



Building
Rural
Communities

Rural Voices

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BUILDING CAPACITY, BUILDING HOMES



RURAL CHDOS

MESSAGE TO OUR READERS

Dear Friends,

This fall we will celebrate the 20th anniversary of the Cranston-Gonzalez National Affordable Housing Act of 1990, which established the HOME Investment Partnerships Program. To support the HOME Program's goal of increasing the supply of decent, affordable housing for low-income families, participating jurisdictions (PJs) must set aside 15 percent of their allocation for Community Housing Development Organizations, or CHDOs. In order to become a CHDO, an organization must meet certain standards of financial strength, organizational structure, and overall capacity. In this issue of *Rural Voices*, CHDOs from across the country share their experiences, describing the certification process, as well as the challenges and opportunities of being a rural CHDO.

Total Action Against Poverty (TAP) walks readers through the process of becoming a CHDO, including tips for organizations considering pursuing the certification. The United Native Housing Development Corporation (UNHDC) is the first-ever Native American-based CHDO and nonprofit affordable housing development agency in the state of California. CHDO certification has allowed UNHDC to access state monies previously inaccessible to Native American groups.

Affordable Homes of South Texas, Inc., (AHSTI) and North East Community Action Corporation (NECAC) share their creative approaches to funding housing projects. AHSTI attributes its success to acting as a full-service mortgage company, in addition to being the contractor and developer of land. NECAC has used its CHDO status to secure tax credits and pursue rental preservation goals.

Lastly, two Vermont CHDOs share how they have been able to weather the recession. These organizations have incorporated energy efficient and sustainable techniques to reduce operating costs and have significantly reduced their organizational budgets.

Because of the certification requirements, CHDOs represent a strong and sustainable model for affordable housing developers. We hope that this issue will help clarify the process and illustrate the benefits of CHDO certification.



Joe Debro, Chair



Twila Martin Kekahbah, President



Moises Loza, Executive Director

Contents



3 HAC FACTS

4 Special Feature

2010 HAC National Rural Housing Conference: Honoring Our Past As We Look to the Future

FEATURES

5 Navigating the CHDO Process

By Angela Penn

Total Action Against Poverty outlines the process for becoming a CHDO and provides tips for organizations considering the certification.

8 Celebrating California's First Native American-Based Community Housing Development Organization

By Darlene Tooley and Matt Tomas

The United Native Housing Development Corporation tells how its status as a CHDO opened up new funding sources previously untapped by the Native American community in California.

9 With Tighter Budgets, Vermont CHDOs Focus on Sustainability

By Polly Nichol and Pam Boyd

Two Vermont CHDOs share how they have weathered the recession.

11 Making Homeownership Dreams a Reality – at an Affordable Price

By Isabel Mercado

Affordable Homes of South Texas, Inc., discusses its work as a CHDO in the colonias region.

13 Capacity Leads to Access

By Carla Potts

North East Community Action Corporation illustrates how its CHDO designation helped the organization access diverse funding sources.

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HAC Receives Funding for Its Rural Housing Loan Fund

This summer HAC – and 179 other Community Development Financial Institutions (CDFIs) – received notice of a new grant award from the CDFI Fund of the Treasury Department. The \$750,000 grant will be used as capital in HAC's Rural Housing Loan Fund. HAC operates several loan funds that provide vital seed money to rural housing developers including community-based nonprofit organizations, housing development corporations, and other entities.

HAC funds help these organizations take the necessary steps to improve housing and living standards for rural, very low and low-income households through the creation of subdivisions and new single- or multifamily housing units, rehabilitation of existing units, and improvement of water and wastewater disposal systems in rural communities.

The CDFI Fund was created for the purpose of promoting economic revitalization and community development.

Its mission is to expand the capacity of community development financial institutions to provide credit, capital, and financial services to underserved populations and communities in the United States. Since its creation, the CDFI Fund has awarded \$1.11 billion to community development organizations and financial institutions.

~For more information on HAC's Loan Funds visit www.ruralhome.org.

HAC Commits \$12.7 Million to Support Rural Green Affordable Housing in 2010

HAC has committed more than \$12.7 million in funding to support the creation or rehabilitation of 1,697 affordable green housing units in 2010. HAC recently awarded \$265,000 in grants to 24 local nonprofit rural housing associations to support green building techniques in homes owned or rented by low-income families. Grantees will use



Universal Housing Development Corporation, a 2010 Green Building/Healthy Homes grantee, provides affordable homeownership opportunities for families in nine rural counties in west central Arkansas. Photograph by Karen Segrave.

the funds to ensure that homes are more energy and water efficient; have good indoor air quality; and provide a safe, healthy, and affordable space in which to live. Funding for these grants was provided through The Home Depot Foundation and Enterprise Community Partners.

Additionally, HAC committed \$12.4 million in recoverable grants and loans for green, sustainable rural housing. Many of these units will be developed under HAC's HUD-funded Self-help Homeownership Opportunity Program (SHOP). In the SHOP program all 655 sweat equity-built units will be ENERGY STAR® certified. Capital for HAC's green loans comes from The Home Depot Foundation and other sources.

Green building has become the standard for HAC's affordable housing partners in rural America. As part of its Green Building/Healthy Homes Initiative, HAC pairs capacity building grants with training and technical assistance activities and publications. The programs supported by these grants include single-family and multifamily housing developments, as well as housing rehabilitation.

~ For more information on HAC's green approach to affordable rural housing, visit our website at www.ruralhome.org.



Register Now!

HAC's 2010 National Rural Housing Conference will be held in Washington, DC, December 1-3! Details are posted on HAC's website at www.ruralhome.org.

SPECIAL FEATURE

2010 HAC NATIONAL RURAL HOUSING CONFERENCE: HONORING OUR PAST AS WE LOOK TO THE FUTURE

At the 2010 HAC National Rural Housing Conference, on the evening of December 2, the Housing Assistance Council will present awards to acknowledge rural housing leaders whose efforts have led to improved housing in rural America. The awards include:

- ♦ The Cochran/Collings Award for Distinguished Service in Housing for the Rural Poor
- ♦ The Skip Jason Community Service Award
- ♦ The Henry B. Gonzalez Award

NATIONAL SERVICE AWARD

The Cochran/Collings Award for Distinguished Service in Housing for the Rural Poor honors individuals who have provided outstanding and enduring service, with national impact, for the betterment of housing conditions for the rural poor, with emphasis on the poorest of the poor in the most rural areas.

