

# Rural Voices

THE MAGAZINE OF THE HOUSING ASSISTANCE COUNCIL

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## *Telling Our Story*

Marketing Affordable Housing



## MESSAGE TO OUR READERS

Dear Friends,

Most who work in the field of affordable housing witness every day the importance of quality housing to individuals, families, and entire communities. But in an era dominated by large-scale issues of foreign policy and domestic concerns like Social Security and healthcare, housing has been increasingly pushed into the policy background. The need to promote affordable housing as an integral part of state, local, and national agendas is critical in a time of shifting and competing priorities.

Even within the affordable housing community, practitioners and policymakers are often inward-looking in their approach to housing provision. The landscape of affordable housing has become increasingly technical, with terms such as recapture, matching funds, and pro-formas, along with a dizzying array of acronyms, dominating the housing lexicon. Yet these words are rarely understood outside of the housing industry.

It is also a reality that often under-funded organizations focus on the “nuts and bolts” of housing development and less tangible activities like marketing and public relations get pushed into the background. But proper assessment and marketing techniques can greatly enhance an organization’s ability to fulfill its mission more efficiently and with greater foresight.

This edition of *Rural Voices* tells the stories of those who are “telling their story” about affordable housing. An assessment of affordable housing’s place and perception in the public eye sets the stage. Marketing efforts and experiences of several local organizations are then presented along with those of national and regional organizations that are providing guidance and resources. Highlighted are an array of successful and ingenious marketing campaigns targeting communities, policymakers, and prospective residents. The authors of these articles agree that telling your story, while not always the highest priority, is an essential component of any successful affordable housing initiative.

Sincerely,

Arturo Lopez, Chair

Moises Loza, Executive Director

David Lollis, President

## 1 HAC FACTS

### FEATURES

#### 3 Understanding Public Opinion on Low-Income Housing: A Report from Recent Polling

by Danilo Pelletiere

Americans are aware of the need for affordable housing, but often hold “NIMBY” views. Recent polls offer some valuable insight on why and how to address this contradiction.



#### 6 Changing Perceptions and Fostering Ideas: Language and Communications Matter

by Peter Beard

The Fannie Mae Foundation has launched a public information campaign to help the public and the media understand the value of affordable homes and a web-based platform to facilitate communication.

#### 8 Working to Change the Public’s Opinion of Affordable Housing: Minnesota Housing Partnership

by Chip Halbach

Nearly all advocacy surrounding Minnesota’s affordable housing was off the mark. Teaming up with a public policy marketing and public relations firm, HousingMinnesota launched a high profile campaign to stop the negative perception of affordable housing.

#### 10 Educating the Nation about Housing Needs: The Campaign for Affordable Housing

by Julie Bornstein

Housing advocates and municipal leaders are taking action to educate the public and garner support for affordable housing development.

#### 12 Developing a National Campaign about Rural Needs: Stand Up for Rural America

by Sandra Rosenblith

The Stand Up campaign works to persuade funders, lenders, investors, and public policy makers to support rural America so that distressed rural communities could be transformed into good places to live.

#### 14 Advocating for Change: The Community Reinvestment Association of North Carolina

by Irvin Henderson

After cultivating their media savvy and promotional skills, CRA-NC staff acted in street theatre and hung banners in highly visible places to get the message out.

#### 17 Partnering to Recruit Residents and to Advocate for Affordable Housing: CHISPA

by Alfred Diaz-Infante

In one of the most productive agricultural regions in the world and also one of the least affordable housing regions in the U.S., CHISPA demonstrates how it promotes affordable housing through partnering with community organizations and public officials.

#### 20 Showing Families the Possibilities: Marquette County Habitat for Humanity

by Michael B. Shimon

Multi-faceted outreach efforts from word of mouth to booths at local fairs enable MCHFH to market affordable homeownership to potential homebuyers.

#### 23 Selling to Funders and Your Community: Stop Abusive Family Environments, Inc.

by Sharon Walden

Local publicity helps SAFE attract funding as well as clients and community support.

#### 25 Humanizing the Issues: Enterprise Corporation of the Delta/Hope Community Credit Union

by Scot Slay

Finding innovative solutions for homebuyers who are not adequately served by traditional means, ECD/HOPE markets its programs by focusing on families and communities.

#### 27 VIEW FROM WASHINGTON: RURAL AMERICA NEEDS CDBG

The Community Development Block Grant program truly invests in low-income people and poor neighborhoods.

#### 29 BOARD MEMBER PROFILES:

Ninfa R. Gutierrez, Sandra Ferniza

Cover background photo courtesy of CHISPA, the other photos are courtesy of ECD/HOPE.

# HAC Facts

NOTES ABOUT SOME OF THE RECENT ACTIVITIES, LOANS, AND PUBLICATIONS OF THE HOUSING ASSISTANCE COUNCIL

## Rental Preservation Task Force Releases Policy Recommendations

New owners and new financing are among the strategies for saving rural rental housing suggested by the Task Force on Rural Rental Housing Preservation, which released its final report on April 7 at a national rural rental preservation conference sponsored by HAC and the National Housing Law Project. HAC and NHLP also convened the twelve-member task force, which included representatives of property owners, tenant advocates, the mortgage industry, and nonprofit organizations.

“This task force proved that there is significant common ground among stakeholders with different focuses,” said HAC Executive Director Moises Loza. “The group’s recommendations would keep apartments affordable for low-income tenants, allow owners to remove government restrictions, and attract bank financing, all at the same time.”

The conference’s 150 attendees were a similarly diverse group. Speakers included Representative Barney Frank, Rural Housing Service Administrator Russ Davis, and experienced preservation practitioners. Both the task force and the conference were supported by a grant from the John D. and Catherine T. MacArthur Foundation.

The task force report is available on HAC’s website at [www.ruralhome.org/manager/uploads/PreservationTaskForceReport.pdf](http://www.ruralhome.org/manager/uploads/PreservationTaskForceReport.pdf) or from Leslie Strauss at HAC, [leslie@ruralhome.org](mailto:leslie@ruralhome.org) or 202-842-8600 ext. 141.

## HAC Announces \$12.4 Million in Loans

Over 800 low-income families in 26 states will become homeowners within the next three years, relying on their own labor and local housing organizations that will receive loans and grants recently announced by the Housing Assistance Council.

Most of the \$12.4 million committed by HAC comes from the Self-Help Homeownership Opportunity Program, which helps local nonprofit organizations to acquire land and prepare building sites for low-income homebuyers. The program, known as SHOP, is funded by the Department of Housing and Urban Development and administered by HAC and other intermediary organizations. HAC received \$10 million in SHOP FY 04 funding.

“Each homebuying family will contribute at least 100 hours of sweat equity to construct their own home,” explained HAC Executive Director Moises Loza. “The SHOP loans from HAC help to get the process started because they cover predevelop-



Photo courtesy of Creative Compassion by Jim Young, Crossville Housing.

**Congressman Lincoln Davis (D-Tenn.) congratulates Faron Myles on his new home, provided by Creative Compassion, with technical assistance and funding from HAC.**

ment costs such as buying land and installing water and sewer lines. Without this program, it can be very difficult for local development organizations to finance these costs.”

This is HAC’s eighth round of SHOP funding. Since 1996, HAC has received \$60.2 million from SHOP, assisting in the production of over 5,600 self-help homes, mostly in rural areas.

## Tennessee Group Puts HAC Assistance to Good Use

For Charlie Watkins, a HAC-sponsored fundraising training in Atlanta, Ga. came at the perfect time. His nonprofit, Creative Compassion, was in a transitional phase and “had recently gone from being an organization of three to an organization of one,” Watkins said.

Watkins added, “At a time when it is difficult for the ‘mom ‘n’ pop’ nonprofit to stay alive, the fundraising training made me do things, like create a development plan or hold annual events, that I never would have thought of otherwise.”

Creative Compassion recently broke ground on its first units of rental housing for the elderly, as well as holding its first board meeting. Watkins credits the HAC fundraising workshop for these successful beginning steps.

HAC provided the fundraising workshop under its USDA-funded Rural Community Development Initiative program. Creative Compassion, out of Crossville, Tenn., joined other Southeastern housing organizations for the three-day training. Participants were assigned two projects to help them identify resources and launch a fundraising program.



**David Arizmendi, Executive Director, Proyecto Azteca, makes the connection between housing and economic development at the peer-to-peer lunch during the Nogales, Ariz. Gateway training.**

## Local Practitioners Attend Rural Gateway Trainings Without Leaving Home

The Rural Housing and Economic Development Gateway trained more than 200 local housing practitioners in March at sessions addressing HUD grants and regional solutions for colonias communities on the U.S.-Mexico border. The Gateway is a program of HUD's Office of Rural Housing and Economic Development and is administered by HAC.

More than 50 housing specialists attended a Gateway training in rural Nogales, Ariz. on Rural Housing, Economic Development, and Infrastructure Development in the Colonias. Trainers from the Housing Assistance Council, the Rural Community Assistance Partnership, and the National Congress for Community Economic Development went to Nogales to share insight on national programs that may be of help to the people in the rural border communities. Attendees participated in a uniquely tailored combination of comprehensive sessions

aimed at building organizational capacity and exchanging ideas on regional solutions. The Gateway program will conduct three more specialized regional trainings in 2005.

The second Gateway training in March was conducted via conference call and webcast. This year for the first time organizations are required to submit applications for most HUD funding online, so the Rural Gateway session walked local practitioners through the new online application process. Demand for the training was overwhelming, with 55 local practitioners on the phone lines and 90 on the webcast. The Gateway will conduct more conference calls on a variety of topics throughout 2005.

To learn about future Gateway trainings, visit [www.ruralhome.org/gateway/](http://www.ruralhome.org/gateway/) or subscribe to the free *HAC News* newsletter at [www.ruralhome.org/signup.php](http://www.ruralhome.org/signup.php).



