MESSAGE TO OUR READERS

Dear Friends:

Homeownership has been an important focus of national rural housing policy for some time, and has received particular attention in the last two years under President Clinton's National Homeownership Strategy. This issue of Rural Voices takes its inspiration from National Homeownership Week, June 7-14. Our contributors provide an overview of the week from a national perspective, and a closer look at some of the events that took place in rural areas. A third article describes a homeownership program in Utah called CROWN that provides low-income renters with an option to purchase homes built with Low Income Housing Tax Credit financing.

Other important rural housing topics are also covered in this issue. A feature article explains the special housing needs of persons with AIDS in rural areas, and some ways to address those needs. Provisions of state welfare programs are summarized in a chart compiled by the National Alliance to End Homelessness. The “View from Washington” column explains the current debate about sampling in the 2000 Census, and how it could affect rural housing. HAC’s fall regional training sessions are announced in “HAC Facts,” along with a few of HAC’s recent loans and new publications on farm worker housing and joint ventures.

We welcome your comments about this or any other issue of the magazine, and we invite your contributions and ideas as well.

Richard Tucker
Chairman
Maria Luisa Mercado
President
Moises Loza
Executive Director

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HAC CELEBRATES NATIONAL HOMEOWNERSHIP WEEK

As an active National Partner in the National Homeownership Strategy, HAC participated in a number of events for National Homeownership Week. HAC was one of 19 cosponsors of a kick-off event on June 5, “The House That Congress Built.” Habitat for Humanity led the effort to build two houses in one of the poorest sections of the District of Columbia. Thirty-four members of Congress and many Hill staffers helped build that weekend and will continue until October when the houses will be dedicated. HAC staff helped build July 22-26. Next year, each member of Congress will be asked to help build a house in their own district.

During the Week, HAC also participated in events at both Southern Maryland Tri-County Community Action Committee and Self-Help Housing (Gettysburg, Pa.), as well as events sponsored by the Homeownership Opportunities for Women (HOW) Initiative of the National Partners in Homeownership. In addition, HAC provided event planning assistance to a number of local rural housing groups.

REMININDER: REGIONAL TRAINING SESSIONS SCHEDULED FOR FALL

As announced in the spring issue of Rural Voices, HAC will hold six regional training sessions this fall, with the theme “Beyond Faith, Hope and Charity: Rural Housing Finance.” Sessions will be held in Bismarck, N.D. on September 22-24; West Memphis, Ark. on October 6-8; Albuquerque, N.M. on October 27-29; Atlanta, Ga. on November 17-19; Anchorage, Alaska on December 8-9; and Washington, D.C. on December 15-17. Information about content and registration will be announced in the HAC News and posted on HAC’s web page, http://www.ruralhome.org.

HAC LOAN TO HELP PROVIDE FARMWORKER HOUSING IN NORTH CAROLINA

HAC’s loan committee has approved a commitment of $26,610 to the Ahoskie Housing Authority for predevelopment costs to be incurred in developing 20 units of rental housing for farmworkers in Ahoskie, N.C. The funds will cover a variety of expenses including a site option, an appraisal, retaining architectural and engineering services, environmental reviews, and water/sewer tap fees and permits. The Housing Authority is applying for permanent financing from the Rural Housing Service’s Section 514/516 farm labor housing program.

SELF-HELP HOMES IN CALIFORNIA TO BENEFIT FROM HAC LOAN

Seventy-six families in the city of Winters, California will help build their own homes on lots to be purchased by a local development group with assistance from a HAC loan. A total of $375,000 was committed recently by HAC’s loan committee for use by Rural California Housing Corporation (RCHC), an experienced self-help developer. RCHC will use these funds, along with loans from other sources, to purchase ready-to-build lots appraised at $3.4 million. In this high-cost area northwest of Sacramento, the homes are expected to be affordable for purchasers with incomes as low as $19,762, a level that includes some of the many farmworkers in the region.

HAC ISSUES TWO STUDIES ON FARMWORKER HOUSING

Two new HAC reports examine the housing conditions of migrant farmworkers and some developments that have succeeded in providing improved housing for them. First, the housing needs and concerns of migrant farmworkers traveling with their families are different than those of unaccompanied workers. HAC’s report, Housing for Families and Unaccompanied Migrant Farmworkers, examines the need and availability of housing suitable for family and unaccompanied migrant farmworkers. Information was collected through case studies in three regions of the country. The report summarizes the findings and concludes with recommendations about improving housing conditions for both families and unaccompanied migrants. It is available for $4 from HAC.

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National Homeownership Week
Making the American Dream a Reality

by Craig S. Nickerson

The homeownership movement, fueled by unprecedented public-private partnerships in hundreds of communities across the nation, is gaining momentum. This movement is making the dream of homeownership a reality for millions of additional American families in our cities, suburbs, and rural communities. And never has this message resonated more clearly than during National Homeownership Week, June 7 through 14, 1997.

