



Housing Assistance Council



**Building
Rural
Communities**

*Celebrating
40 Years
1971-2011*

BUILDING RURAL COMMUNITIES

BUILDING Rural Communities

HAC'S MISSION



The Housing Assistance Council (HAC), a national nonprofit organization, has been helping local organizations in rural America build affordable homes since 1971. Headquartered in Washington, D.C., with offices in California, Georgia, Missouri, and New Mexico, HAC assists public, nonprofit, and private organizations in the development of both owner-occupied and rental housing with programs that focus on local solutions, empowerment of the poor, reduced dependence, and self-help strategies.



HAC's mission is to improve housing conditions for the rural poor, with an emphasis on the poorest of the poor in the most rural places, particularly regions and populations with high needs: Native American communities, the Mississippi Delta, farmworkers, the southwest border colonias, and Appalachia.



Photo courtesy of Rural Housing Development Corporation

BUILDING Homes

LOANS

The Housing Assistance Council provides low interest predevelopment loans and other forms of financing for the creation of affordable homes and water and sewer connections throughout the United States, the Virgin Islands, and Puerto Rico. A large portion of HAC's loans are for self-help projects, in which low-income families contribute sweat equity to the construction of their homes. HAC provides loans to a variety of organizations, including small nonprofit developers, state housing agencies, rural housing authorities, and municipalities.

HAC's loan fund assets provide public, nonprofit, and private developers financing to:

- ▶ purchase or develop land;
- ▶ contract with engineers, architects, and attorneys;
- ▶ build or rehabilitate homes for rural low-income families;
- ▶ spur local economic development through financial assistance to small and minority builder/developers;
- ▶ install or repair rural water and wastewater systems; and
- ▶ leverage private low-interest construction loans from local banks and other resources.

HAC is an equal opportunity lender.



BUILDING Skills

TECHNICAL ASSISTANCE

Each year, the Housing Assistance Council's expert staff delivers thousands of hours of technical advice to those involved in the improvement of housing conditions for low-income residents in the rural United States, including local governments, private developers, and nonprofit organizations. HAC's national and regional office staff responds to requests for assistance by a variety of methods: the Internet, telephone, mail correspondence, and on-site consultations.

Housing specialists at HAC have technical knowledge and provide assistance in a wide range of areas, including:

- ▶ project feasibility, including property acquisition, construction or repair, and environmental regulation;
- ▶ preparation and review of loan and grant applications; and
- ▶ eligibility and processing requirements for private, federal, state, and other housing programs.

BUILDING Organizations

TRAINING

The Housing Assistance Council sponsors regional training sessions each year and the National Rural Housing Conference every two years. Workshops,



geared to both beginners and experienced developers, focus on housing development and financing as well as building healthy local organizations. HAC sponsors specialized training sessions at the request of nonprofits and local, state, and federal governments.

HAC's training programs contain workshops on a broad range of topics, including:

- ▶ qualifying as a rural Community Housing Development Organization (CHDO);
- ▶ using U.S. Department of Agriculture and Department of Housing and Urban Development housing programs;
- ▶ rehabilitating rural housing;
- ▶ developing housing for underserved groups such as farmworkers and Native Americans; and
- ▶ using and leveraging private financing sources.

BUILDING Knowledge

RESEARCH & INFORMATION

The Housing Assistance Council produces and distributes numerous publications, increasing national awareness of rural conditions, and providing practitioners and policy makers with current information on rural housing.

HAC publications include:

- ▶ *HAC News*, a concise biweekly newsletter that covers the latest national news affecting rural housing, noteworthy publications, funding notices, and training opportunities;



- ▶ *Rural Voices*, a quarterly magazine with in-depth features on rural development and housing;
- ▶ www.ruralhome.org, HAC's web site, which provides timely information on housing issues and HAC's services;
- ▶ information sheets containing valuable summaries of the problems, solutions, and uniqueness of rural housing issues;
- ▶ technical manuals with practical guidance to rural housing and community facilities programs, including eligibility, application, and pertinent regulatory information;
- ▶ research reports that examine rural poverty data, housing needs, the federal budget, national housing goals, and other rural topics; and
- ▶ policy analyses that include alternative strategies, program evaluations, and recommendations for increasing the effectiveness of existing and proposed federal and state rural housing programs.



Housing Assistance Council Board of Directors

BOARD OF **Directors**

The Housing Assistance Council is governed by a 27-member board of directors representing public, private, and nonprofit agencies at the national, state, and local levels.

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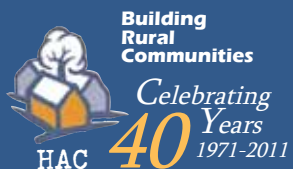
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