### RURAL VOICES

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The Housing Assistance Council (HAC) is a national nonprofit corporation founded in 1971 and dedicated to increasing the availability of decent housing for low-income people in rural areas. HAC strives to accomplish its goals through providing loans, technical assistance, training, research and information to local producers of affordable rural housing. HAC maintains a revolving fund providing vital loans at below-market interest rates to rural housing developers. Developers can use these funds for site acquisition, development, rehabilitation or new construction of rural, low- and very low-income housing. HAC has a highly qualified staff of housing specialists who provide valuable technical assistance and training, and research and information associates who provide program and policy analysis and evaluation plus research and information services to public, nonprofit, and private organizations. HAC is an equal opportunity lender.

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# UNDERSTANDING PUBLIC OPINION ON LOW-INCOME HOUSING: A REPORT FROM RECENT POLLING

by Danilo Pelletiere

In a 2004 Realtors poll, support for “more affordable homes” fell from 76 percent to 63 percent when the question specified “next door to my house” as opposed to “in my community.”

In a national poll after national poll, Americans recognize a lack of affordable housing in their communities as a problem. They are concerned about the ability of young, old, and low-income people to afford housing where they live and say the government and developers should do more to help. On the ground, however, it sometimes seems as if every proposed low-income housing development meets stiff resistance from neighbors who do not want low-income housing in their neighborhood. Recent polling offers some hints as to how to resolve this contradiction in a way that promotes affordable housing.

## Americans See the Problem in Their Own Backyard

The National Low Income Housing Coalition has consistently found that the vast majority of American voters say they are concerned about the lack of affordable housing in their communities. Over 50 percent of the respondents in these polls either had trouble themselves or knew someone who did. When respondents are asked specifically about housing for low-income people there is considerable concern nationwide. Those making less than \$25,000, with “low wages” or “low incomes,” on fixed incomes, senior citizens, and young families all evoke concern with the majority of respondents.

When Americans are asked to rank the lack of affordable housing in a list of concerns in their community, it tends to rank below healthcare, jobs, and the economy, though often above issues such as crime and the quality of the environment. On a closer look, the evidence is that concern about housing costs, particularly relative to other issues, appears to vary considerably across the country.

In a poll of adults in the largest urban areas in August 2003, the National Association of Realtors® found a similar overall ranking of concern as in the national population, but more of these urban respondents cited a lack of affordable housing as a “very big problem” than a lack of affordable healthcare. Similarly, in a recent survey by the Public Policy Institute of California, more Californians saw the availability of housing they could afford as a “big problem” than a lack of well-paying jobs. That poll and another for the Citizens Housing and Planning Association in Massachusetts found high and increasing proportions of residents considering moving away from the state because of high housing costs. In the Massachusetts poll, 54 percent stated that their monthly housing payment made it difficult “to make ends meet.”

Perhaps as a result, housing for low-income people compares favorably in public opinion compared to other types of economic development. In a recent national poll of adults conducted for Smart Growth America and The Realtors, for example, low-income housing ranked above shopping and employment and even above housing for moderate- or high-income people “as the type of development that communities lacked.” When asked about the development priorities in their state, most replied that housing for people with low and moderate incomes should be a high or extremely high priority, more than favored redeveloping cities or older suburbs, new suburban development, or even limiting the development of open space.

## Majority Support Local Efforts for Low-income Housing

*Does this concern about affordable housing translate into support for low-income housing policies and projects?*

There is fairly strong support for low-income housing programs at the federal level. For example, in recent polling by the National Low Income Housing Coalition, over two-thirds of American voters have consistently agreed that Congress should spend more money to make sure low-income people have a place they can afford to rent. A similar two-thirds consistently oppose cuts to the housing choice voucher program, with over 40 percent voicing strong opposition. Eighty-two percent of voters said it was absolutely essential that Congress provide adequate federal funding for housing programs for low-income people.

In general, however, while they may support federal funding and programs, respondents look to local governments to implement solutions. In a 2003 Fannie Mae Foundation poll, 63 percent of respondents said local governments should take the lead on affordable housing, followed by homebuilders and developers (61 percent), and state government (58 percent). Only 50 percent supported a leading role by the federal government. In a 2002 poll, also conducted for the Fannie Mae Foundation, 77 percent of the respondents said they support state and local grants to nonprofits to build low- and moderate-income housing and 71 percent said they supported giving tax credits to for-profit developers.

So, if Americans overwhelmingly see the need for low-income housing in their communities and they also look to local efforts to address that need, why do low-income housing projects face Not In My Back Yard (NIMBY) opposition?

### Why NIMBY?

*How prevalent is NIMBY?*

In a 2004 Realtors poll, support for “more affordable homes” fell from 76 percent to 63 percent when the question specified “next door to my house” as opposed to “in my community.” Seventy-two percent of respondents said they would support affordable housing in their “neighborhood” and 66 percent said they would support it on their street. While these responses suggest that proximity brings a decline in support for affordable housing, it is important to note that the vast majority of urban and suburban adults in the largest 25 metropolitan areas appear to support affordable housing, even in close proximity to their own homes. According to this poll, NIMBY opposition does not rise above 37 percent of this population.

Before concluding that NIMBY opposition really is the result of a vocal minority, recent polling also suggests that along with proximity three other questions determine Americans’ acceptance of low-income housing:

- What will it cost them?
- What will the housing look like (how different is it from their own)?
- And who will live there?

A recent NLIHC poll has shown that support for low-income housing falls significantly if it is associated with a tax increase or other increase in the costs the respondent can expect to pay. This, however, is a textbook example of how support for social programs is sensitive to questions of personal cost; alone it says little about the specific issue of low-income housing.

More important appear to be the questions about the type of housing that serves low-income households and the likely residents of such housing. The results of recent polling suggest that most Americans today are more comfortable with fairly homogenous neighborhoods. What is interesting is that in one recent poll, Americans say they are less comfortable with a mix of building types in their neighborhoods than they are with a mix of ages, races, and ethnicities or even incomes.

The recent Realtors-Smart Growth America poll showed only 38 percent of the American adults in the survey thought living in a neighborhood with a mix of different housing types was important. In contrast, 65 percent felt it was important to live in a neighborhood with people at all stages of life, 47 percent felt it was important to live with people from various racial and ethnic backgrounds, and 45 percent said the same about people from various income levels. Thus, only age-diverse neighborhoods receive a majority endorsement and a diversity of housing types receives the least endorsement.

According to a Realtors’ poll, support for affordable housing was strongest (82 percent) when the question specified that the housing itself was “pleasant to look at” and that it “fit with” the neighborhood.

In the recent CHAPA poll, 78 percent of Massachusetts residents said they would support building more affordable housing in their neighborhoods. When asked about the potential detriments of such housing, slim majorities said it would lower property values (52 percent) and increase school costs (54 percent). While a slight majority (54 percent) also agreed that building affordable housing would change the “character” of their neighborhoods, fully 17 percent “strongly” agreed with this

statement, the most of any of the choices. Fewer than half of the respondents agreed that the housing would be unattractive or lead to a rise in crime.

According to the polls, most Americans, who are also most often homeowners, are uncomfortable with rental housing. In a poll from the Homeownership Alliance, for example, 80 percent of the 1,000 adults polled said that being a homeowner makes a person more connected to the community, 87 percent said that homeowners were more likely to be involved in community organizations, and 76 percent felt homeowners were more likely to vote. Recent reviews of the research have shown that the evidence of the greater civic involvement of homeowners and the civic benefits of homeownership is far more limited than the rhetoric around this issue would suggest but, as this poll shows, that rhetoric remains powerful.

### Changing Reality or Changing Perspectives

According to recent polling, Americans see a clear need for low-income housing and they are looking for local solutions. Even the “received wisdom” that Americans will not support low-income housing in their neighborhoods does not receive unqualified support. The recent polling also suggests the majority of Americans are not seeking racially, ethnically, or income-integrated neighborhoods. They appear even less comfortable, however, with neighborhoods that contain a mix of housing, specifically rental housing.

Overcoming race and income discrimination have received considerable attention as obstacles to building low-income housing in many neighborhoods. While even the polls cited here suggest there is much work to be done, clearly considerable – if not sufficient – progress has been made on this front over the last 40 years or more. Relative to these issues, Americans’ concern about the look and tenure of affordable housing may prove to be a real opportunity for rural housing advocates to reduce local opposition to affordable housing development.

As many groups have shown in recent years, it is possible to build subsidized and unsubsidized housing for those earning less than the area median income that fits the single-family homeownership model characterizing the neighborhoods where the majority of Americans live today. Innovations in


building and financing these developments and in financing their eventual residents have put more low-income people into homeownership over the past few decades and there continues to be strong interest in and outside of government in providing lower-income and minority households access to this part of the “American Dream.” Often drawings showing how this housing will “fit in” are enough to reduce opposition.

Constraints such as the availability of land or transportation infrastructure, the costs of building detached housing, personal preferences, and above all the dire and uncertain economic situations and desperate need of the lowest-income families, mean that multifamily rental properties will always be part of the affordable housing puzzle.

While making this housing more attractive appears to be a real option, the greatest opportunity may lie in working against the stereotypes

Americans have about multifamily rental projects. Today, rental housing is seen by many as a residual category, catching only society’s losers. Every year in rental housing is popularly seen as a “wasted year” in which the renter is “throwing money away.” The mere presence of rental housing is seen to make a neighborhood appear “cheaper,” reducing property values. Under these conditions, even if neighbors are comfortable with its residents, they may reject the housing itself.

One avenue in telling our story is to publicize successful multifamily rental projects and the role of renters in the community. Even in promoting homeownership projects, and the benefits of homeownership, advocates should reject the usual dichotomy of renters versus owners. We must make the case that a healthy community will have both.

In many instances, statements that proposed housing is “too dense” or that rental does not “fit in” may turn out to be code words for race, ethnicity, or income intolerance, but addressing and rejecting stereotypes of multifamily and rental projects can be a start in breaking down these barriers. 

*Danilo Pelletiere, Ph.D. is research director for the National Low Income Housing Coalition. For more information regarding the National Low Income Housing Coalition, visit [www.nlihc.org](http://www.nlihc.org). A bibliography of the reports summarized in this article is available on HAC’s website at [www.ruralhome.org/manager/uploads/bib\\_UndPublicOpinion.pdf](http://www.ruralhome.org/manager/uploads/bib_UndPublicOpinion.pdf).*

One avenue in telling our story is to publicize successful multifamily rental projects and the role of renters in the community. Advocates should reject the usual dichotomy of renters versus owners. We must make the case that a healthy community will have both.