Over 600 events took place in celebration of National Homeownership Week — a campaign that emphasized the variety of local efforts underway to make the American dream a reality. More than 100 of these events took place in rural America. The Week marked the second anniversary of the National Homeownership Strategy and served as an extraordinary reminder that homeownership is an important priority on both the national and local levels.

HUD Assistant Secretary Nicolas Retsinas, a chief architect of the Week, noted that “the enthusiasm generated around Homeownership Week far exceeded our expectations. Not only were we thrilled with the sheer number of events held throughout the country, but we were also impressed by the diversity of ways that communities chose to celebrate and promote homeownership.”

Events included homeownership fairs, home-builds, ribbon cutting and ground breaking ceremonies, announcements of new initiatives, unveiling of new products, media events and educational workshops. Some localities celebrated Homeownership Week all week long — with different events each day of the week. In addition, many governors, mayors and other local elected officials issued...
Homeownership Week proclamations.

The kickoff event for the Week occurred on June 5 in Washington, D.C. with “The House that Congress Built.” At this bipartisan event, more than 30 members of Congress began construction on two Habitat for Humanity houses in southeast Washington, D.C. Financial and staff support for the event were provided by the National Partners in Homeownership. The National Partners will continue to work with Congress this summer to complete the homes and to build one home in each Congressional district next year.

National Homeownership Week is one of the important action items of the National Homeownership Strategy—a series of 100 actions embraced by the 63 National Partners in Homeownership to boost the rate of homeownership opportunity in America to an all-time high of 67.5 percent by the end of the year 2000. The Strategy, which began at the request of President Clinton in 1994, is led by HUD Secretary Andrew Cuomo.

HUD Secretary Cuomo has made increased homeownership opportunity one of his highest Departmental priorities. “The benefits of homeownership are much like the structure of the home itself,” Cuomo said. “Homeownership is the solid foundation on which families build their future; its very permanence reflects the stability that enhances community cohesion; it is the essence of our commitment to family values and security, to the fulfillment of our hopes and dreams.”

While the National Homeownership Strategy strives to increase homeownership opportunity for all Americans, special attention is focused on increasing homeownership among populations that have not traditionally enjoyed high levels of homeownership. In order to reach its ambitious goal, the Partnership has targeted efforts to new immigrants, minorities, public housing residents, and women-headed households as well as rural and inner-city areas.

The Partners involved in the National Homeownership Strategy are making progress. Since the initiative began in January 1995, 1.4 million additional households have become homeowners and the homeownership rate has measurably increased. With sustained commitment, at the local and national levels, we can reach our goal of 67.5 percent by the end of the year 2000.

The Housing Assistance Council, one of the founding members of the National Partnership, has remained committed to the goals of the Partnership by promoting homeownership initiatives, supporting National Homeownership Week and continuing to speak out on the importance of homeownership in rural America.

Craig S. Nickerson is the Partnership Coordinator for National Partners in Homeownership, based at the Department of Housing and Urban Development.
Rural Americans Celebrate
National Homeownership Week

by Eileen Fitzgerald and Cookab Hashemi

"I have a sense of pride and accomplishment knowing money you pay every month is for a home that is yours."

Scott Rose, rural homeowner,

The second National Homeownership Week provided the perfect opportunity for the U.S. Department of Agriculture to highlight self-help housing as one of the original and longest-running partnerships between local, state, and federal government and private organizations. During the week of June 7-14, Rural Development and its partners held 113 events in 48 states, including homebuyer fairs, partnership/proclamation ceremonies, self-help housing ground breaking and dedication ceremonies, homebuyer education workshops, town hall meetings, and press conferences. USDA Rural Development and nearly 100 partners across the country brought together builders, lenders, realtors, local governments, nonprofit organizations, and — most importantly — individual homeowners, to highlight innovative ways to enable more rural people to become homeowners.

Montana was one of a number of states that recognized several hundred families during National Homeownership Week by presenting certificates for the completion of their homes through the mutual self-help housing program of USDA Rural Development/Rural Housing Service (RHS). This program provides grants to nonprofit organizations to assist low-income home purchasers who agree to provide sweat equity for the construction of their homes. In conjunction with the Section 502 direct loan program, the mutual self-help program allows groups of six to ten families to build homes for themselves. The families select lots and choose house plans and other design features that will be included in their dream homes. All families in a group work on each others' homes until completion. The process lasts about a year and, as a result, the families have built not only their homes, but a community. In Billings, Montana, and in rural areas throughout the country, the mutual self-help housing program has made a difference in people's lives.