The award is named after Clay Cochran and Arthur M. Collings, Jr. Dr. Cochran was a mentor and pioneer in the rural housing movement whose work in low-income rural housing dates back to the 1930s and 1940s. A long-time HAC and USDA staffer, Collings was passionately dedicated to improving housing conditions for low-income rural Americans. His feistiness and humor, added to his extensive knowledge of USDA's rural housing programs, made him

unique and well-loved around the country. Dr. Cochran passed away in 1982. Collings passed away in March 2010.

Previous winners of this award include Clay Cochran, Obediah Baker, Peter Carey, Gordon Cavanaugh, Arthur M. Collings, Jr., Eileen Fitzgerald, Elizabeth Herring, Robert Rapoza, William Simpson, Arnold Sternberg, Cushing Dolbeare, and four members of Congress: Eva Clayton, Rubén Hinojosa, Stan Lundine, and Bennie Thompson.



2008 Skip Jason award recipient Sharon Walden with HAC board member Rep. Bennie Thompson and Executive Director Moises Loza.

COMMUNITY SERVICE AWARD

The Skip Jason Community Service Award recognizes people whose efforts have improved the housing conditions

Continued page 19



**Building
Rural
Communities**

*Celebrating
40 Years
1971-2011*

**HAC National Rural
Housing Conference**

2010



NAVIGATING THE CHDO PROCESS

by Angela Penn

Total Action Against Poverty (TAP) is a nonprofit Community Action Agency founded in 1965 with the aim of helping the impoverished and disenfranchised residents of southwest Virginia escape poverty and become self-sufficient. Over the past four decades, TAP has grown into an organization with 360 staff members and a service area that includes six counties and five cities. Over 75 percent of TAP's service area is a non-entitlement area.

TAP offers a range of services to local residents, including a homeless intervention program, weatherization services, emergency home repair services, housing choice vouchers, homeownership counseling services, and a range of other housing, social, and economic development programs.

TAP's housing activities cover a wide spectrum, from program delivery to physical renovation of properties and management. In 2006, TAP ventured into the rental market and is now the owner and landlord of five properties, which total 235 rental units. Four of the properties were abandoned multifamily units that TAP purchased and rehabilitated. TAP acquired the Terrace Apartments in June 2005 for roughly \$3.8 million, and an extensive \$27 million renovation to the complex was completed in 2009.

TAP sought to become a Community Housing Development Organization (CHDO) in order to more effectively engage in this level of housing activities and to access the resources needed to create affordable housing in the communities it serves. In pursuing this status, TAP learned a great deal about the internal requirements that are needed to become a certified CHDO.

Becoming a CHDO

A CHDO is a nonprofit organization whose purpose is to provide quality affordable housing options within the community it serves. To become certified as a CHDO, the organization must meet certain legal and organizational

requirements. The details of these requirements can be found in the HOME Investment Partnerships Program regulation 24 CFR 92.2. HOME funds are from a community development grant program administered by the U.S. Department of Housing and Urban Development (HUD), which allocates the funds to states and local jurisdictions.

Legal Requirements

To be established as a CHDO, several legal requirements must be demonstrated through the organization's charter, articles of incorporation, resolutions, and Internal Revenue Service documentation. First, the organization must be able to provide evidence, through its charter or articles of incorporation, that it is organized under state or local law. Second, the organization must prove its nonprofit status by evidencing a 501(c)(3) or (4) or a Section 905 certificate from the IRS. Third, as part of its purposes, the organization must show that it has a provision for providing affordable housing for low- and moderate-income families. The organization must also have a clearly defined geographic service area. Fourth, the organization's governing documents must show that any proceeds from the CHDO will not benefit any of its members.

Organizational Structure

To be considered for CHDO certification, the organization's board structure must fit specific criteria that can be evidenced by its organizational documents. At least one-third of the organization's board of directors must consist of representatives of the low-income community served by the CHDO. There are three ways to meet this HOME requirement. First, the board member may live in a low-income neighborhood in which 51 percent or more of the residents are low-income. Second, the board member may be a low-income member of the community. Third, the board

Continued page 6

member may be elected by a low-income neighborhood to serve on the CHDO board. In the CHDO application, this last option must be evidenced by a signed form and a copy of the letter from the neighborhood organization electing this representative.

No more than one-third of the organization's board can consist of representatives from the public sector. This HOME requirement exists to show that CHDOs are community-based, and not community-controlled, organizations. A board member is considered to be a representative of the public sector if he or she is an elected official, an appointed public official, or a public employee of a public agency or a department of a participating jurisdiction.

If a CHDO is chartered by a for-profit entity, that entity may not appoint more than one-third of the board members, and those members appointed by the for-profit entity may not appoint the remaining two-thirds of the board of directors. If the CHDO is chartered by a state or local government, that agency may not appoint more than one-third of the board, and those members appointed by the state or local government may not appoint the remaining two-thirds of the board members.

Capacity

An organization seeking CHDO certification must demonstrate that it has a history of providing service to the geographic area or community where the housing that will be assisted with HOME funds will be located. For established organizations, this is evidenced by documentation



Angela Penn presents an award to Dediere Perry of Rutherford Insurance for their support of the \$27 million renovation of the Terrace Apartments. Photo provided by TAP.

of one year of serving the community. For newly created organizations, documentation that its parent organization or sponsor has demonstrated experience in the community is required.

The prospective CHDO must demonstrate that key staff members have the experience necessary to execute the HOME-assisted activities that are planned for the community. This can be done by providing résumés or biographical statements of key staff members, detailing their experience in successfully completing projects similar to those proposed in the community. If the organization does not currently have any staff members with relevant experience, it can seek the assistance of experienced consultants for the planning and development of the project. In addition, there should be a plan for consultants to provide training so key staff can build their capacity for future projects.

An organization must also demonstrate that it has the financial feasibility to utilize HOME funds. The agency must conform to the financial feasibility standards of 24 CFR 84.21 (“Standards for Financial Management Systems”). Evidence of this can be a notarized statement of the board chair or chief financial officer, certification from a certified public accountant, or a financial audit. The organization should conduct an annual budgeting of its programs and operations and should include a comparison of the budget with the actual income and expenses. The board of directors should receive frequent reports in order to assess the organization's financial condition; these reports should include cash flow management to assess the organization's current cash position.