# CHANGING PERCEPTIONS AND FOSTERING IDEAS: LANGUAGE AND COMMUNICATIONS MATTER

by Peter Beard

Our language matters. People want to know that the affordable housing community pursues a positive agenda for a deserving constituency in a traditional setting on behalf of shared values.



Photo courtesy of the Fannie Mae Foundation

Our goals, at the Fannie Mae Foundation, are to increase the supply of homes working families can afford, to help individuals navigate the pathway to homeownership, and to make affordable housing a public policy priority. The Foundation also seeks to serve as a clearinghouse for information and knowledge that will replace fiction with fact and thereby change the way people think about affordable homes.

Our country faces an immense challenge: the demand for affordable homes far exceeds the supply. More than 31 million households face some form of housing distress; millions of families live in deplorable conditions; millions are severely cost-burdened. Meeting these challenges begins with the effort to create an environment – a widespread consensus – supportive of the idea that every American deserves access to a safe, decent home in a safe, decent community.

Two major initiatives define the Fannie Mae Foundation's approach to these challenges. First, we are developing and executing a public education campaign designed to change the public's perception of affordable homes and inform policies that give more families more opportunities to own a home. Second, we have created KnowledgePlex® ([www.knowledgeplex.org](http://www.knowledgeplex.org)), an interactive website that enables policymakers and affordable housing practitioners to share knowledge, share insights, and share the challenge of forging solutions to the nation's affordable housing shortage.

Starting more than two years ago, the Foundation commissioned public opinion research designed to gauge the public's attitudes toward our nation's affordable housing challenge. The results of this research serve as the basis for a public education campaign that aims to change minds, change priorities, and inform policies. This campaign seeks to move the issue of affordable homes front and center. It seeks to establish the link between affordable homes and other issues – health, education, the environment – that the public cares about deeply. And it seeks to elevate housing on the public policy agenda. Right now, the nation's severe shortage of affordable homes provokes little concern and prompts little action. It is a stealth issue – largely invisible. So long as this invisibility persists, the crisis will deepen, and more families will face more tough times.

One key to changing public perceptions and getting homes for families back on our national radar screen is language – the terminology we use when talking about the challenge of increasing housing affordability. The Foundation's research found that language can help or hinder our cause. Language that sounds warm and forward-thinking (e.g., welcome home, solutions,



homes for families) resonates with the public in positive ways. The same is true of language that suggests flexibility and cooperation (e.g., options, partnerships).

Our language matters. People want to know that the affordable housing community pursues a positive agenda (targeting challenges, not problems) for a deserving constituency (working families, not welfare families) in a traditional setting (neighborhood, community) on behalf of shared values (vibrant communities, healthy neighborhoods, strong families). Our message is most effective when it requires minimal decoding – that is, when it avoids abstract language (Section 8 funding), obscure concepts (inclusionary zoning), and insider jargon (the leverage of CDCs). We need to use plain language and appeal to commonly shared ideals – ideals like fair play, a level playing field, and promoting the full and healthy development of children.

As a result of our public opinion research, the Foundation is now engaged in a broad effort to introduce new ways of thinking – and new ways of talking – about the nation's affordable housing challenges. This effort will replace stale stereotypes with fresh, accurate, up-to-date images of affordable homes and of families who need those homes. It will focus on innovative solutions that produce widely shared benefits – thriving families, neighborly values, flourishing communities, and widespread prosperity.

It is essential for the Fannie Mae Foundation and for all the organizations that share our goals to communicate effectively and clearly. We must help the public and the media understand the value of affordable homes. We must make the case – and make it stick – that when we help working families, we help everyone. When we increase the production of affordable homes, we increase social stability and we fuel the engine that drives our economy.

In addition to changing public attitudes and perceptions, the Foundation also seeks to facilitate communication among practitioners, policymakers, the media, and the public. Working with key partners such as the Housing Assistance Council and LISC, the Fannie Mae Foundation developed KnowledgePlex, a web platform that is part classroom, part newscast, and part meeting place.

Thanks to the work of key Foundation partners, KnowledgePlex is becoming the industry standard for communicating with policymakers about what is working in communities (and what is not working) and for connecting practitioners with innovative approaches to housing challenges. Our KnowledgePlex *Week in Review* online digest provides users with the latest news in housing and community development. In addition, online



Photo courtesy of the Fannie Mae Foundation

meetings and chats have become key tools for keeping the field abreast of innovations that are reshaping the world of affordable housing. We listen to our users and regularly add new features to KnowledgePlex.

Through our public education campaign and KnowledgePlex, the Fannie Mae Foundation is enhancing the capacity of practitioners and policymakers to develop solutions to America's housing challenge. As a result of these twin initiatives, we are communicating more efficiently and communicating more widely, enhancing the dialogue that is essential to effective action. We are confident that this strategy is bringing us closer each day to our ultimate goal: increasing the supply of homes that America's working families can afford. 🌐

*Peter Beard is the Fannie Mae Foundation's senior vice president of policy and information. The opinions expressed in this article are those of the author and do not necessarily represent the views of the Fannie Mae Foundation or its officers or directors. For more information on the Fannie Mae Foundation, please visit [www.fanniemaefoundation.org](http://www.fanniemaefoundation.org).*

# WORKING TO CHANGE THE PUBLIC'S OPINION OF AFFORDABLE HOUSING: MINNESOTA HOUSING PARTNERSHIP

by Chip Halbach

We believed that a public relations campaign would be of greatest value if it led to tangible beneficial change in the housing situation of those who suffered because of the negative perceptions ... we wanted to use the campaign to mobilize advocates in all parts of the state.

Our organization was caught off guard when a primary funder told us that we weren't being effective in advocating for affordable housing. The funder, The Minneapolis Foundation, was not just critiquing our agency's work; they said that nearly all of the advocacy around affordable housing in the state was off the mark. In their eyes advocates were not adequately responding to the negative perceptions associated with people who rely on the availability of affordable housing. The foundation believed that affordable housing advocacy efforts would fall short until this perception was changed.

That was in 1998, and seven years later our organization is still responding to that challenge. This is the story of HousingMinnesota, a statewide education, community organizing, and advocacy campaign that is now part of the Minnesota Housing Partnership. Because of its groundbreaking use of advertising in promoting affordable housing, the campaign has served as a model for communications initiatives in several other states.

Along with expressing its concerns, The Minneapolis Foundation offered funding to enable housing advocates to address public opinion. The foundation issued a \$250,000 request for proposals, with the total amount offered to a nonprofit that would join with a public relations firm and implement a plan to counter negative public perceptions of people needing affordable housing assistance.

Minnesota Housing Partnership, leading a consortium of six other nonprofits, successfully responded to the RFP. We teamed

with Tunheim Partners, a Minnesota-based public relations consulting firm that specialized in public policy related marketing. Our plan became the HousingMinnesota campaign, which united metropolitan and rural agencies. The challenges stemming from negative public perception were common to nonprofits trying to develop affordable housing in affluent urban neighborhoods and nonprofits – community action programs, CDCs, housing authorities, and Habitat for Humanity chapters – working in remote rural communities.

We believed that a public relations campaign would be of greatest value if it led to tangible beneficial change in the housing situation of those who suffered because of the negative perceptions. Our campaign was initially oriented to achieving state policy change; therefore we wanted to use the campaign to mobilize advocates in all parts of the state.

We developed three core HousingMinnesota messages that were endorsed by our campaign supporters. They were:

- *The people who need affordable housing are important to us and our community:* they are our children starting their work careers; they are people who provide services in the community but cannot afford housing based on what they are paid; and they are senior citizens, people with disabilities, or those experiencing life transitions who are, at least temporarily, unable to have stable lives without help;
- *People with safe, stable, and affordable housing are better able*

to take responsibility for themselves and their families. In addition, their children are much more likely to be successful in school and grow to be productive citizens; and

- A community will be more economically and socially vital if it maintains a supply of housing adequate to meet the needs of its workforce, allows for diverse cultures, and enables people at different stages of life to maintain residence.



Campaign advertisements courtesy of the Minnesota Housing Partnership/HousingMinnesota.

To educate the public about the lack of affordable housing and its effects, HousingMinnesota ran these provocative advertisements through a variety of media channels.

HousingMinnesota used a variety of media to distribute these messages. In larger communities we paid for billboards and signs on buses. We provided brochures and other materials to be used throughout the state. Our always colorful former governor, Jesse Ventura, was featured in a radio ad played statewide. “Let’s build a Minnesota that makes room for all of us,” plugged the governor.

The state housing finance agency provided \$50,000 to ensure that our ads featuring people in lower paying service jobs and likely to need affordable housing – such as cooks, auto mechanics, and health care workers – would run in newspapers serving rural communities.

Our campaign participants found HousingMinnesota advertising and materials to be useful in a variety of ways. At

### Tips for telling your story:

- ✓ Make affordable housing a high priority issue – connect it to other important topics.
- ✓ Stay on top of your audience and its changing priorities.
- ✓ Deliver community-specific messages.
- ✓ Present policy objectives that are manageable.
- ✓ Even without money, you can seek news coverage and write editorials.

the community level, a Habitat for Humanity director noted perceptible improvement in obtaining zoning approvals, while at the legislature advocates were able to gain support for housing funding. It is difficult to separate the impact of HousingMinnesota from other factors contributing to these successes, however. For example, during this time period business leaders were associating labor shortages with inadequate housing availability, and the media were drawing attention to the extremely tight housing market found in many Minnesota communities.

There has been general agreement that the campaign has contributed to the high profile of housing issues. In fact, the chair of the Hennepin County board of commissioners griped that housing issues had too high a profile. The *Star Tribune* reported him remarking at a board meeting, “If something doesn’t have affordable housing attached to it, you can’t touch it. ... I don’t care what it is; even if it’s snowplowing you’d better say something about affordable housing.” This statement represented the high water mark of our campaign.