Another innovative homeownership partnership highlighted during the week was in Georgia, where USDA Rural Development and the Georgia Department of Community Affairs embarked on a new initiative to increase homeownership opportunities for rural Georgians when an agreement for Rural Development to administer Georgia's "OWN HOME" program was signed. "OWN HOME" provides a second mortgage loan that carries no interest and is not amortized, so no regular payments on that loan are required.

The successes of homeownership partnerships in states such as West Virginia have led to partnerships in other Rural Development projects. For example, a West Virginia partnership between USDA Rural Development, the Department of Housing and Urban Development, the McDowell Redevelopment Authority and the McDowell County Enterprise Community Board has led to the forthcoming development of the Thorpe Rental Single-Family Housing subdivision, the Elizabeth Drewry Rental Housing complex for seniors and the disabled, and numerous water and sewage projects. These projects are possible because of President Clinton's homeownership initiative and
because of McDowell County’s designation as an Enterprise Community.

Further opportunities to create or strengthen partnerships between the federal, state, and local governments and private agencies/organizations came about when the Governors of Alaska, Iowa, Kentucky, and Montana signed proclamations declaring June 7-14 Homeownership Week in their respective states.

These efforts are important because currently there are more than 2.5 million substandard housing units in rural America. Under Rural Development, RHS helps meet this challenge by financing new or improved housing for more than 65,000 low- and moderate-income families annually. RHS’s mission is to improve the quality of life for rural Americans by ensuring that they have access to safe, well-built, affordable homes. RHS thus not only helps rural people acquire homes, it helps build better lives and communities. More than two million families now own their homes as a result of the RHS rural homeownership programs.

Overall, after declining during the 1980s, the national homeownership rate is once again increasing. In fact, during the last three years, the homeownership rate increased 1.9 percentage points to 65.4 percent, which means more than two million homeowners were added. In addition, homeownership has special significance for minorities who face high rates of poverty in rural areas. Poverty rates for rural African-Americans are three times higher than those of rural whites. The poverty rate of rural Hispanics is almost 40 percent. USDA’s RHS housing programs provide stability and hope to counter these statistics. Minorities received one-third of all housing loans through RHS’s programs across the nation in FY 1996. Over the same period, the minority homeownership rate increased 1.9 percentage points to 44.9 percent; the rate for female-headed households increased 1.7 percentage points to 50.4 percent; and the rate for families with less than median income increased 1.3 percentage points to 49.5 percent nationally.

President Clinton’s homeownership initiative calls for “a united effort among leaders of the housing industry, nonprofit organizations and leaders at every level of government to develop a plan to boost homeownership in America to an all time high by the end of the century.” To this end, USDA’s RHS will continue to showcase the need for housing in Rural America. The opportunities to elevate the visibility of our efforts to increase homeownership opportunities and build our communities are remarkable. Homeownership builds economic stability and, over the long term, creates equity to finance education, business startups and retirement. People with equity in their homes not only take pride in them, they also become more involved in their communities. Homeownership is truly a partnership.

Eileen Fitzgerald is Acting Associate Administrator, Rural Housing Service, USDA. Cookab Hashemi is Northwest Regional Coordinator, Rural Development, USDA.

Rural Homeownership Facts

75 percent of rural households own their homes, compared to 49 percent in central cities and 67 percent in suburbs.

77 percent of rural white households own their homes, compared to 62 percent of African Americans, 58 percent of Hispanics, and 60 percent of Native Americans.

Six percent of rural owners live in inadequate homes, compared to 5 percent of central city owners and 3 percent of suburban owners.

Of the 2.5 million rural households in inadequate housing, 1.6 million are owners, while of the 2.5 million badly housed central city households, 1.7 million are renters.

About 12 percent of rural households lived in mobile homes in 1993, compared to 1 percent of urban and 3 percent of suburban residents.

1.4 million rural homeowners have severe cost burdens (pay more than 50 percent of their incomes for their housing) and 2.9 million have moderate cost burdens (pay more than 30 percent).

by Steven Graham

Lynette Carlson of Roosevelt, Utah rented her house three years ago, looking forward 15 years to the day she will hold the deed to her own home. In the meantime, Lynette, a single parent of four teenagers and a secretary for the Duchesne County School District, is finding it easier to make the monthly rent payments on her three-bedroom, 1,200 square foot home. At rents as low as $310 per month, she and other CROWN participants throughout Utah are paying rates affordable to families who earn just 45 percent of the area median income. Each payment is reducing the purchase price of the home as it pays off the CROWN mortgage loan. Lynette was one of the first CROWN recipients, and now has only 12 more years until she can exercise her purchase option.