Engagement of the Nonprofit Board

In seeking to engage the board of directors in the certification process, TAP found that the first step was to educate them on the purpose of a CHDO, what was involved in the certification process, and what the ultimate benefit would be to members of the communities TAP serves. Once the board had a clear grasp of the specific requirements, a formal vote was taken to provide staff with the authorization to move forward in the application process to the state. To gain the board's ongoing engagement, staff developed CHDO Operating Procedures, which provide a formal process for low-income program beneficiaries to advise the organization regarding design, setting, development, and management of all HOME-assisted affordable housing projects.

These procedures include specific governance and community engagement tasks.

Governance

- All activities regarding the use of HOME funds under the CHDO will be governed by the TAP board of directors.
- Creation of a CHDO subcommittee comprised of five representatives of low-income organizations and four representatives of the community and civic organizations. The CHDO will have standing meetings four times a year, with other meetings as necessary to review the design, development, and progress of construction and the management of affordable housing initiatives carried out under the CHDO designation.

Community Engagement

- For greater inclusion of low-income beneficiaries, TAP staff, along with any member of the CHDO subcommittee or TAP board, will carry out community meetings in the area of the proposed project. Community meetings will be scheduled with sufficient notice given to the appropriate neighborhood organization and the distribution of notices within the neighborhood.
- TAP staff will introduce prospective projects by attending the appropriate neighborhood organization meeting and seeking the neighborhood's input on the concept.
- The CHDO subcommittee will review any written comments from program beneficiaries.
- After the initial community meeting on the concept, design charrettes will be held in the community to discuss details of the design and features of the proposed project.
- At the conclusion of each meeting, whether it is a neighborhood meeting, a community meeting, or a design charrette, a summary will be provided to the CHDO subcommittee for review, discussion, and presentation to the TAP board.

The establishment and implementation of these procedures helped us address the need for the board to be assured that set protocols are in place to provide involvement from the community on any proposed project; that the CHDO subcommittee, comprised of board members, will review all projects for community engagement and fulfillment of a housing need; and that the project is financially feasible.



TAP staff meet with residents of the Peters Creek Neighborhood to present information about the proposed development of single-family homes. Photo provided by TAP.

This subcommittee and its procedures ensure that there is adequate oversight on implemented projects.

Tips for Navigating the CHDO Process

- Review and have a clear understanding of the legal, organizational, financial, and capacity requirements for the designation. If your organization does not have key staff who have successfully completed similar projects, engage a qualified consultant to assist the agency and to provide a training plan for staff.
- Review the application process and requirements of your participating jurisdiction (PJ).
- Communicate with the PJ for clarification and questions that you may have about the application. It is also advisable to meet with the PJ before submitting your application.
- Educate your board of directors on the designation. Get their approval to seek the certification and have them establish procedures that will govern how projects are being handled from the conceptual stage to submission.
- Work with communities in the geographic area that you serve to determine their housing needs. Seek their support by way of letters that demonstrate your experience in the community; these letters can also be included in the application.
- Establish timelines that will provide you the opportunity to complete the application and thoroughly review them before the submission deadline. 🕒

~Angela S. Penn is the Vice President of Development for Total Action Against Poverty; additional information can be found at www.tapintohope.org or by calling 540-345-6781, ext. 4344.

CELEBRATING CALIFORNIA'S FIRST NATIVE AMERICAN-BASED COMMUNITY HOUSING DEVELOPMENT ORGANIZATION

by Darlene Tooley and Matt Tomas

After seven years and four applications, dating back to the spring of 2002, the United Native Housing Development Corporation (UNHDC), a Mendocino County-based nonprofit organization with a nine-county service area, received official certification as a Community Housing Development Organization (CHDO). The certification marks the first-ever Native American-based CHDO and nonprofit affordable housing development agency in the state of California. This certification allows UNHDC to apply to the state's HOME Investment Partnerships Program in order to provide needed affordable housing. UNHDC will use its new status to help income-eligible Native American households, along with other eligible households, that wish to become first-time homebuyers in a "mainstream" community.

Overview of UNHDC

UNHDC officially established itself as a 501(c)(3) nonprofit corporation in 2002 and was focused on securing CHDO certification in order to access the state's HOME monies. UNHDC's job is to produce affordable single-family homes and make those homes available to low-income families who can qualify for a home loan mortgage. The role of UNHDC is not only to recruit prospective first-time homebuyers but also to acquire residential sites, develop the sites, and deliver a new turnkey home to qualified families.

UNHDC is guided by a nine-member board of directors, all of whom are enrolled members of federally recognized tribes

in Northern California. Their life experiences of "growing up Native" – and living on and away from tribal lands – provide this board with unique perspectives and insights to providing housing that will be located in mainstream communities while addressing the cultural needs of the selected families.

Why Become a CHDO?

By attaining CHDO certification, UNHDC has become a Native-based housing agency that is now eligible to receive state affordable housing monies. Unlike in other states, tribal governments in California have not historically had access to state affordable housing monies. Instead, California tribes have historically had access to only the federal Indian housing monies that are available to all federally recognized tribes, and those federal monies are typically eligible to be used on tribal lands and for low-income families.

UNHDC's state certification makes affordable housing monies available to low-income Native American families who seek homeownership opportunities in mainstream communities regardless of whether they live on tribal lands or not. The UNHDC program is available to all income-eligible families and attempts to address the broader issue of providing affordable housing opportunities within the communities UNHDC serves.

Although Native American tribes receive federal housing assistance, much of that assistance is restricted to income-

Continued page 18

WITH TIGHTER OPERATING BUDGETS, VERMONT CHDOs FOCUS ON SUSTAINABILITY

by Polly Nichol and Pam Boyd

Among the many victims of the economic recession gripping the country for the past two years has been the nonprofit housing development sector. Community Housing Development Organizations (CHDOs) have seen resources for new rental and homeownership development shrink dramatically. CHDOs have been forced to scale back their development pipelines, which has reduced the amount of income from development fees. These fees are normally a significant percentage of a CHDO's organizational revenue. The result has been a need to cut already spartan expenses and to seek out new sources of funding.