One lesson gained from our communications focus is that we needed to stay on top of our audience and its changing priorities. A series of events occurring in 2001 and 2002 – a recession with a loosening housing market, world political tensions coupled with the 9/11 tragedy – took public attention away from the state’s housing crisis and deflated our campaign. Our issue was no longer a priority.

We had to regroup. The campaign sponsored a series of focus groups around the state to learn how to reengage the voting public. We learned that, although the core messages remained valid, HousingMinnesota’s communications approach needed adjusting. While there was widespread awareness and concern

regarding the affordable housing shortage, interest in the issue lacked intensity. People were not compelled to take action. It became more important to deliver our messages in a more community-specific manner. Instead of producing generic materials, we needed to identify spokespeople in each community who would deliver our housing messages in the context of issues that were vital to that community. In some communities it was the local employers' need for additional workforce housing; in others new family housing was needed to maintain the enrollment in and viability of the community's schools. We also needed to overcome the sentiment that the problem was of such magnitude that nothing could be done. We did this by presenting our policy objectives as a set of manageable, and passable, initiatives (e.g., fair tax valuation of affordable rental housing).

This is where we are now, focused on recruiting business, local government, and education leaders in target communities to speak out on behalf of specific housing projects or community housing plans. We then engage these individuals, and the more traditional housing advocates, to support well-bracketed statewide policies that will help preserve or expand the affordable housing supply.

One dimension of our campaign that we have not been able to sustain is paid advertising, the part of our campaign that made it unique and generated attention. Our media work is now focused on seeking news coverage and editorials supportive of our advocacy and increasing visibility of housing issues in individual communities. This was a budget decision we had to make in light of our current campaign direction. While we were skeptical of advertising expenditures in 1999, we learned how good, creative advertising complemented our entire campaign. Paid advertising enabled control over the precision and timing of our message, and the quality of the advertising helped to draw public attention.

Within the world of housing, the success of HousingMinnesota has brought us into contact with government agencies and housing advocacy groups doing similar work in every region of the country. The careful crafting of housing messages and images that speak to the values and interests found in communities is now widely recognized as a skill set needed to advocate a zoning approval or to pass a statewide housing ballot initiative. 

*Chip Halbach is the executive director of Minnesota Housing Partnership/HousingMinnesota in St. Paul, Minn. For more information, please visit [www.housingminnesota.org](http://www.housingminnesota.org).*

## EDUCATING THE NATION ABOUT AFFORDABLE HOUSING NEEDS: THE CAMPAIGN FOR AFFORDABLE HOUSING

by Julie Bornstein

To support local housing activists, The Campaign for Affordable Housing has made it our mission to spread the word nationwide about the need for affordable housing, dispel the myths and stereotypes, and act as a clearinghouse of information and case studies that really work.

**A**s more and more communities across the nation realize the extent of the affordable housing crisis, housing advocates and municipal leaders are taking action to educate the public and garner support for affordable housing development. While each city faces unique problems, most housing supporters face similar concerns from neighborhood homeowners: fear of lower property values, increased crime, and other factors that contribute to the Not In My Back Yard (NIMBY) attitude. To support local housing activists, The Campaign for Affordable Housing has made it our mission to spread the word nationwide about the need for affordable housing, dispel the myths and stereotypes, and act as a clearinghouse of information and case studies that really work.

The Campaign for Affordable Housing, launched in 2002, is committed to assisting organizations in developing successful affordable housing public relations campaigns. Founded and supported by a wide range of leaders in the housing industry and government sector, The Campaign believes that building grassroots support for affordable housing initiatives will help overcome opposition to development. Our organization also provides tools to state and local housing groups to arm them with the information needed to educate the public about the benefits of affordable housing and its role in communities.

Last year, The Campaign released its first edition of the *Housing Advocacy Catalog*. The catalog is a collection of case studies from across the nation, and reviews a variety of key topics including how programs were organized, how they received funding, and how much the programs cost to implement. It showcases models from 12 different cities and 10 different states, and includes sample advertisements, brochures, voter bulletins, and fact sheets from these campaigns. One study, entitled “Marin County, Calif.: Creating Support for Workforce Housing,” reviews how largely rural Marin County approached the issue of workforce housing.

In addition to describing how and why the Marin Consortium for Workforce Housing was created, the case study includes copies of the campaign materials that featured actual workers in Marin County who could not afford to live in the community in which they worked. One advertisement, which ran in the local paper (as a free public service announcement), is a photograph of four health care workers with the headline, “Major emergency ... can they help you in time?” Alongside the photo is an alarming statistic: “The hourly income required to buy the median-priced home in Marin is \$68 per hour – but the median hourly income of a registered nurse is \$18-\$28 per hour.” The case study concludes with the positive results of the campaign as demonstrated by actual number of affordable units created.

In addition to the *Housing Advocacy Catalog*, The Campaign has reviewed existing public opinion research and compiled a document entitled *What We Know About Public Attitudes on Affordable Housing*. The report analyzes research conducted from the late 1990s through 2003 and finds conflicting opinions about affordable housing. First, the research illustrates that the basic American values of fairness and opportunity support the general need for more affordable housing. Survey respondents feel that people deserve a decent, safe, and affordable place to live. However, the research also shows us that fear

**Major emergency... can they help you in time?**

- With a median age of 41, Marin residents represent the oldest population in the state of California. The need for quality health care for Marin will only continue to increase.
- The hourly income required to buy the median-priced home in Marin is \$68 per hour-but the median hourly income of a registered nurse is \$18-\$28 per hour.

**WORKFORCE HOUSING**  
Marin needs homes for the locally employed!

We need to change our attitudes about integrated housing, or we face continued shortages, and the inability of our own workforce to live where they work. We must all work together to solve this escalating problem.

**GET INVOLVED...partner with local businesses and support local projects:**


- Build more second units throughout the county
- Create more rental units and increase densities in already developed areas
- Provide a range of housing serving all incomes
- Encourage mixed-use development that includes housing
- Advocate for more state and federal housing programs

© 2005 The Campaign for Affordable Housing. All rights reserved. This advertisement is a public service announcement. The Marin Consortium for Workforce Housing was formed in 1996 to increase understanding and public support for workforce housing in Marin. It is a coalition of business, non-profit and governmental organizations and hosted by the San Rafael Chapter of Concern. Website: <http://www.marincmh.org> Member: Marin Independent Journal, May 11 & 18, 2005.

Advertisement courtesy of the Campaign for Affordable Housing.

and misunderstanding can lead to NIMBYism when low- or moderate-income housing is being proposed next door. According to the report findings, “Support does not translate into endorsement of specific local efforts to increase the amount of affordable housing.” It is the hope of the report’s authors and The Campaign that by reviewing these data we can find ways of bridging the gaps and developing messages and examples to fight the basic fears that delay or stop affordable housing development.

The Campaign recently released its *Media Training Guide*, developed to aid housing advocates to educate and work with the local media. This tool kit instructs housing advocates on how to plan an effective media outreach campaign, create clear messages, and work with reporters and editors to garner favorable coverage. The 50-page report also highlights four examples of positive press mentions, and provides a list of resources for the reader.

Resources are available to teach local groups how to build local support, understand attitudes and concerns, and work with the media. The Campaign is using research, public service messages, and tool kits to mobilize people across the country to make a difference. Advocates can use these tools to begin their own grassroots campaign, armed with proven marketing strategies. Together, we can help make the dream of affordable housing a reality. 

*Julie Bornstein is the president of The Campaign for Affordable Housing. For further information, visit The Campaign’s website at [www.tcab.org](http://www.tcab.org).*

# DEVELOPING A NATIONAL CAMPAIGN ABOUT RURAL NEEDS: STAND UP FOR RURAL AMERICA

by Sandra Rosenblith

A large steering committee set four specific goals for tangible change ... *Stand Up* devised a multi-dimensional strategy to tackle its mission and reach these goals.

**M**ore than 750 national, regional, and local organizations came together to create *Stand Up for Rural America*, a collaboration that helps grassroots nonprofits developing affordable housing and transforming distressed communities to gain attention, resources, and policy support. *Stand Up* was needed because very few funders, lenders, investors, and policy makers knew much about these groups or cared. As a result, they garnered fewer resources and less policy support than their work deserved. Under the circumstances, persuading funders, lenders, investors, and policy makers to change was tough.

A large steering committee, involving many practitioners, set four specific goals for tangible change: funding for capacity building grants from the U.S. Department of Agriculture, a rural affinity group in the Council on Foundations, significant new private investment in rural community development, and a 750-member umbrella network of rural community developers.

Guided by the steering committee, *Stand Up* devised a multi-dimensional strategy to tackle its mission and reach these goals. *Stand Up* decided to research, document, publish, and publicize grassroots nonprofit housing developers, their challenges and opportunities, what they do, the difference their work makes, and the resource and policy gaps they confront. It also decided to tell the story of how these groups change peoples' lives in ways that key audiences and the general public could grasp. With the addition of special events, including three national

*Stand Up for Rural America* Days held in Washington, D.C., *Stand Up* has followed the marketing approaches it adopted at the outset. *Stand Up* has:

- participated in two major surveys, using the data to publish the *Directory of Rural Community Developers*, which maps and lists 1,385 respondent organizations;
- commissioned and is publishing research on rural philanthropy, including:
  - a map of donor assets across rural America (rural areas contain only 3.2 percent of philanthropic assets),
  - an analysis of two years of private grant-making (done by the National Committee for Responsive Philanthropy, the analysis reveals that "rural development" accounted for just \$100.5 million of about \$60.6 billion in foundation grants in 2001; together, the Ford and W.K. Kellogg Foundations contributed 42 percent of all the rural development dollars), and
  - the results of 50 interviews with foundation executives on rural funding (a Greenberg Quinlan Rosner Research, Inc. report entitled *Rural Philanthropy: The Grant-maker's Perspective* explains what motivates and inhibits these executives);

- co-produced (with Appalshop, Inc., and the Center for Rural Strategies), showed, and distributed two videos and an hour-long documentary;
- worked with co-producers to convince 123 PBS stations reaching 46 million households to air the documentary;
- commissioned, published, and distributed two magazines and photo exhibits complementing the videos and film;
- produced, published, and distributed a photo essay entitled “All in a Day’s Work,” depicting what 21 community developers did on one day in March 2004 to strengthen rural communities; and
- produced and distributed a series of spin-off products, including invitations, greeting cards, calendars, lapel pins, magnets, bumper stickers, and other paraphernalia.