CROWN: Investing in Rural Utah

Providing Homeownership Opportunities with Low Income Housing Tax Credits

Roosevelt, a small city of just under 4,500 people, in many ways typifies the rural side of the most urban state in the nation. While 80 percent of Utah’s population is packed into a 700-square-mile metropolitan area under the western shadow of the Wasatch Mountains, the remaining 20 percent (less than 400,000 people) are scattered among 84,200 square miles (an area more than ten times the size of Massachusetts) of generally mountainous and desert terrain. With over 90 percent of its rural population belonging to the Church of Jesus Christ of Latter Day Saints, Utah is comprised of tight-knit, self-reliant communities that walk with a sense of humble confidence and realism gained from surviving boom and bust cycles of mining economies and the seasonal uncertainties of agricultural life. Most of these rural cities were established by Latter Day Saints pioneers sent by their prophet, Brigham Young, to settle the territory. Through simple, industrious living, they have survived and at times thrived on their agriculture, mining, tourism and manufacturing economies, meeting each challenge as it arose.

Today’s challenge is found in retaining the next generation of rural citizens by providing jobs and services that can repel the lure of the big city while preserving the rural way of life. Meeting the needs of prospective employers, as well as the community’s next generation of employees, means providing quality services and a spectrum of housing opportunities. To help with that effort, the Utah Housing Finance Agency (UHFA) created the CROWN (CRedit to O WNership) program.

CROWN combines UHFA direct lending with federal Low Income Housing Tax Credits and local government-deferred land financing to create homeownership opportunities for families earning 45 percent of the area median income (AMI), as low as $13,140 in some coun-

Lynette Carlson and her family show off their home in Roosevelt, Utah. Photo courtesy of UHFA.
CROWN: INVESTING IN RURAL UTAH

CROWN
UTAH HOUSING FINANCE AGENCY

End of Project Buyout

A. OUTSTANDING PROPERTY DEBT
Unamortized land note ........... $ 15,600
Unamortized building debt ........ $ 13,800
Tax credit refund (40% of proceeds) ........ $ 21,400
Total payoff ........ $ 50,800

B. TARGET PAYMENT (at 3% annual inflation)
Monthly rent (net of utilities) ........ $ 545
Less taxes ........ $ (93)
Less insurance ........ $ (26)
Target mortgage payment ........ $ 425

C. MORTGAGE OPTIONS FOR BUYER*
Mortgage Payment @ 7%, 15 yr ........ $ 457
Mortgage Payment @ 9%, 30 yr ........ $ 409

*Mortgage insurance is not required with an LTV<80%

CROWN
UTAH HOUSING FINANCE AGENCY

Finance Summary

A. SOURCES OF FUNDING
Local Government deferred land note ........ $ 10,000
UHFA CROWN mortgage (8%, 30 yr) ........ $ 18,000
Tax Credit Proceeds ($0.80 rate) ........ $ 53,500
Total sources of funds ........ $ 81,500

B. CALCULATION OF MONTHLY RENT
CROWN mortgage amortization ........ $ 132
Repair/replacement reserve* ........ $ 35
Property management ........ $ 25
Operating expenses ........ $ 48
Property taxes ........ $ 60
Property & business insurance ........ $ 15
Cash flow ........ $ 35
Total rent** ........ $ 350

*Ten dollars of this reserve is refundable to resident if not used for repairs.
**This represents rent targeting of 45% of AMI.

detached units built within existing neighborhoods has played well to all participating communities, allowing CROWN to escape the wrath of the NIMBY (not in my back yard) syndrome. CROWN restricts participation in new subdivision and condominium projects to not more than 50 percent of the units, up to an absolute maximum of 15 homes.

The program’s success is gauged by its ability to provide durable, attractive homes with affordable sales prices at the end of the 15-year rental period imposed by the federal tax credit. Projects are underwritten to ensure that the house can be sold to a family earning just 45 percent of the future projected AMI (assuming 3 percent annual inflation), using conventional single-family mortgage resources. The 15th-year sales price includes payment of principal and interest on the deferred land acquisition and site improvement loan, as well as the outstanding balance of the CROWN mortgage. In addition to the mortgage repayments, CROWN refunds 40 percent of the original equity raised by the sale of federal tax credits to UHFA in exchange for removing the tax credit program rental restrictions.
Utah Housing Finance Agency is pleased with the results of CROWN. The CROWN program has brought the federal tax credit program to communities with populations as low as 550 people. Every participating city has responded with broad support and rave reviews.

In addition, UHFA secured a Federal Home Loan Bank grant to assist in the development of 70 homes throughout rural Utah by providing up to $3,500 per lot match to the local governments’ deferred loans. UHFA loans the grant money to the CROWN project under the same terms as the local government’s loan, allowing it to also be recycled into future housing developments.

UHFA has encouraged small, rural nonprofits and housing authorities to enter the housing development and management arena by participating in CROWN. Because CROWN projects are limited in size they can be an ideal first project for housing authorities desiring to move beyond Section 8 voucher administration.