This article examines how two Vermont CHDOs and their development and funding partners have managed to continue to take advantage of rental housing development opportunities while reducing operation and management costs and collaborating with other agencies. On a state policy level, state agencies, CHDOs, and their partners began to seek new federal and private resources starting in late 2008 and changed their emphasis to focus on preservation, portfolio strengthening, and energy efficiency.

Windham Housing Trust, Brattleboro, Vermont

The Windham Housing Trust is a CHDO with a 22-year track record of managing 40 multifamily rental properties and a homeownership center in Brattleboro, Vermont. Executive director Connie Snow was asked to describe how the recession has affected her organization:

We're having to make adjustments to our strategy. We need to find the types of projects that we can more easily accomplish right now. We've looked at our own portfolio;

we're looking at redeveloping a year 15 project. You need to make sure what you have is working and to look at those that aren't working, or soon won't work, and fix those.

We are projecting 50 percent less in development fees in this year's budget. When we had more development fee revenue, we were able to subsidize some programs that were losing money. Now we need to look at every program and see that it is self-sustaining.

Making the property management operation work is probably the biggest challenge. We decided to hire a consultant late in 2009 to help us to look at this. I don't expect that property management will necessarily break even; I know of big operations that don't break even on property management. We just need to get closer to breaking even.

Gilman Housing Trust, Newport, Vermont

According to Merten Bangemann-Johnson, CEO of Gilman Housing Trust, a CHDO operating in the rural northeastern part of the state, "At a time when the need for homeownership counseling has increased, state resources have decreased. There has also been a decrease in revenue from property management due to lower rent collection rates. On the development side, it's harder to put a project together, and so there's a decreasing ability to generate development fees." Tax credits, state funding, CDBG and other resources are all oversubscribed.

Gilman is a multimillion dollar business with more than 30 employees. In the face of declining resources, the organization has taken steps to mitigate the effects of the downturn. In the past two and a half years, Gilman increased efficiency and realized cost savings by transitioning to in-house property management. The organization also tightened up on staffing and eliminated two positions. Personnel costs have the biggest impact on budget, and while Gilman has tried to avoid layoffs, it has been an unfortunate reality, says Bangemann-Johnson. They have also examined employee benefit programs for cost savings. All efforts are turned toward ensuring the organization's long-term sustainability.

Gilman's approach to development has also shifted in this economic climate. In the past, the organization looked at adding new units and handled older projects with rehabilitation needs within property management. In the past 18 months, however, they have been forced to become more conservative; while still adding new units, there is a greater focus on redeveloping existing stock.

Continued page 10



At the Abbott Block in Brattleboro, Vermont, solar panels are expected to save 50 percent annually on domestic hot water. The panels preheat the water supply for 17 apartments, including 2 units in an adjacent building. Other improvements included new energy-efficient windows with low-E glass, 9 inches of hard insulation added to the roof, new ENERGY STAR® appliances, low-flow plumbing fixtures and laundry equipment, and new lighting fixtures and bulbs. Overall, energy retrofit work is expected to save 25–30 percent in operating costs. Photo provided by Windham Housing Trust.

“Based on the market and the funding environment, this is a much smarter approach,” said Bangemann-Johnson. “Gilman has a good number of older projects. Rather than using a bandage approach, we’ll do major surgery and extend the life of those projects.”

Declining Availability of Funding

Like CHDOs nationally, Vermont’s nonprofit housing developers rely on equity from the sale of low-income housing tax credits as a source of funding for affordable rental developments. Tax credit equity has historically covered 50 to 60 percent of the development cost of an affordable rental project. When banks and other large tax credit investors, such as Fannie Mae, saw their profits shrink or disappear because of the recession, they no longer wanted to invest in tax credits. As a result, the market for the credits shrank dramatically, resulting in lower yields when buyers were found and, in many cases, not enough buyers for the credit that was available. At the same time, state resources for housing development were shrinking. For example, funding administered by the Vermont Housing and Conservation Board (VHCB) fell from \$12.4 million in FY09 to \$8.1 million in FY10. HOME and Community Development Block Grant (CDBG) funding for the state remained essentially level, but a dramatic reduction in the availability of other resources intensified the competition for these limited resources.

Although it has been significant, the decline in tax credit yield has not been as severe in Vermont as it has been in other states, in part because Vermont still has some smaller community-based banks that are in more stable financial condition than the meganational banks. These smaller banks are willing to invest in local affordable housing projects. In addition, CHDOs often work in partnership with Housing

Vermont, a nonprofit tax credit syndicator and development company with a 20-year history of success. This affiliation has brought a level of professionalism, financial stability, and oversight to projects, making them more attractive to corporations that are looking for tax credit investments. Nancy Owens, president of Housing Vermont, noted, “The fact that Housing Vermont is still raising equity shows that there is a market for tax credits, and we benefit by working on our local relationships.”

Using New Federal Funds

The federal government has played a key role in ensuring that some affordable housing development activity by CHDOs continues in these tough economic times. The Tax Credit Assistance Program (TCAP) and the 1602 Tax Credit Exchange program have been part of the solution, replacing lost tax credit equity with federal dollars. Kathy Beyer, vice president for development at Housing Vermont, said, “While we were able to do fewer deals because the yield on the credit is down, TCAP and the Exchange got projects going that otherwise would have just been sitting there.”

Federal resources also came into the state in the form of Neighborhood Stabilization Program (NSP) funding, which was used to redevelop blighted, vacant, or foreclosed-upon multifamily properties and to purchase and renovate single-family home foreclosures through the Homeownership Acquisition and Rehabilitation Program (HARP). “The Neighborhood Stabilization Program has helped a lot,” said Snow. “The HARP funds have allowed us to bring new homes into our single-family portfolio during a time when VHCB funding for homeownership programs was suspended. And, with the development fee paid by HARP, we’ve been able to offset some homeownership program revenue losses.”

Continued page 16

MAKING HOMEOWNERSHIP DREAMS A REALITY – AT AN AFFORDABLE PRICE

by Isabel Mercado

Affordable Homes of South Texas, Inc., (AHSTI) is a nonprofit organization that develops land and turns them into beautiful communities. AHSTI was created 34 years ago to help the region's at-risk population, which includes elderly persons as well as single-headed and poor households. Among this population, many have seasonal jobs (migrant farmworkers) and could not afford decent housing due to the expense of supporting a family on a minimum wage salary. Some of these families rent shacks and other substandard houses located in colonias.