The campaign used *Stand Up Days* to roll out most of these products at events attended by hundreds of target audience members. It also created and maintains a website to showcase them, [www.ruralamerica.org](http://www.ruralamerica.org). *Stand Up* generated and maintains a mailing list with thousands of entries, and it publishes a biweekly “Rural Community Developers Network Reporter,” distributing news on funding, financing, and training opportu-



Photo courtesy of Stand Up for Rural America.


**A team living in affordable apartments developed by South East Alabama Self-Help Association.**

nities to Network members and “Friends of the Network.”

This marketing and public relations around rural community development has contributed to achieving some real results:

- \$36.6 million appropriated for USDA’s Rural Community Development Initiative;
- an active Rural Funders Working Group in the Council on Foundations;
- a National Rural Funders Collaborative;
- better than \$113 billion in private investment, mainly by Bank of America and Fannie Mae; and
- a Rural Community Developers Network with more than 1,700 members.

The first *Stand Up Day* also helped stimulate U.S. Representatives Jo Ann Emerson and Eva Clayton to restart the Congressional Rural Caucus.

*Stand Up for Rural America*, as a campaign, is succeeding because of the many organizations that have come together to collaborate. It is this kind of effort that can transform distressed rural communities into good places to live with bright futures. 

*Sandra Rosenblith is the senior vice president, Rural LISC and a member of the Stand Up for Rural America Steering Committee.*

STANDING UP FOR RURAL AMERICA:

# All in a Day's WORK



Image courtesy of Stand Up for Rural America.

**Cover of “All in a Day’s Work” photo essay depicting what 21 developers did in one day to strengthen rural communities.**

# ADVOCATING FOR CHANGE: THE COMMUNITY REINVESTMENT ASSOCIATION OF NORTH CAROLINA

by Irvin Henderson

We knew that we had to publicize what we were doing and had to market to our constituencies the principles of financial literacy. We knew that effective marketing and media coverage would multiply our effectiveness.

Advocacy has always played a major role in the provision of affordable housing in America. From the first settlement houses around the turn of the 20<sup>th</sup> Century to Teddy Roosevelt's Country Life Commission to the Federal Housing Act of 1934, advocates have made the case that housing is a human right, whether one is in urban or rural America. Many times federal, state, and local governments have made progress in housing as a direct result of a concerted, sustained advocacy campaign.

## Organizing and Advocating for Reinvestment

The role of financial institutions in affordable housing has been greatly enhanced through community reinvestment advocacy. Institutions were very interested in providing mortgage products; however, at the outset of this industry's foray into housing financing, several conditions were required. To get a mortgage loan, an applicant had to be a business client of an institution. A 50 percent loan-to-value ratio was typical. Interest rates were based on the perception of risk from location to location and

there were few national standards. Institutions were even more reticent to lend in rural areas, because access by lending personnel was limited and it was thought that resale after foreclosure would be unpredictable.

Community reinvestment advocacy began in the cities with advocates organizing, informing, and arguing for fair and equal access to credit and financial services for all portions of their communities. Rural advocates in the Southeast and Midwest organized around the issues of farm credit, rural mortgage origination, and service access issues. Data collected under the Home Mortgage Disclosure Act showed that poor communities, rural and urban, were subject to massive "redlining" – arbitrary decisions by lending institutions to ban lending in so-called "risky neighborhoods," including ethnic neighborhoods and remote rural areas. Eventually the efforts of these advocates, Sen. William Proxmire, and Rep. Barbara Jordan resulted in the passage of the Community Reinvestment Act in 1977.

In the Southeast, banking expansion began to occur as state-centered institutions expanded; for example, North Carolina National Bank became NNCB and promoted itself as a regional bank with its growth crossing state lines. Laws and regulations were passed to codify this practice of "interstate banking" and consumers were faced with institutions that grew fast and became powerhouses across entire regions.

At the same time, a housing crisis was developing across the rural South, as the need for new affordable rental housing and the need for affordable homeownership stock escalated exponentially. Within North Carolina, advocates like Debbie Warren and Andrea Harris saw the need for their organizations, Legal Services and Franklin-Vance-Warren Opportunity, Inc., respectively, to address these needs through advocacy. They knew that the neighborhoods and the constituencies they cared about were being redlined. They worked with small business advocates like myself and community development advocates like Abdul Rasheed, who was also with Legal Services, to form the Community Reinvestment Act Statewide Committee. I chaired this committee in 1985 and we approached the NNCB with our first comprehensive community reinvestment proposal in 1989.

In this proposal we segmented the needs of the state's consumers into categories for multifamily housing and homeownership, as well as small business, small farms, branch and access issues, minority and women hiring, vendor issues, charitable contributions, and rural development. Not only did rural issues have their own category but, because close to half of the negotiating team came from rural North Carolina, each category had



### Tips for telling your story:

- ✓ When advocating in both urban and rural areas, identify rural solutions separately.
- ✓ Use familiar concepts, like report cards, to convey your message.
- ✓ Get training in media and promotion skills.
- ✓ Use street theatre as a venue for outreach efforts.
- ✓ Educate insiders and encourage them to advocate your cause.

an urban and a rural component.

We demanded that the agreements and relationships built at the executive suite level filter down to regional executives, branch managers, and loan officers in the rural areas. Through hard work, education, consumer protest actions, and enlightened ingenuity of design, we were able to convince our banking partners over the years not only to focus on rural needs, but also to design specific rural products, hire officers dedicated to rural areas, and promote their companies in the rural South.

### Broadening Our Coalition, Keeping Our Focus

In 1990, the committee changed its name to the Community Reinvestment Association of North Carolina (CRA-NC) and its board representatives included a collaborative array of institutions such as the N.C. Association of Community Development Corporations, N.C. Institute for Minority Economic Development, N.C. Native Americans, N.C. Coalition of Farm and Rural Families, N.C. Low Income Housing Coalition, NAACP, N.C. Minority Business Association, and the Durham Affordable Housing Coalition.

Of course many other organizations and individuals assisted with action, organizing, and research, and much credit belongs to the first two executive directors, Debbie Warren and later Andrew Foster. We promoted our concerns and ideas through grassroots media, mainstream press, and meeting-to-meeting organizing. We did press releases and press conferences at which we promoted studies of the performance of our financial institutions in an annual report card. Each bank received an overall grade from A to F, as well as grades for each of our assessment categories, including rural development.

I remember when a prominent institution got failing marks



A mural, commissioned by the CRA-NC, was displayed on a wall across from the Central Carolina Bank Building.

Photo courtesy of CRA-NC.

in its rural categories. These “grades” resulted in intense negotiations with the institution and its executives. After four marathon days we emerged with an agreement for \$26.5 million in direct investment by the institution. This package included a mortgage product that Debbie Warren and I designed, which the institution dubbed “Shelter Source.” The product included expanded debt-to-income ratios, liberalized down payment terms, use of third-party grants, credit repair and counseling, and expanded definitions of income. The institution still uses a version of this product and has originated billions of dollars in loans for low- and moderate-income Americans. It is also one of the most profitable products the bank offers.

### Getting the Message Out

We knew that we had to publicize what we were doing and had to market to our constituencies the principles of financial literacy. We knew that effective marketing and media coverage would multiply our effectiveness. This led to the cultivation of media savvy and promotion skills. The organization held trainings and required its board and staff to receive advanced training in the art and the science of effective promotion.

With the movement of one of our founding board members, Peter Skillern, to executive director, our approach to “street theatre” became more aggressive. Peter and his current staff have developed expertise in utilizing skits, drama, and video to make their case to the media, the public, and the industry. Whether it’s wearing shark noses as we protest outside a predatory lender’s



Photo courtesy of CRA-NC

**CRA-NC performed street theatre calling upon the Delaware Bankers Association to “do right” in May 2003. “The Perils of Caroline” drew local media attention.**

office or tying a red ribbon around a non-responsive regulator’s national headquarters, we now carry our cause to the target and make our advocacy arguments with 21<sup>st</sup> Century pop culture tools. We have a full-time organizer, a full-time data research director, and a director of video production all working collaboratively to spread skills and awareness, while demonstrating our commitment to the industry that we must change.

There are also advocates within the industry. At least some of their support has been fostered by the work of the National Community Reinvestment Coalition, formed in 1990 by members like the Community Reinvestment Association of North Carolina. NCRC’s President and CEO John Taylor and the organization’s board have been instrumental in advocating reinvestment with institutions and the regulatory community in an increasingly effective manner. As a result, industry executives like Mark Willis of Citigroup and Cathy Bessant of Bank of America (formerly NCNB and then NationsBank) argue passionately about the importance of reinvestment and community development.

We have a long way to go, but clearly a revolution in the democratization of capital is occurring. Rural communities remain underserved and we must continue to develop the correct products, methods, and outreach to increase opportunity, investment, and service to rural Americans. After all, reinvestment began with rural communities, when the first tavern and trader extended credit to the first settler. There could be no better legacy to build upon, because those settlers came here for religious freedom, ethnic acceptance, and economic opportunity. This sounds strangely similar to the needs of underserved neighborhoods and communities and much of our movement today. 🌐

*Irvin Henderson is the founding president of the Community Reinvestment Association of North Carolina. For more information about the activities of CRA-NC, please visit [www.cra-nc.org](http://www.cra-nc.org)*

# PARTNERING TO RECRUIT RESIDENTS AND TO ADVOCATE FOR AFFORDABLE HOUSING: CHISPA

by Alfred Diaz-Infante

It is increasingly difficult for farmworkers and those employed in the hospitality industry to afford housing ... Besides using traditional advertisements in local newspapers, CHISPA also works closely with some of the largest employers in the region to market its rental and single-family homes.



Photo courtesy of CHISPA.

Self-help homeowners share the joy of working on their home in the Rancho San Vicente subdivision in Salinas, Calif.