The most rewarding aspect of CROWN is its ability to transform lives. From the tears of joy of a single mother with her handicapped child who secured her first job in order to qualify for an accessible designed CROWN home, to the loving concern of a citizen selection committee wanting to choose the most needy and deserving recipient family, CROWN has transformed peoples’ attitudes toward themselves and their communities.

CROWN has provided families the opportunity to plant gardens, design landscapes, install swing sets, and live in community with homeowners. “Without this program I don’t think I could ever be in the position to buy my own home,” Lynette says. “It’s a good feeling.”

Steven Graham is the Director of Housing Development for the Utah Housing Finance Agency.
Leave No One Behind: Providing Housing to People Living with AIDS in Rural Areas

by Kristin LaEace and Margaret O'Donnell

As the incidence of HIV/AIDS increases in rural and nonmetropolitan areas, a challenge facing rural and nonmetropolitan housing and service providers is meeting the specialized housing needs of people living with HIV/AIDS in their communities. Housing is a critical issue for people with HIV/AIDS. In 1996, the Journal of Health Care for the Poor and Underserved reported that people with HIV/AIDS who were not in stable housing had poorer health and visited the doctor more often than people who had stable housing.

Rural and nonmetro perspectives often are overlooked in the HIV/AIDS service arena, as in statewide and national housing and community development planning. Only in the last few years have policy makers begun to hear how providing housing and services to people living with HIV/AIDS in rural and nonmetro areas is different from providing for those living in urban areas.

Incidence of HIV/AIDS in Rural and Nonmetropolitan Areas

HIV is spreading in rural communities at twice the rate it is reported in big cities. The reported AIDS cases in rural areas of the United States rose from 4.9 to 8.8 cases per 100,000 in four years, an 80 percent increase, compared to a 64 percent increase in small metropolitan areas and a 47 percent increase in larger metropolitan areas. While reported AIDS cases in rural and nonmetro areas number only 5.51 percent of the total cumulative number of AIDS cases in the U.S., as of December 1996, according to the Center for Disease Control, the number of people living with AIDS in rural areas will continue to rise at a higher rate than in urban areas.

Why is the rate in rural areas higher? One reason may be that rural residents have less information about HIV prevention. Many may also believe that HIV is not a problem in their communities and therefore they need not take precautions against the infection. (One study, however, found that 20 percent of all people living with AIDS who sought treatment in North Carolina believed they had been infected in a rural area.)

Compounding the problem is the fact that the spread of the infection is no longer limited to certain social groups, but now affects all groups. This has special relevance in rural areas, where people living with AIDS are more likely to be female, heterosexual, nonwhite, and younger than in urban areas. In many rural areas, according to researchers, HIV is spread primarily through heterosexual contact.

To find out the incidence of AIDS in your community, contact your state Department of Health or the UCSF Center for AIDS Prevention at http://www.hivinsite.ucsf.edu.

Why People Living With HIV/AIDS Have Special Housing Needs

People with HIV/AIDS have special housing needs for four main reasons: poverty, health status, behavioral health problems, and discrimination.

First, people with HIV and AIDS are often poor. In fact, while considering adopting the Housing Opportunities for Persons with AIDS (HOPWA) program, Congress established that the poverty rate among people with AIDS was high enough to establish a "presumption of poverty" for individuals living with AIDS. Some fall into poverty when they lose their jobs as the result of their declining health and inability to work. For others, poverty was a co-factor contributing to behaviors that resulted in HIV transmission. Decent, safe, affordable housing is usually beyond the reach of a poor person living with HIV/AIDS. A study in 1996 found that homeless people are ten times more likely to have AIDS than the general population.

AIDS Housing of Washington estimates that 30 to 50 percent of all people living with HIV/AIDS will need housing assistance at some time during their lives.

Some of the most challenging housing situations arise in working with people multiply-diagnosed
PROVIDING HOUSING TO PEOPLE LIVING WITH AIDS

with HIV/AIDS, substance abuse, and mental health issues. The resulting behavioral health problems make it difficult to keep a multiply-diagnosed person in stable housing. In addition to the range of direct supportive and case management services people living with HIV/AIDS need, other services such as drug treatment, mental health counseling, and supervised housing may be required. Exacerbating this problem is the lack of integration of mental health, homeless, housing, social, and medical service systems that a multiply-diagnosed person may need for successful treatment.

People with the opportunistic infections associated with AIDS have special health concerns. Many of the infections preclude people with AIDS from carrying out activities of daily living such as house cleaning, cooking, and bathing. As a result, many need supportive services to remain housed in their own homes, which is the overwhelming preference of people living with AIDS.

Unlike other diseases that result in poverty or special health care needs, people with HIV/AIDS face tremendous discrimination in accessing decent, safe, and affordable housing. People living with HIV/AIDS can face discrimination as they try to access public and private housing programs as well as in purchasing and renting housing units. In Indiana, focus groups of people living with AIDS and service providers identified discrimination as the top barrier to accessing affordable housing as opposed to lack of affordable housing or lack of financial resources. Nationwide, according to one researcher, discrimination against people with HIV infection is probably no greater in rural areas than urban areas, but a lack of familiarity with the disease heightens misunderstandings. A fear of discrimination is often well-founded.