AHSTI became a Community Housing Development Organization (CHDO) in 1996, when the HOME program was first established. HOME, which is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act, provides funding to states and localities, often in partnership with local nonprofit organizations, to offer affordable housing to the low-income population. The HOME program is designed to assist families and individuals to realize the "American Dream" of homeownership by providing financial assistance. AHSTI uses HOME funds to support several programs. Most HOME-assisted units are located in subdivisions developed by AHSTI in an effort to provide affordable housing sites for potential borrowers. If a family owns its own lot, AHSTI can also build on that lot.

Working in the Colonias

Colonias were once described as unincorporated settlements of migrant workers on the Mexico–U.S. border, typically located near *maquiladoras* plants. *Colonia* is another name for "neighborhood"; however, colonia is now a name given to a substandard subdivision. Usually these colonias have no restrictions; nor do they have running water, sewer services, or other public services, including trash pickup. Children living in these colonias cannot afford the simple luxury of playing outside because it is not always safe. Stagnant water

due to inadequate drainage systems is a haven for mosquitoes, not to mention unsanitary conditions. Lack of garbage services attracts rodents and other nondomestic animals.

Making the transition to homeownership is an important step for many families in colonias and other substandard neighborhoods. Homeownership can be both a frightening and a glorious experience for these families, and it requires that they adapt to a different environment. For example, many of these families have been renting for years in the same housing unit or apartment, with only walls separating their neighbors; moving to a home of their own will be an entirely different experience. In addition, they will have to adapt to a new neighborhood and new neighbors, and their children might have to adapt to a new school. When a family moves into their own home, they feel a sense of accomplishment, pride, and self-assurance, but sometimes they also feel stress.

Preparing the Families

Because AHSTI's loan officers are all trained as homebuyer counselors, homebuyer education starts as soon as potential homebuyers walk through the doors. This education continues through loan closing and loan servicing. AHSTI builds a long-lasting relationship with its customers, and also provides counseling for them.

For families stressed by the idea of owning their own home, AHSTI helps them handle this stress in a positive way. By providing credit counseling, homebuyer counseling, and long-term financing, AHSTI helps families become fully aware that they can accomplish their dream of homeownership. AHSTI believes in building a strong foundation for long-term homeownership through homebuyer education, which helps families handle their problems and make constructive changes. Individuals usually have hidden strengths that they never thought they had. When faced with a difficult situation

Continued page 12

AHSTI, *continued from page 11*

or challenge, these strengths surface, and the individuals are better able to handle the situation; in turn, the idea of becoming a homeowner gets easier.

By providing homebuyer education and talking to the families early, AHSTI can help them start building their strengths and move into their home when they are ready. Through the coordinated efforts of the homebuyer counselor and AHSTI, the potential homebuyer has an ability to handle problems adequately. The counselors want every homeowner to succeed; establish some roots for his or her family; and have self-esteem, self-assurance, and dignity. Homebuyer counseling is an important way to increase a family's capacity to make the transition from renting to homeownership.

Funding from CDBG, the Fannie Mae Foundation, Wells Fargo Foundation, and others is used to support AHSTI's Homebuyer Education program. AHSTI is one of the largest organizations in Hidalgo County, Texas, to provide homebuyer counseling. AHSTI's extensive homebuyer curriculum includes all the topics a homeowner should know about buying and keeping a home. Because many lenders in the mortgage industry now require their borrowers to take a homebuyer education class, AHSTI offers its courses to all members of the community, not only the low-income population. At the homebuyer classes, attendees learn about everything from shopping for a home to home maintenance to going green. Post-purchase counseling is also provided, along with foreclosure prevention and loss mitigation counseling.

Building and Financing the Units

AHSTI's success is due in part to its being a full-service mortgage company, in addition to being the contractor and developer of land. AHSTI has teamed with several government entities to provide much-needed affordable housing for the region's low-income population. For example, AHSTI developed the 34-lot Donna Meadows subdivision in Donna, Texas, a small town in the Rio Grande Valley. Lower-income families were able to afford some of these homes due to the Housing Assistance Council's Self-help Homeownership Opportunity Program (SHOP). The SHOP program allows families to use "sweat equity" as down payment assistance, thus lowering the amount of their mortgage loan. Another partner in this venture was the Urban County Program of Hidalgo County. Due to the popularity of this small community, AHSTI recently



A home in the Donna Meadows II subdivision. Photo provided by AHSTI.

developed Donna Meadows II, another community in the same area. Potential residents of Donna Meadows II will also be able to take advantage of the SHOP program and receive support through the Urban County Program and USDA Rural Development 502 direct and guaranteed loans.

AHSTI has compassion for families that are not able to secure conventional financing and has incorporated flexible underwriting guidelines to assist families that earn 80 percent or less than the median family income. Long-term financing is at a competitive interest rate, and AHSTI's delinquency rate is at 4.4 percent or lower. Of course, not all families qualify for a home when they first apply, as many households have credit problems. These families can go through the credit counseling program until they are "credit ready." Because some of its customers are first-time homebuyers and have never applied for a mortgage, AHSTI structures the homebuyer classes in such a way that customers walk away with a good homebuyer education. Classes are in a group setting and cover credit reports, goals achieved with good credit, credit repair agencies, costs of homeownership, budgeting, how much one can pay for a home, mortgage loan basics, lender products, and other pertinent topics that help homeowners succeed.

Any AHSTI clients who want additional counseling are provided one-on-one sessions with a homebuyer counselor. The low delinquency rate of AHSTI mortgage loans shows the benefits customers obtain by getting a comprehensive homebuyer education. Studies prove that when a homeowner gets a comprehensive homebuyer education, he or she is less likely to be delinquent on a loan. Thus, when AHSTI customers are successful in homeownership, so too are its partners who provided funding for these classes.


A Future of Success

AHSTI's success speaks for itself: It has closed more than \$6.6 million in mortgages, serviced households earning an average of \$24,600 per year, and provided more than 1,500

hours of homebuyer counseling to more than 261 families; additionally, 36 percent of households assisted are headed by a single-parent. CHDO status has been an important contributor to AHSTI's success. More funding sources are available to CHDOs and that additional funding has helped the organization to become more efficient in providing new home construction and offering long-term financing.