In its 20-year history, Community Housing Improvement Systems and Planning Association, Inc. has built over 1,700 affordable housing units. CHISPA, a nonprofit affordable housing development organization that builds rental housing and single-family homes in the central coast area of California, operates two single-family home programs: mutual self-help and a below-market program targeted to moderate-income households. Under the mutual self-help program, which is supported by USDA Rural Development funding, very low- and low-income families contribute approximately 65 percent of the construction labor needed to build their homes. In the below-market (moderate-income) program, CHISPA builds 100 percent of the homes through its own subsidiary construction company.

CHISPA develops primarily in Monterey County, where the Salinas Valley is one of the most productive agricultural regions in the world with an agricultural industry producing \$3.2 billion in sales per year.

With a population of 421,400, Monterey County is considered one of the least affordable housing regions in the United States. Home prices have significantly outpaced household incomes. The median price of a single-family home in February 2005 was reported at \$620,000, while the median income for a family of four in the county is \$60,800. This stark disparity between income and home prices makes this region one of the least affordable; it is increasingly difficult for farmworkers and those employed in the hospitality industry, in particular, to afford housing.

## Marketing Affordable Housing

Besides using traditional advertisements in local newspapers, CHISPA also works closely with some of the largest employers in the region to market its rental and single-family homes. As home prices continue to increase dramatically in the area, many agricultural employers are becoming more concerned about maintaining a stable workforce and increasingly receptive to working cooperatively with affordable housing organizations. During the past few years, CHISPA has developed strong relationships with some of the largest agricultural employers to educate them about the various housing programs that it offers. CHISPA has also negotiated with agricultural employers to allow CHISPA staff to distribute information about upcoming housing developments to employees through its payroll checks.

Last year, CHISPA worked with five local employers to market its moderate-income homes in a subdivision in the



**Salinas Valley Chamber of Commerce, elected officials, and other community representatives celebrated the grand opening of CHISPA's downtown office in Salinas, Calif.**

City of Salinas. Memoranda of understanding (MOUs) were established with employers such as the local school district, the city, the county, and two local hospitals. The MOUs stated that CHISPA would set aside homes in the subdi-

vision for the employees of these entities.

In addition, CHISPA set aside two homes for local non-profits that provide transitional housing for children who age out of the foster care program. These arrangements resulted in local newspaper coverage and brought attention to the need for more workforce housing and housing for people with special needs. In early 2005, CHISPA was recognized by the National Association of Home Builders with the *Innovation in Workforce Housing Award* for this development, which also included 50 mutual self-help homes targeted to farmworkers.

CHISPA also effectively markets its housing programs through local jurisdictions. In particular, CHISPA staff send letters to members of the city council and board of supervisors



**Key to CHISPA's success is marketing its affordable housing developments, such as Mountainview Townhomes, a multifamily development in Northeast Salinas, Calif.**

letting them know that it is accepting applications for its new housing developments. The benefits of this are two-fold: the local elected officials are made aware of the status of the housing development and they are also able to respond to their constituents about the housing opportunities available in their community.

### Promotion of CHISPA and Affordable Housing

CHISPA is involved in the community through its Community Services Program. CHISPA sponsors local youth soccer leagues and an annual all-star high school soccer tournament. The sponsorship of these sports activities provides CHISPA exposure through the print media and its logo is prominently featured on the players' jerseys.

#### Tips for telling your story:

- ✓ Identify your partners and design ways to work with them.
- ✓ Let local officials know about your work.
- ✓ Be visible in your community.
- ✓ Speak on the radio and at forums and conferences.

CHISPA has also established partnerships with local nonprofit organizations that provide community services to residents living in housing complexes built by CHISPA. These partners include the local Boy Scouts and Girl Scouts, YMCA, rural health clinics, local libraries, and dance/music groups. In addition, since many of the local community and business leaders serve on the boards of these nonprofit organizations, CHISPA's partnerships with these groups provide another way to develop a positive image within the community and to market new units to prospective clients.

### Public Policy and Advocacy

CHISPA has been at the forefront of advocating for affordable housing in Monterey County. Staff regularly participate in radio programs to make the public aware of affordable housing issues, CHISPA's programs, and upcoming housing developments. In addition, staff regularly participate in panel discussions at forums or conferences held at the local, state, and national level.




Advertisement courtesy of CHISPA.

**2004 All-County Soccer: Stingrays**

Back row, from left: Lysette Garay, Notre Dame; Melissa Smit, Notre Dame; Mayra Gomez, Alisal; Griselda Ramirez, Alisal; Carmela Vasquez, Alisal; Laisa Alcalá, North Salinas; Daniel Chaffee, Monterey; Jessica Ochoa, Alisal; Steph Imig.  
 Front row, from left: Jill Scott, Seaside; Kaylan Connal, North County; Joyce Harper, North County; Sonia Marquez, North Salinas; Mariza Maldonado, Salinas; Maria Alvarado, Alvarez; Diana Birruete, Salinas; Lyndsay Panduro, Salinas.

**Through sponsoring the Monterey County All-Star Soccer game, CHISPA was able to market its organization and provide the children of homeowners an avenue to participate in youth sports.**

CHISPA also works closely with other local housing advocates that focus in specific areas such as farmworker housing, seniors, foster care, and people with disabilities. As an example, CHISPA has recently helped organize a coalition of executive directors whose organizations provide supportive services for people with disabilities. Funding has been requested at the local level to strengthen the coalition and to conduct a housing needs assessment for people with disabilities in the region. One of the goals of the coalition is to design and build homes that are appropriate for people with disabilities. Given CHISPA's extensive experience as a housing developer, CHISPA has taken the lead in this endeavor and plans to provide homes within its future

housing developments targeted for people with disabilities. Again, this creates a win-win situation. CHISPA benefits from the publicity and the organizations of this coalition are able to better serve their clients by making affordable homes more readily available and appropriately designed to meet their needs. 

*Alfred Diaz-Infante is the president and chief executive officer of Community Housing Improvement Systems and Planning Association, Inc. (CHISPA). To find out more about CHISPA, please visit their website at [www.chispahousing.org](http://www.chispahousing.org).*

# SHOWING FAMILIES THE POSSIBILITIES: MARQUETTE COUNTY HABITAT FOR HUMANITY

by Michael B. Shimon

One of our most successful marketing efforts is through families who have participated in and benefited from the program.

Partner families share with their friends, co-workers, and families the sense of power they feel in taking charge of their destiny.



Photo courtesy of MCHF.

**Marketing the building of a new home for a family of five, Marquette County Habitat for Humanity proudly displays its sign on site.**

**T**he Marquette County Habitat for Humanity affiliate, located in Marquette, Mich., was established in 1992 and has built or rehabbed homes with 45 families in seven communities in the Upper Peninsula of Michigan. MCHFH faces a formidable challenge in marketing affordable housing to the many qualified families in this county, geographically the second largest east of the Mississippi River.

MCHFH has been sponsored by the USDA Rural Development Section 523 program since 2001, with six houses being completed each year. Section 523 funds the organization to work with families who help to build their homes using the mutual self-help model, which matches the Habitat for Humanity concept of providing a hand up and not a hand out. All six families work together throughout the year and no family moves into its house until all homes are complete. MCHFH holds the mortgages with a no-interest 20-25 year loan. The income received from mortgages provides enough funds to build an additional house for another low-income family.

The Habitat for Humanity program uses a unique approach to affordable housing development because income is only one of three criteria used to select families. The first criterion is need, the second is adequate income to purchase the house, and finally, the third is willingness to perform sweat equity in building houses for oneself and other selected families.

Our service area has substantial housing needs – of the nearly 33,000 households in Marquette County, almost 6,000 would qualify for MCHFH's program based on income alone. Over 9,000 households pay more than 35 percent of their income for housing. For families whose income is too high for the HFH guidelines and too low for conventional financing, information

is provided on contacting the USDA Rural Development office for other affordable housing programs.

In order to reach the greatest number of families, MCHFH uses a multi-faceted approach. One of our most successful marketing efforts is through families who have participated in and benefited from the program. Partner families share with their friends, co-workers, and families the sense of power they feel in taking charge of their destiny. The skills gained in building their houses and shaping their families' futures are powerful testimony to the importance of owning a home.

Posters listing basic guidelines for MCHFH houses with a picture of a recently built house are also successful in attracting attention from potential homebuyers. The posters are displayed at laundromats, libraries, grocery stores, and mini-marts.



Photos courtesy of MCHFH.

**Partner families and volunteers work together when building one of six homes in 2002.**

Recognizing some common denominators shared by the families has influenced MCHFH's outreach efforts to "sell" communities on the importance of affordable housing for everyone. Low-income families in our area receive state aid and have children in Head Start programs in their communities, so sharing the HFH mission with state agency employees and early childhood educators provides another opportunity to reach families who qualify for affordable housing. The agency makes public presentations to social service agencies and civic organizations, as well as sending packets with posters, fact sheets, and pre-application forms to social service agencies, city housing commissions, the county health department, United Way, and child care agencies.

Churches are also a valuable resource. As a Christian, ecumenical housing ministry, MCHFH strives to reach people from all walks of life to make decent shelter a matter of conscience

and action. Sharing this message with churches is especially important because these groups are familiar with religious doctrine to shelter and assist the homeless. Members of our Church Relations Committee go to churches and explain how HFH puts those words into action. Church members are invited to recruit families, help build houses, contribute financially, or become advocates for affordable housing.

The committee also hosts an ecumenical service the third week in September to coincide with Habitat for Humanity International's commitment to *Building on Faith*. All churches in the county are invited to attend and commit to supporting the effort to eliminate substandard housing in their communities. Involvement with MCHFH is a mutually beneficial activity as it allows church members to put their faith into action and the affiliate to reach more people in the county. Partnering with area churches has led to donations of land, lunches, volunteers, financial support, and prayers. It also has given the members an increased awareness of how affordable housing benefits the entire community.




**Dale and Casey Hopper, homeowners, and Michael B. Shimon, Executive Director, Marquette County Habitat for Humanity, market affordable housing and their Habitat affiliate at the Upper Peninsula Builders Show.**

In many cases, pictures are more important than words. In rural areas, the local fair and builders show are two events that draw large crowds from around the county. MCHFH has a booth displaying pictures of the houses it has built or rehabbed with a display board explaining qualification requirements. The exhibit is a popular spot for people to stop and look at houses built in their communities and to find out how the program works. The booths are operated by HFH homeowners, board members, and staff, so information about the entire program is available.