Critical Issues of Rural AIDS Housing

In addition to the special challenges of HIV/AIDS housing in general, rural and nonmetropolitan areas face added difficulties of housing and human services. For example, rural areas are often characterized by lack of infrastructure, geographic and attitudinal isolation from state governmental and metropolitan areas, and dispersed demand.

State policy and practice impact rural HIV/AIDS housing. Some state governments recognize the importance of stable housing for those with HIV/AIDS, and allocate funds accordingly, while others spend their funds primarily on case management and medical care and give very limited attention to housing. Lack of state government attention to the importance of HIV/AIDS housing can be especially detrimental in rural areas where often only federal funding for housing and services is available.

Economies of scale can be difficult to achieve in rural and nonmetro areas. Dispersed demand and consumer preferences often make the construction of multifamily residences for people living with HIV/AIDS in rural areas not feasible. For example, major financing sources such as the Low Income Housing Tax Credit Program require a minimum scale of 20-25 units for the project financing to work. Rural residents, however, strongly prefer low-density, single-family development. In addition, people living with HIV/AIDS in rural and nonmetro areas prefer scattered site units in order to avoid stigmatization and maintain confidentiality of HIV status.

Geographic and attitudinal isolation from state government and metropolitan areas pose barriers to providing housing and supportive services. The isolation can be most pronounced when rural regions more closely identify with an urban area in a border state than with the state capital. For example, rural regions in Indiana border major metropolitan areas in Illinois, Ohio, and Kentucky that employ thousands of Indiana residents. In addition to employment, issues as innocuous as where TV markets are located can contribute to the sense...
of isolation from the state capital and decision makers.

This isolation can hamper the close cooperation needed to provide housing for people living with AIDS in rural regions, especially when the state government is seen as out of touch with local issues. Lack of information and networking inherent in this situation can result in missed opportunities, duplication of effort, consumer isolation, and poorer quality care. Lack of transportation is also a significant barrier in rural areas, making trips to cities where social services are located difficult, and even more so with extensive travel required to see an HIV/AIDS medical specialist in a larger city.

An additional consideration for service providers in bordering states is managing funding streams and conflicting state requirements when consumers cross state lines to access housing and services. This occurs both when a rural area borders a major metropolitan area in another state, or when one housing and service provider serves a large rural area encompassing bordering states. For example, the Portland, Oregon, HOPWA service area includes one southern Washington county and several rural Oregon counties.

Finally, state governments may have great difficulty competing in the national Continuum of Care Homeless Assistance competition to the detriment of rural areas. The Department of Housing and Urban Development (HUD) makes over $600 million in funds available annually through a national competition to provide housing and supportive services to homeless people and families. Essentially, units of government apply for the funds by developing a “Continuum of Care” that identifies the need for and local availability of a range of emergency, transitional, and permanent housing options and support services for homeless persons. In the competition, HUD gives the most weight to the quality of the local planning effort, and successful continuums of care demonstrate extensive cooperative efforts among local providers and community wide collaboration.

State governments often find it difficult to conduct these comprehensive planning efforts in large rural regions with little history of coordination among local services agencies and governments. Some large rural states have had success with dividing the state into various regions and developing separate continuums for each region.

**About HOPWA**

In 1992, Congress created the Housing Opportunities for Persons with AIDS (HOPWA) program to help address the special housing issues of people living with AIDS. The program’s appropriation for FY 1997 was $196 million, divided among 27 states, 53 metropolitan areas, and a handful of special projects. While more states and metropolitan areas became eligible each year for funding, the level of appropriation has not kept pace with the increasing number of grantees or the increasing need in each community. The 27 eligible states received only $26.6 million of the HOPWA appropriation in 1997.

Rural areas can obtain HOPWA funds in three ways: qualifying as part of a metropolitan area, accessing their state’s allocation of funds, or successfully competing for a grant under the category of projects of national significance. States become eligible for HOPWA formula grants, and can therefore fund AIDS housing programs in rural areas, when they have more than 1,500 cumulative cases of people living with AIDS outside of HOPWA-eligible metropolitan statistical areas within their states.

Participating jurisdictions (states, counties, and municipalities) are required to complete a community-based planning process and produce a Consolidated Plan in order to access HOPWA and other funding from HUD. Rural areas throughout the country are generally underrepresented during the state and regional Consolidated Plan planning processes, but efforts on the part of rural housing and service providers to participate can pay off in greater levels of funding. Contact your local HUD field office to obtain Consolidated Plan information for your state.

