likely be a crippling blow to efforts to finance sufficient low- and moderate-income housing — in either rural or urban areas — to address the scale of the problem.

Even so, the years from 1976 to 1980 were unprecedented in adding to the subsidized housing stock. During those five fiscal years, a total of 2.2 million additional subsidized units were approved — almost one quarter of them by the U.S. Department of Agriculture’s Farmers Home Administration

(FmHA, now the Rural Housing Service and Rural Development). The peak year for both HUD and total production was 1976, the last year of the Ford Administration, with 434,000 HUD units plus 107,000 FmHA units for a total of 541,000.

The top year for rural housing was 1979, when FmHA approved financing for 115,000 units, but by then HUD's production had dropped to 339,000 units, largely because HUD programs were more vulnerable to the new budget rules. The FmHA total included 64,264 Section 502 homeownership loans, 36,520 units of Section 515 rental housing, 6,842 home repair grants, 5,213 home repair loans, and 2,575 units of farm labor housing. Had we maintained the 1979 levels of rural housing production for the next 20 years, over two million additional

rural households live in physically unsatisfactory units: 5.6 percent in moderately inadequate units and 1.8 percent in severely inadequate units. Another 1.8 percent live in overcrowded homes.

Overall the 1999 AHS finds that one third (34.6 percent) of this nation's households have severe or moderate housing problems. Renters are twice as likely as owners to have housing problems. Fully 42 percent of nonmetro renters have problems, compared to 25.9 percent of nonmetro owners.

HAC has always been a leader in identifying the nature and scale of rural housing problems, and acting aggressively to address them. HAC and other rural advocates have rightly claimed that rural areas are underserved by housing programs. Indeed they are, and so are city and suburban areas.

Had we maintained the 1979 levels of rural housing production for the next 20 years, over two million additional rural families would be living in housing built through USDA programs.

rural families would be living in housing built through USDA programs. Compare that with where we are today.

Over the last 30 years, the number of housing units with physical problems has continued to drop, as have overcrowded units. But these gains have been far outstripped by the increase in housing cost burdens. The 1999 American Housing Survey (AHS) reports 14.3 million households with severe cost burdens (paying over 50 percent of income for their housing) and another 15.8 million with moderate cost burdens (paying between 30 and 50 percent). Eleven percent of these households live in nonmetro areas and they constitute 22.4 percent of all nonmetro households. A smaller proportion of

It is a sorry commentary on this nation's priorities that more than half a century after President Roosevelt identified one third of a nation as "ill-clothed, ill-fed, and ill-housed" the housing problems of low-income Americans — rural or urban — have not diminished. Changed, yes; but improved, no. In a country where the two thirds without housing problems are in many ways the best-housed in the world, this is inexcusable. We can and must do better.



Cushing N. Dolbeare is a housing policy consultant, a member of the Millennial Housing Commission, a member of HAC's board of directors, and founder and chair emeritus of the National Low Income Housing Coalition.

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