Speaking directly with prospective homebuyers in a neutral setting allays some of the fears they have about going to an office and asking for information. Sponsoring a booth at a public forum has an additional advantage of educating the general public on the fact that the houses are built and purchased by the families. The concept of self-help affordable housing is an extremely important selling point for the general public.

Of course, public service announcements and coverage by the media at special events catch the community's attention and highlight the construction of affordable housing for low-income families. Every year the biggest event for the families is a

dedication celebrating the completion of the six houses. It is an opportunity for families to shine as they share their stories about what it means to build and buy their very own homes. The guest list includes homebuyers, their families and friends, city officials from various communities, volunteers, vendors, and the general public. The dedication offers one final chance to spread the word on helping low-income families to reach their dream of homeownership. 

*Michael B. Shimon is the executive director of Marquette County Habitat for Humanity in Marquette, Mich. For more information on MCHFH, please visit [www.mqthabitat.org](http://www.mqthabitat.org).*



Photo courtesy of MCHFH.

**Six partner families experienced the joy of homeownership at the December 2004 dedication of their homes.**

#### Tips for telling your story:

- ✓ Word of mouth – using the homeowners to provide testimonials and share their stories of empowerment through homeownership – can be a very successful outreach approach.
- ✓ Provide information to community organizations and agencies that can help reach possible homebuyers.
- ✓ Partnering with churches may lead to donations of land, lunches, volunteers, financial support, and prayers.
- ✓ Take your work out to the people – exhibit at fairs and other public events.
- ✓ Hold celebrations.



# SELLING TO FUNDERS AND YOUR COMMUNITY: STOP ABUSIVE FAMILY ENVIRONMENTS, INC.

by Sharon Walden

Since homeownership has been a self-esteem boost to these families, it is not uncommon to hear them say, "I have told all of my friends if you want to become a homeowner like me you need to go to SAFE." Those comments are more effective than any billboard SAFE could purchase.



Photo courtesy of SAFE.

Sometimes public relations work makes me feel like a salesman. But selling my organization's housing work to the community – and, most of all, to our funders – has been worth it.

I am the founder and executive director of Stop Abusive Family Environments, known as SAFE. In January 1997 SAFE opened the first transitional housing facility in the state of West Virginia for domestic violence victims, homeless women, and their children. Little did we know that this would lead to our becoming the major affordable housing developer for McDowell County, W.Va.

My father was a coal miner, and I grew up here in McDowell County in southern West Virginia. It had a population of over 100,000 during the coal boom days in the 1960s but now fewer than 25,000 people live here and McDowell is one of the five

poorest counties in the United States. It is a challenge to provide safe, decent, and affordable housing here because of the steep mountains. Almost all of the land that is flat enough to build on is in the flood plain. Infrastructure is desperately needed, and private contractors don't build here because they would have to put a septic system in each development. In addition, 50 percent of the housing is classified as substandard, 75 percent of the housing is over 50 years old, and in 2001 and 2002 two major floods in a ten-month period wiped out hundreds of houses.

For public relations, SAFE has had a distinct advantage in that we are the only housing developer in the county. Through January 2005, we have helped 26 families become homeowners although they never could have accessed conventional loans. Since homeownership has been a self-esteem boost to these families, it is not uncommon to hear them say, "I have told all of my friends if you want to become a homeowner like me you need to go to SAFE." Those comments are more effective than any billboard SAFE could purchase.

Realizing that not everyone can become a homeowner, SAFE has also purchased and developed 40 units of Section 8 and Section 515 rental housing on the site of a former drive-in theater and named the development Starland Heights. Marketing the rental housing has never been a problem because SAFE quickly gained a reputation for good property management. These apartments were rapidly recognized as the best housing

### Tips for telling your story:

- ✓ Word of mouth is the best advertisement.
- ✓ Arrange for clients to tell their stories on radio and to newspapers.
- ✓ Send clippings to funders.
- ✓ Appreciate your local news media.



**Woodrow Stumbo, after living in a 10 x 10' camper, now enjoys the space and comfort of his 2-bedroom brick home.**

in the county, so Starland Heights has maintained 100 percent occupancy with a waiting list.

In 2003, under the USDA Rural Development Section 515 program, SAFE became owner and manager of 15 units for people who are elderly or disabled. Now SAFE's housing program has taken on a life of its own. A new nonprofit called SAFE Housing and Economic Development, Inc., or SHED, has a five-person housing staff. Two of them are certified housing counselors because the greatest challenges for local residents to access better housing are credit issues which sometimes take up to two years to resolve.

In addition to word of mouth advertising, SAFE also tells the community about our work through interviews on radio shows and through newspaper articles in which new homeowners tell their stories. Two years ago one of the local newspapers ran a week-long series of articles for Homeownership Week that featured families telling what it meant for them to become homeowners.


The most important part of our public relations work is for our funders, however. It is very important to develop personal relationships with individual people at foundations and to encourage them to give. But they have to be able to see your past successes, and when they fund you, they have to be able to see that you appreciate them. Newspaper clippings are an ideal way to do this.

SAFE issues news releases to announce funding when we receive it. We also write some articles ourselves. In this rural area the local newspapers do not have much staff, and often they are eager to find good stories, so they generally publish our articles without making many changes. To show our appreciation of the news media, we send them gifts such as flowers or candy at least once a year.

I believe that in at least one case a foundation representative extended the time limit of a grant to SAFE because of a

newspaper article. When he visited us, I took a photo and then wrote an article. The newspaper published it, so I sent a copy to the foundation. The foundation representative notified SAFE that an extension was approved for the grant after receiving the article.

Stories about the people SAFE has helped are also invaluable for PR. We have seen a number of women from the transitional housing facility move to homeownership or rental housing. The greatest story we can tell, however, is about the 73-year-old man living in a 10 by 10 camper with no running water or bathroom and paying his neighbor a dollar to bathe. Three years ago he became a first-time homeowner of a two-bedroom brick house. SAFE took him from virtually "homeless" to "homeowner."

SAFE has a 15-minute video featuring the Transitional Housing program which was produced by Appalshop and a five-minute video on the housing program that was featured on CNN. 

*Sharon Walden is executive director of Stop Abusive Family Environments in Welch, W.Va. For more information on SAFE and SHED please visit [www.wvsafe.org](http://www.wvsafe.org) and [www.wvsafe.com](http://www.wvsafe.com).*

# HUMANIZING THE ISSUES: ENTERPRISE CORPORATION OF THE DELTA/HOPE COMMUNITY CREDIT UNION

by Scot Slay

The key of this marketing strategy is to remember that the goal is to gain community and funding support by showing the need for and impact of ECD/HOPE's services.

**F**ocus on families. Focus on communities. Focus on “finding innovative solutions for homebuyers who are not adequately served by traditional means,” says Bill Bynum, chief executive officer of the Enterprise Corporation of the Delta.

ECD and Hope Community Credit Union function together “to help low-wealth people build assets through homeownership,” Bynum explains. “Home equity can help finance a child's college education, start a small business, or pay unexpected health care expenses.”

Since 1994, ECD/HOPE, based in Jackson, Miss., has assisted more than 13,000 people in Arkansas, Louisiana, and Mississippi. Most of these have been low-income people who lacked access to traditional financing or faced other obstacles to homeownership and building assets.

The compelling stories and images that follow are essential tools for communicating ECD/HOPE's story. The key of this marketing strategy is to remember that the goal is to gain community and funding support by showing the need for and impact of ECD/HOPE's services. Below are two examples of



Photo courtesy of ECD/HOPE.

**Kerry Williams and her daughters now live in their three-bedroom house, a dream turned into reality.**

how to use a humanitarian approach that gets to people's hearts.

Kerry Williams, a single mother of two who works full-time at an agricultural firm, was spending nearly half of her monthly gross income on rent when she learned about a home loan program available through the U.S. Department of Agriculture Rural Development and partially funded by ECD/HOPE. Soon after qualifying for a home loan through the program, Williams moved her family into a new three-bedroom house, where she now spends less than one-fourth of her salary on a housing payment, saving more than \$300 a month.

“My daughters and I are so grateful to have this opportunity to purchase our own home,” said Williams. “It has been a dream of mine for many years, and now it's a reality because of ECD and Rural Development.”

Priscilla Stewart, a single mother juggling parenting duties with work as an administrative assistant and also a full-time college student, was initially reluctant to apply for a mortgage loan for low-income families because of tales she had heard involving a lengthy and tedious application process. Yet, spurred by the desire for a lower interest rate, she applied for a home loan through HOPE and, after an easier than expected process, she and her son, Tyler, moved into a three-bedroom home.

“It's stability,” said Stewart. “And it's a good investment. We love it.”



Photo courtesy of ECD/HOPE.

**Pricilla Stewart and her son Tyler are able to enjoy the stability of living in their 3-bedroom home.**

Compelling stories and photos like these are used in all of ECD/HOPE's marketing – from brochures to websites – so that people see what ECD/HOPE does for the community and homebuyers.

Adding to ECD/HOPE's marketing success is its strategy of advocating affordable housing through partnerships. Partners are extremely helpful with obtaining donor support through private, philanthropic, and public sources. They also help to spread the word about the organization's services.


Many homebuyers have little idea that ECD/HOPE is working behind the scenes, playing a key role in broadening the opportunity for them to own their dream homes. ECD/HOPE is a regional community development financial institution that provides affordable financial services and leverages private, philanthropic, and public resources to address development needs in the Mid South. This intermediary role is highlighted in ECD/HOPE's efforts to promote homeownership for low-wealth families.

“As an intermediary, we use several tools to help low-income families and other underserved people become homeowners,” explained Ed Sivak, senior program officer for ECD/HOPE. “One example is how ECD layers public homeownership subsidy monies, specifically HOME funds and programs offered by the Federal Home Loan Bank of Dallas. By layering the subsidies, ECD/HOPE has been able to make homeownership accessible to a large number of people, especially first-time homebuyers.”