While HOPWA funds are limited in amount, they are also among the most flexible housing funds the federal government offers. Grantees can use HOPWA to buy land and structures, pay for new construction or rehabilitation costs, lease units, provide direct emergency housing or long-term housing assistance, build providers’ capacity to deliver housing services, and provide case management and other supportive services. Grantees have even used funds to fill gaps in highly specialized housing situations such as hospice, housing for people with multiple diagnoses, and assisted living facilities.

**Where It’s Working: Highlights of Rural AIDS Housing**

In rural communities across the country, housing providers are using...
In the absence of the medication, creating resistance to the most powerful HIV-fighting drugs available. People on combination therapy must be able to develop and adhere to a rigorous schedule. Those who are not in stable housing, who have behavioral health problems, or who are in need of support services to carry out activities of daily living have the most difficulty staying on the drug regimen.

Kristin LaEace is housing director for Indiana Cares in Indianapolis.
Margaret O'Donnell is the former publications and training specialist for AIDS Housing of Washington in Seattle.

AIDS Housing of Washington is seeking more information about organizations providing housing for people with AIDS in rural and nonmetro areas. If you know of such an organization, please call or write Mark Putnam, AHW, 2025 First Avenue, Suite 420, Seattle, WA 98121, 206/448-5242, or email mark@aidshousing.org. AHW is also working on a handbook for rural AIDS housing that will be available later in 1997. Information about where to look for help in providing rural housing for persons with AIDS will be included in the handbook and is available on AHW's World Wide Web site at http://www.aidshousing.org.
States Submit Welfare Reform Plans

by the National Alliance to End Homelessness

State welfare reform plans were due to the federal government on July 1, 1997. All 51 states (counting the District of Columbia as a “state”) have submitted plans to the Department of Health and Human Services. As of June 10, 43 had been certified complete. The following is a list of key welfare reform provisions of the Temporary Assistance to Needy Families (TANF) program. The chart on the next two pages summarizes the states’ plans with respect to these provisions.

Child Born During Receipt of TANF Assistance

Under the new welfare law, states have the option to deny additional benefits for children born to families currently receiving TANF benefits. Twenty-two states have chosen to deny benefits.

New State Residents

States also have the option to limit TANF benefits to new residents of the state. Fourteen states have chosen to limit benefits.

Assistance for Legal Immigrants

Under the new welfare statute, states have the option to continue providing non-emergency Medicaid, Title XX social services, or TANF benefits to legal immigrants who were receiving assistance on August 22, 1996. However, states may not provide assistance under any of those programs to most new immigrants during their first five years after entry into the country. Two states have denied benefits to legal immigrants, and 46 will provide at least TANF level benefits.

Community Service Requirement

Unless a state chooses to opt out, it must require parents and caretakers receiving assistance who are not exempt and are not engaged in work to participate in community service after receiving two months of benefits. Thirty-four states have rejected the requirement, two have accepted it, eight have postponed their decision about the requirement and seven states have chosen to leave the issue undecided at this time.

Work Requirement

States are required to outline how they will require parents and caretakers to work within 24 months of receiving benefits. States may require recipients to engage in work before the maximum time limit specified in the law. Twenty-two states have chosen to require work before the two-year limit.

Transitional Child Care Longer than 12 Months

The federal welfare law eliminates the entitlement to 12 months of transitional child care, but provides funding to continue state programs through the Child Care and Development Block Grant. Twenty-two states have chosen to provide funding for more than 12 months of transitional child care. Five have not decided this issue.

Time Limits

The law places a five-year lifetime limit on receipt of cash assistance by a family. In addition, states may not use federal TANF block grant money to provide non-cash benefits beyond the five-year limit. States may use Title XX funds and their own funds under the maintenance of effort requirement to provide cash assistance.

This summary and chart are reprinted from the August 1997 issue of Alliance, a publication of the National Alliance to End Homelessness, a nonprofit organization whose mission is to address the long-term problems of homelessness.
## Status of State Welfare Reform Plans

<table>
<thead>
<tr>
<th>State</th>
<th>TANF Effective Date</th>
<th>Deny Benefits for Additional Children</th>
<th>Limit Benefits for New State Residents</th>
<th>TANF Assistance to Legal Immigrants</th>
<th>Community Service Requirement After 2 Months of Benefits</th>
<th>Require Work before 2 Years of Benefits</th>
<th>Child Care Longer Than 12 Months on Benefits</th>
<th>Time Limits on Benefits (in months)</th>
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</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>10/1/96</td>
<td>Denied</td>
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<td>60 lifetime</td>
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<td></td>
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<td>24/60; 60 lifetime</td>
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<td></td>
<td></td>
<td>24 lifetime</td>
</tr>
<tr>
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<tr>
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<td>60 days (for non-exempt)</td>
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<tr>
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<td>60 lifetime</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>10/1/96</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td>26 weeks (if &lt;171% of poverty)</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td>24 months</td>
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<th>Time Limits on Benefits (in months)</th>
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<tr>
<td>New Mexico</td>
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<td></td>
<td></td>
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<td>2 months</td>
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<tr>
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<td>Oklahoma</td>
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<td>Rhode Island</td>
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<td>24 out of 120;</td>
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<td>18 months</td>
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<td>36 lifetime</td>
<td>Undecided</td>
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<tr>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Vermont</td>
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<td>60 lifetime</td>
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<tr>
<td>Wyoming</td>
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<td></td>
<td></td>
<td>36 lifetime</td>
<td>Undecided</td>
<td>60 lifetime</td>
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</tbody>
</table>