More than 600 families are on the AHSTI waiting list, indicating the large demand for more affordable homes – that is, homes that low-income families can easily afford. AHSTI is always looking for solutions to the region's lack of housing. Coordinated efforts among AHSTI, Urban County Programs, Community Development Block Grants, the Housing Assistance Council, USDA Rural Development, and other entities make it possible for families in these rural communities to own their own home. Due to these partnerships among the federal government, state government, and nonprofit organizations, AHSTI has had successful years of providing the low-income population with affordable homes and long-term financing.

Families are happier when they have a home of their own. The place where a child is reared is important in shaping who the child will grow up to be. Children are the product of their environments, and studies show that children are happier and do better in school when they live in a good home and good neighborhood. AHSTI makes it possible for families to live in decent homes, in decent communities, giving families a sense of pride. Communities that AHSTI created for these families are in subdivisions that have building restrictions and homeowners' associations.

To date, AHSTI has developed more than seven communities in the Rio Grande Valley. Some of its banking partners have made it possible for AHSTI to buy fully developed foreclosed subdivisions at an affordable price, thus passing these savings to the potential homeowner. AHSTI recently bought two subdivisions foreclosed by local banks. Through the coordinated efforts of its housing partners, AHSTI can make homeownership dreams a reality for several families – at an affordable price. 

~Isabel Mercado is the Director of Lending of Affordable Homes of South Texas, Inc. She is a former banker and a graduate of the University of Texas–Pan American. Ms. Mercado can be reached at imercado@ahsti.org.

CAPACITY LEADS TO ACCESS

by Carla Potts

North East Community Action Corporation (NECAC) is a Community Action Agency located in northeast Missouri. NECAC's service delivery area for the housing development program extends from a small, rural county in northern Missouri to counties adjacent to St. Louis County. NECAC has been active in housing development since 1997; it has 1,180 units in its portfolio and manages 783 of those units. In 2005, NECAC began acquiring Rural Development (RD) Section 515 properties, and the agency now has 16 properties consisting of 414 units located in eight counties. NECAC was approached by RD to take ownership of these properties because of NECAC's prior track record not only of building quality affordable housing but also of taking ownership and management of other properties that were experiencing problems.

Overall, this has been a good experience for NECAC. The agency has acquired housing that meets community needs and has improved the quality of the majority of these units. In addition, NECAC has developed excellent partnerships to create a team that has been able to bring tax credits and syndicators into RD properties. This team has also developed a seamless process for property transfers and closings. The organization has utilized its Community Housing Development Organization (CHDO) status not only to bring tax credits into the acquired properties but also to think outside the box on other funding sources, such as Federal Home Loan Bank funds.

Seeing a Future

The acquisition of the housing properties was important in fulfilling NECAC's mission of creating and sustaining decent,

Continued page 14

safe, sanitary, and affordable housing. As a CHDO, NECAC has consistently looked outside the box to meet the needs of this portfolio. The Section 515 properties were donated by one developer to NECAC; and NECAC, in turn, utilized Affordable Housing Assistance Program (AHAP) tax credits, which allowed the developer to receive tax credits based on the donation. Although NECAC assumed the debt on these properties, it was able to use the Multifamily Revitalization Program (MRP) to refinance some of these properties for capital improvements, as well as to defer debt. These were the first three properties in the nation to utilize the MRP, which has been of great assistance in completing capital improvements and ensuring long-term budget stability. The properties acquired were aging Section 515 properties, and the capital needs assessments that were conducted over a 20-year time span clearly showed the amount of work that needed to be done to make these properties viable.

NECAC recognized, even with debt restructuring and in some cases debt deferral, that other resources had to be brought to bear on this aging portfolio. NECAC staff met with RD and the Missouri Housing Development Commission (MHDC), which is the state's housing finance authority. In consultation with both organizations, NECAC developed a plan to meet the long-term needs of these aging properties to make them viable and affordable into the future. The goal was to utilize 9 percent Low-Income Housing Tax Credits, coupled with any other funding that would be of benefit to the property. A timeline was developed to submit these properties to MHDC on a yearly basis under the Request for Proposal notification. The first Section 515 acquisition property to be funded was a 72-unit complex.

Putting the Pieces Together

One of the biggest problems with this property, beyond rehabilitation, was the lack of three-bedroom apartments. This property was totally gutted — down to the drywall — and rehabilitated, converting some units into three-bedroom apartments in the process. Additionally, the following work was done: installed a new roof, siding, insulation, and plumbing; replaced the old, inefficient baseboard heaters and window air-conditioners with new central electrical heating and air-conditioning; installed energy-efficient windows and doors; modified stairs; addressed handicapped accessibility; and installed energy-efficient appliances, including a stove, refrigerator, microwave, dishwasher, and garbage disposal, as well as washer/dryer hookups. In addition, carpeting was replaced with laminate flooring, and new landscaping was completed with new playgrounds and patio areas with barbecue grills. A new management office was added that includes a computer lab for tenants to use. New laundry areas were completed, and green technology was incorporated with energy-efficient appliances, heating and cooling systems, as well as insulation.

NECAC formed a limited liability company (LLC) that serves as the managing general partner for the property. This type of transfer had to have all due diligence completed for RD and had to be approved by the RD general counsel. All due diligence was then completed for MHDC, and a final closing date was set. A partnership agreement had to be developed to bring in the syndicator who had purchased the tax credits as a partner in the development. This is an important part of the deal, as the syndicator is brought into a deal that has both RD and tax credit financing. Thus the partnership agreement had to meet the needs of all funders involved in the deal.



Since the first tax credit deal, NECAC has been able to rehabilitate six additional properties. The organization currently has two properties under rehabilitation. Both of these properties received stimulus funding. Additionally, one property received disaster assistance tax credits and four are in small towns that are not good candidates for tax credits.

Two of the remaining properties received Federal Home Loan Bank Affordable Housing Program (AHP) dollars, with one of the complexes receiving more than \$200,000. Other areas of funding have been pursued, with the following applications submitted for rehabilitation: NeighborWorks® for full-gut rehabilitation of one of the remaining properties; AmerenUE (local utility provider) for replacement of all appliances with energy-efficient appliances; and Missouri Department of Natural Resources for American Recovery and Reinvestment Act (ARRA) weatherization funds to replace HVAC and windows and doors.