ECD/HOPE collaborates with Fannie Mae, the Federal

### Tips for telling your story:

- ✓ Focus on families and communities.
- ✓ Use compelling stories and photographs in all marketing materials and on web sites.
- ✓ Advocate affordable housing through partnerships.

Home Loan Bank, and state and federal agencies to lower the cost of housing for low-income borrowers. These funds enable HOPE mortgage lenders to approve financing for applicants who would not qualify for traditional mortgage loans. Moving forward, ECD/HOPE will continue to use its resources to help build assets and strengthen communities in the Mid South. By making subsidy money available to borrowers through a diverse network of partners, ECD/HOPE makes homeownership a reality for many low-wealth borrowers. Now homeowners, hundreds of HOPE mortgage borrowers are beginning to invest in their own futures. 

*Scot Slay is the marketing and communications director at the Enterprise Corporation of the Delta and Hope Community Credit Union, based in Jackson, Miss. For more information on the activities of ECD/HOPE, please visit [www.ecd.org](http://www.ecd.org)*



# RURAL AMERICA NEEDS CDBG

by Peter Carey

*Editor's note:* The text below is drawn from testimony by Peter Carey at a briefing for the U.S. Senate on March 1, 2005 on the Administration's proposal to consolidate the Community Development Block Grant program and 17 others, including the Department of Housing and Urban Development's Rural Housing and Economic Development program, into a single block grant administered by the Department of Commerce. A complete transcript of Carey's testimony is available on the Housing Assistance Council's website at [www.ruralhome.org/infoAnnouncements\\_CDBG.php](http://www.ruralhome.org/infoAnnouncements_CDBG.php).



I know first-hand the value of the Community Development Block Grant program in the communities of California's rural Central Valley and in the lives of the people who call those communities home. CDBG is one of HUD's most important programs – it is one federal resource that truly invests in low-income people and poor neighborhoods and, in so doing, builds the entire community.

Much of my organization's work is done in partnership with local governments, though in many places, there is no unit of government other than a community services district run by local citizens.

Most of these communities have few resources, and it is often CDBG that facilitates improvements in infrastructure and housing stock. Any reduction in CDBG funding could be devastating, and any move to another agency seems to make no sense. On the ground, from where my colleagues and I work to help low-income people build communities and achieve the American dream, let me tell you quite plainly that we need this program. More importantly, our communities need it.

CDBG is a key piece of the affordable housing and community development tool kit in urban and rural America. Housing need in rural areas may be seen in data from the 2003 American Housing Survey, as compiled and analyzed by the Housing Assistance Council. Today sharply higher housing costs have

added affordability problems to the poor conditions already faced by the people of rural America. Many rural households find it difficult to meet basic housing expenses. Among the 23 million nonmetro households, approximately 24 percent – 5.5 million households – pay more than 30 percent of their monthly incomes for housing costs and are considered cost-burdened. Of these, 2.4 million pay more than half their incomes toward housing costs.

Federal housing assistance has played an important role in the production of low- and moderate-income rural housing since the mid 1930s. Yet, according to a methodology developed by HAC, only 7 percent of nonmetro households receive some type of federal or other publicly supported housing assistance. HUD's CDBG program has served as critical investment for increased housing production throughout the country.

For most of the 20th Century, substandard quality was the primary rural housing problem. In the Central Valley, as in the rest of the country, there have been many gains in rural housing quality, largely because of federal programs. But substandard housing still exists, especially in rural areas and central cities. Fully 12 percent of low-income households in nonmetro areas live in physically inadequate housing, and poor housing conditions are disproportionately more common among renters and minority households than among owners and whites.



Stressing the importance of CDBG to their communities at the March 1, 2005 Senate briefing were (from left): Don Pluquellic, Mayor, Akron, Ohio; Harvey Johnson, Mayor, Jackson, Miss.; Amy Lockwood, Executive Director, Concord Area Trust for Community Housing, Concord, N.H.; Doug Woodruff, President, Bank of America, Washington, D.C.; and Peter Carey, Executive Director, Self-Help Enterprises, Inc.


Again, it is CDBG that makes it possible for local communities to turn the tide. The town of Woodlake, which backs up to the foothills of the Sierra Nevada, is a good example. A town of 6,600 residents, it is one of the poorest cities in California with a 36.8 percent poverty rate and a \$23,000 median household income. With a low tax base and minimal sales tax revenues, the city struggles to provide basic municipal services like police and fire. Forty-six percent of the city's housing stock is over 30 years old.

When the CDBG program came into existence, the city of Woodlake jumped at the opportunity to obtain resources to improve its infrastructure and its housing stock. In the years that followed, it has competed for and received millions of dollars that have aided the city not only in maintenance but in growth. Over 350 homes have been repaired or rebuilt to overcome deterioration of city neighborhoods. Woodlake has also used CDBG funds to encourage homeownership, improve streets, control flooding, and expand water and sewer facilities.

Josie Leon, an 82-year-old woman whose only income was Social Security, owned a home that was in such bad condition it put her health and safety at risk. She couldn't afford more than the most basic repairs, and the city was facing the prospect of condemning the house and forcing her out of the only home she knew and the only asset she owned. Funded by CDBG, the city and Self-Help Enterprises worked together to assist

her in making desperately needed repairs and retain ownership of her home. Without the CDBG program, the home would have continued to deteriorate. Eventually, it would have been red-tagged, another property blighting a community that is working hard to improve.

This is the wrong time to turn our backs on the needs of America's rural communities. This is the wrong time to cut back or cut off one of our most successful community development resources. Rural America needs housing production. Rural America needs to improve its housing stock. Rural America needs to tackle its basic public facility needs. I am here to tell you that Rural America needs CDBG. But you needn't take my word for it.

Just ask Josie Leon and the many other residents of this nation who have benefited from CDBG. 

*Peter Carey is executive director of Self-Help Enterprises, a non-profit housing and community development organization located in Visalia, Calif.; a member of the Housing Assistance Council's board of directors; and President of the National Rural Housing Coalition. Carey has served as the mayor of Visalia and worked with local governments throughout his 12,000 square mile, eight-county service area. His experience with both the Entitlement and Small Cities CDBG programs extends over 27 years.*

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



### NINFA R. GUTIERREZ

Ninfa R. Gutierrez has been a passionate member of the HAC board for more than 20 years because she knows from experience the importance of families owning homes. Gutierrez's expertise is in housing for farmworkers. She believes in HAC's mission to help the poorest of the poor in rural areas

because HAC helps people like farmworkers who contribute immensely to society while receiving very little in return. As a board member, she is able to help low-income people achieve their dreams of owning their own homes and giving a better life to their kids.

When not working with HAC, Gutierrez gets out the word about rural housing and other issues through the radio shows she produces for Public Radio KDNA 91.9 FM and through her job at the Diocese of Yakima Housing Services. At Public Radio KDNA she produces several call-in shows serving central Washington state to inform the community of resources available to apprise them of their rights. She also works as a newspaper photographer. Through her multiple professional endeavors, she highlights the beauty of rural farmworkers to let people know about the often forgotten people who work hard to feed the world and yet often find themselves on food bank lines.

Gutierrez's work with the HAC board has taught her the gravity of the housing problem for the working poor throughout the country and what can be done about it.

"HAC is everywhere helping out," she says. "It is very visible in a lot of areas that other people sometimes forget about." She is especially proud of the training and technical assistance offered by HAC, as well as the HAC special initiatives. "I have heard a lot of good feedback from people who come to HAC's trainings," she adds.

Gutierrez's membership affiliations include the Washington Rural Housing Coalition, the Office of Rural and Farmworker Housing, the Chicano Foundation for Education, and the Rural Community Assistance Corporation.



### SANDRA FERNIZA

Sandra Ferniza says that a side benefit of serving on the HAC board of directors for over 20 years has been meeting people who, like herself, are engaged in efforts to provide affordable housing, safe drinking water, and other critical infrastructure to rural America.

Ferniza says, "I am particularly proud of HAC's efforts in the colonias along the border, a long neglected area with critical housing and infrastructure needs, such as water and sewer services."

A native of Phoenix, Ariz., she also has long roots in rural Arizona. Her grandmother was an immigrant who came to work on a ranch in the town of Mayer. Ferniza grew up spending summers in Mayer.

The lack of affordable homes in the colonias and in Native American lands is hard to change, in part because those are rural areas. There are two major metro areas in Arizona and the rest of the state is rural. Ferniza's hometown, Phoenix, is located in Maricopa County, and residents of other parts of the state refer to the city as "the state of Maricopa," in part because they feel their needs are lost in the urban power center.

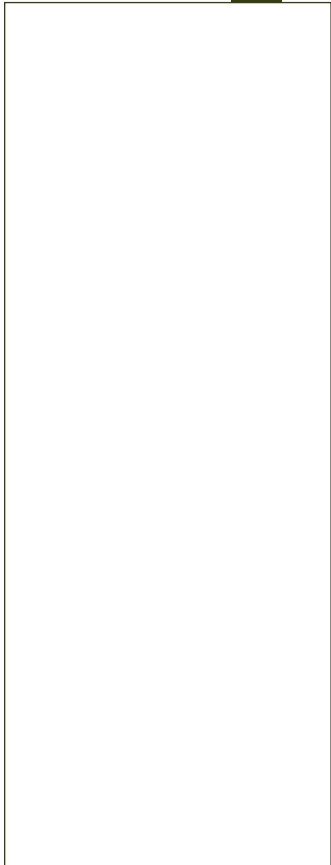
In addition to her work with HAC on the national level, Ferniza is involved in rural communities in Arizona through the AZ-Mexico Commission and in affordable housing locally as a member of the board of Neighborhood Housing Services of Phoenix.

In her current position as Executive Director of Community Development for the Office of Public Affairs at Arizona State University, Ferniza expands access to education in rural Arizona. She oversees programs, such as ASU for Arizona, which provides a connection between communities all over the state (mostly rural) and ASU faculty, student, and staff resources, in addition to student recruitment and retention programs like the Cesar Chavez Leadership Institute for high school students and many other such programs. She was involved also when the university hosted the final debate of the 2004 presidential race.



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