Lessons Learned

One of the most important issues to look at before taking on such a large-scale acquisition project is agency capacity – both physical and financial. For NECAC, this has been a great opportunity to fulfill its mission of creating and sustaining quality affordable housing for our residents. However, it is also a large liability for an agency in both the short and long term.

The following are several of the other challenges faced in taking on a portfolio this large at one time:

- Handling the initial transfer of this large number of properties and the due diligence to accomplish this with Rural Development



Syndicator and architect look at a newly renovated apartment in Hannibal Apartments. Photo provided by NECAC.

- Determining how to provide management and maintenance services to a widely scattered portfolio over a number of different counties
- Thinking innovatively and outside the box to find a variety of tools to work with an aging housing stock and to be attentive to both the short- and long-term needs of the property
- Working with a variety of funders and syndicators to ensure that all documents are in place and all due diligence is completed to bring in tax credits
- Working with small properties and syndicators to get good pricing for the tax credits and to ensure that all work needed is completed on each property (With the dramatic change in the economy and the pricing issue with syndicators, this is a very real problem, especially for rural deals.)

NECAC's CHDO designation has opened up access to new funding sources, such as the tax credit program. It has also been useful in obtaining further funding. The CHDO designation speaks to the experience and expertise of the agency and is helpful in leveraging other dollars. Being a CHDO has also created the opportunity for the staff to receive new training and has helped to make the organization more effective in delivering quality affordable housing services. 🌀

~Carla Potts is the deputy director for housing development for the North East Community Action Corporation. For more information on NECAC housing programs, please contact Carla at cpotts@necac.org.



Deputy director for housing development, Carla Potts speaks to the media at the ribbon-cutting/open house at the newly renovated Hannibal Apartments (72 units renovated with tax credit dollars). Photo provided by NECAC.

Gilman Housing Trust has not been able to benefit from NSP funding for multifamily properties, which has frustrated the organization. However, as Bangemann-Johnson acknowledged, “HARP is working out very nicely in Vermont. This is a terrific program administered by Vermont’s Housing Finance Agency. It is ‘high mission’ and pays development fees, which has resulted in an increase in revenue to our homeownership program.”

When the price of #2 heating oil nearly doubled in the summer of 2008, state housing agencies collaborated with CHDOs and private owners to perform energy audits on Vermont’s affordable housing developments. The least-efficient multifamily rental buildings were targeted for energy improvements to reduce operating costs by as much as 15 to 30 percent. Several new funding resources for energy efficiency became available this year to assist with this effort; these resources are the American Recovery and Reinvestment Act State Energy Program (ARRA SEP), Energy Efficiency and Conservation Block Grant Programs, Regional Greenhouse Gas Initiative (RGGI), and Weatherization Assistance Program funds. Using these resources with incentives from Vermont’s statewide energy-efficiency utility, Efficiency Vermont, a partnership of agencies has worked together to effectively target the funds to do “energy only” retrofits on dozens of buildings across the state.

The Windham Housing Trust used state energy funds available from VHCBC in 2009 to add programmable thermostats and boiler sensors to all their buildings. This year, using the RGGI, ARRA SEP, and Weatherization funds, they will undertake a full energy workout on five buildings in their portfolio. According to Bangemann-Johnson, the VHCBC energy funds Gilman tapped in 2009 have had a direct impact on the capital side; Gilman expects to see positive impact on the operations side in the next heating season. During 2010, the new resources will be used to perform deep energy retrofits on eight multifamily buildings comprising 50 to 60 units in Gilman’s portfolio. The goal of the ARRA SEP is to dramatically improve energy efficiency, targeting the building envelope, new heating systems, windows, and weatherization and, in many cases, adding solar hot water.

Finding Savings and Pursuing New Funding Sources

On a project-by-project basis, developers and funders have also sought previously unused or unavailable competitive

funding, such as HUD green building funds for CHDO projects and new market tax credits. A small federal earmark has capitalized a land bank to enable nonprofit developers to acquire key properties for future development. A \$2.6 million award from the MacArthur Foundation to VHCBC and the Vermont Housing Finance Agency has provided grant and loan resources to facilitate the preservation of existing affordable housing and has resulted in a statewide emphasis on housing preservation, coupled with new development in smart growth locations. Because housing preservation tends to cost one-half to one-third less than new construction, it enables limited financial resources to be stretched further.

Gilman has been more aggressive in pursuing grant opportunities, Bangemann-Johnson said, while at the same time being more careful in the ones they pursue. In the past, the organization would apply for a grant if it fit with their mission; now they understand that the true costs of a grant (including staff time to apply, administer, and report) might be greater than the grant award. Thus, Gilman now considers two criteria in determining whether to apply for a grant: Is it central to the mission? And, how will the grant impact the organization?

As a NeighborWorks® affiliate, operating a homeownership center that serves a three-county area, Gilman was able to participate in a national foreclosure mitigation program operated by NeighborWorks®. Gilman had been performing foreclosure counseling, but by applying for those funds and reporting back to their funders, the organization has been able to generate new revenue to do a better job at what they were already doing.

NeighborWorks® has also negotiated a wholesale discount with vendors, resulting in up to 20 percent savings on property management. Gilman is negotiating prices with vendors on all levels, trying to utilize the buying power of larger organizations. NeighborWorks® offers a low-risk management pool to purchase property insurance; by joining with other affiliates, lower rates apply.

Likewise, Connie Snow at Windham Housing Trust described steps taken to curb costs:

Last year we reduced our budget by 20 percent – staff went on a reduced-hour workweek, and we left several staff vacancies unfilled. We reduced the pension contribution, as well as a variety of line items, such as conferences and trainings, that are more discretionary.

We do have a deficit budget this year – not huge – less than \$40,000. We took the first cost-cutting steps last year, and now we need to take the next step. We need to look at every program and see that it is self-sustaining. Everyone has a program that is the soul of the organization, is mission related, and may lose money. But it's a balance, and we have to ensure the sustainability of the organization. To be honest, we probably should have done this work five or more years ago, but we were able to support the programs; it didn't have the urgency it does now. It is the same on the building side: prior to fuel cost increases, the buildings had a much greater cushion against the unexpected. Everything is tighter now.

Field Testing

What advice do Vermont's CHDOs have for their peers, especially those working in rural states?

Especially on the multifamily end, Bangemann-Johnson advocates carefully assessing the impact of your portfolio on your operations and your organization. Gilman realized the organization had been subsidizing a significant portion of its multifamily portfolio to the tune of \$200,000–\$250,000 annually.

Imagine what you can do with that \$250,000! You absolutely have to approach your portfolio with the thought of economic sustainability. We are often subsidizing our portfolios unknowingly – that's the worst thing. We can do this consciously, but many organizations underestimate the costs. You must consider all fees, all staff time, to understand the true costs.

Are there opportunities to look at internal cost savings, sharing staff with other organizations, looking at using

technology more effectively? We were able to combine our data network and phone network and now have more stable phone prices. Sometimes we were able to reduce costs while improving service and avoiding impact on residents or staff.

My prediction is that energy prices are going to increase steadily and substantially over the next 10 years. It is tremendously important to look at our energy use. Even if prices don't rise, energy improvements will have a positive impact on resident comfort, on the environment, and on costs. Five years ago people would have said that employing green practices adds 10 percent to the project. Now that's down to maybe a 2 to 3 percent up-front cost, but over the lifetime of development, it can have a tremendously positive impact.

Moving Forward

With thrift, ingenuity, and creativity, Vermont's CHDOs hope to weather the recession. Funding for capacity building and technical assistance from state and federal sources make a difference, as do targeting areas for improvement and honing organizational systems. Despite the difficulties inherent in the current economic climate, Vermont's nonprofit housing developers are making their best effort to create affordable housing while successfully sustaining their existing portfolios. 🏠

~ Polly Nichol is the Director of Housing Programs and Pam Boyd is the Communications Director for the Vermont Housing and Conservation Board, an independent state funding agency supporting the development of affordable housing and the conservation of agricultural and recreational land, natural areas, and historic properties. For more information on VHCB and its programs, please visit, www.vhcb.org or email polly@vhcb.org.

Multifamily rentals in Windham Housing Trust's portfolio with solar panels for domestic hot water. Gut rehabilitation of these buildings added dense-pack cellulose in the walls, 9 inches of roof insulation, air sealing, new windows with low-E glass, efficient boiler systems with programmable thermostats, ENERGY STAR® appliances, and new low-flow plumbing fixtures. Photo provided by Rural Development, Inc.



eligible Native American families residing on tribally owned lands. Because of the dual federal termination and relocation policies enacted in the 1950s in California, many tribes lost their land bases, and many tribal members were urged to relocate to metropolitan areas, far from their tribal homelands. The UNHDC certification now empowers this young agency to pursue affordable housing developments outside of Indian country to those income-eligible Native families that are ineligible for federal housing assistance because they do not reside on tribal lands.

UNHDC's certification will mean a world of difference for Native families, because part of UNHDC's mission to deliver quality affordable housing is to do so in a culturally responsible way and in a manner that will honor Native American traditions, customs, and values. UNHDC will start with simple housing development projects, aiming to provide new affordable homes on scattered sites within existing developed communities. UNHDC will start in its own backyard and will likely set goals to develop a few homes in the Lake and Mendocino county areas.

Future Plans

The \$800,000 HOME award will be used for UNHDC's inaugural affordable housing project. UNHDC is participating in the state's "infill development" program and will ultimately be delivering three new single-family homes for low-income families scattered throughout Lake County, California. The program calls for recruitment of income-eligible families and assistance in securing a home loan mortgage. Once UNHDC has helped the three families secure appropriate financing, it will proceed with site acquisition and development in order to deliver a finished new home for each family. UNHDC will continue to participate with the state in its initial start-up years, but will eventually look to participate in other affordable housing programs to address the wide, unmet need for affordable housing in California. 🏠

~ For more information about the United Native Housing Development Corporation contact them at 707-468-1336.



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, very low- and low-income housing. HAC has a highly qualified staff of housing specialists who provide valuable training and technical assistance, and research and information associates who provide program and policy analysis and evaluation plus research and information services to nonprofit, public, and for-profit organizations. HAC is an equal opportunity lender.

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2008 Skip Jason Award recipient Lou Kellom congratulates Clay Cochran Award recipient Bill Simpson.

of the rural poor in their communities. The award acknowledges people who work “in the trenches” and usually go unrecognized outside their communities.

The award is named after Robert “Skip” Jason, a long-time housing activist with considerable community experience, who died in 1982 while employed as HAC’s government services director.

Prior recipients of this award include David Arizmendi, Clanton Beamon, Lorna Bourg, Guillermo Castaneda, Emma Clifford, Paul Douglas, Cora Esquibel, Rose Garcia, Arturo C. Gonzales, Dana M. Jones, Lewis Kellom, Steve Kirk, Barbara Lamphere, Jerome Little, Sabino Lopez, Griffin Lotson, Lynn Luallen, Steve Mainster, Rito Medina, Madeline Miller, Polly Nichol, John “Jack” Rivel, Jr., Ted Smith, Laurette Brice Stephens, Bessie Swan, Mario Villanueva, Sharon Walden, Jim Wilcox, Dwayne Yost, and John Zippert.

ELECTED OFFICIAL AWARD

The Henry B. Gonzalez Award recognizes individuals who have contributed to the improvement of housing conditions for low-income rural Americans through elected office at the local, state, or national level.

The award is named for Rep. Henry B. Gonzalez, who represented the 20th District of Texas in the U.S. House of Representatives from 1961 until ill health forced him to retire in 1998. Beginning in 1981, he chaired first the House Subcommittee on Housing and Community Development

and eventually the full Committee on Banking, Finance, and Urban Affairs (now the Financial Services Committee). In these powerful positions he championed numerous bills to improve housing conditions for people in both urban and rural areas. Rep. Gonzalez passed away in 2000. Prior recipients of this award include Reps. Geoff Davis and Ed Pastor.

For 2010, the Gonzalez Award will focus on local or tribal elected officials with significant achievements and/or contributions in affordable rural housing.

Visit HAC’s website for registration information and details about the 2010 HAC National Rural Housing Conference: www.ruralhome.org.



2008 Skip Jason Award recipient Emma “Pinky” Clifford and HAC board member Rep. Bennie Thompson.

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