1. Recalculated to take into account immigrant’s sponsor’s assets during first three years.
2. Transitional child care assistance will be provided as long as income does not exceed 75 percent of median family income.
3. State will provide 24 months of assistance followed by 24 months of workfare and a one-month extension; there is no time limit for incapacitated recipients.
4. State will guarantee child care benefits as long as income does not exceed 75 percent of state median income.
5. Minors of noncitizens only; parents also must meet work requirements.
6. If youngest child is more than 13 years old.
7. Unless federal match is available.
8. Applies to parents with children older than one year.
A VIEW FROM WASHINGTON

Sampling in the 2000 Census

by the Census 2000 Initiative

Editor's note: Efforts to improve housing for low-income rural residents may be affected by the outcome of the current dispute between the Census Bureau and some members of Congress regarding the use of sampling and statistical procedures in the 2000 Census. Legislation has been introduced to ban sampling, and prohibitions on sampling have been included in fiscal year 1998 spending bills making their way through Congress, despite recommendations from the National Academy of Sciences and other independent experts in support of these methods. Since poor rural areas, children and minorities are missed disproportionately by the census, and since census data are often used to prove the need for rural housing assistance, a ban on sampling as a tool to improve the accuracy of the census could seriously impact rural housing aid in the first decade of the next century. This View from Washington column explains the issue.

In the days before World War II, the Census Bureau estimated the number of men who could be expected to enlist in the war effort, based on the 1940 population count. Their projections turned out to be about 3 percent short for the male population as a whole, and 13 percent below the actual figures for black men.

Population undercounts, and the "differential undercount" of minorities, have been with us ever since, and in fact were worse in the 1990 census than in 1980. A major problem in 1990 was that one-third of all households failed to return their census forms, and so hundreds of thousands of temporary workers—census enumerators—were dispatched to find the nonrespondents.

The job was far from easy. Because of changing living and work patterns, such as shrinking household size (more places to visit) and the rise of two-earner households (fewer people at home during the day), it sometimes required half a dozen visits to fill out a questionnaire. Paying people to go door-to-door was also an expensive undertaking; in all, the 1990 census cost $2.6 billion.

With follow-up research, the Bureau determined that despite these exertions, it had missed about 10 million people — largely the rural poor, children and minorities — and double-counted 6 million others. That net undercount of 4 million represented about 1.6 percent of the total population. But certain population subgroups were missed at higher rates than others. The undercount of rural renters (renter/owner status being a proxy for income) was 5.9 percent. For blacks, it was about 4.4 percent; for Latinos, closer to 5 percent. That means about one person in 20 in these groups was omitted from the federal government's authoritative population count, whose figures are used to allocate political power, dispense hundreds of billions of government dollars, and steer trillions of dollars in private investments.

After the 1990 census — which cost twice what its predecessor did and produced less accurate results — Congress charged the Census Bureau with the task of devising a plan to improve accuracy and reduce persistent undercounts while constraining costs. In a unanimous vote, the House and Senate called on a respected, independent body, the National Academy of Sciences, to offer its best advice on how those goals could be accomplished. Their bottom line: traditional head-counting for a complete tally of the U.S. population, standing alone, is a fruitless task, and the old methods must be supplemented by statistical methods.

Based on the recommendations from the Academy and other independent experts such as the Commerce Department Inspector General, the Census Bureau developed a plan for a re-engineered census in 2000, centered on an aggressive outreach effort that treats the decennial census like a modern direct mail marketing campaign.
Advertising, advance notices, and more user-friendly forms are among the methods expected to help obtain as many responses as possible.

Under current plans, the Bureau will use traditional head-counting methods to reach 90 percent of the households in a given census tract - a compact geographic area that typically has about 4,000 people - and then employ statistical methods to account for the hardest-to-reach 10 percent.

Nonresponse follow-up will entail a process known as “direct sampling,” a combination of direct contact and scientific sampling. Here’s an example of how direct sampling would work: If 70 percent of a tract’s households respond by mail and telephone without further follow-up (the national average was about 63 percent in 1990), a representative cross-section of nonresponding households equal to 20 percent of the entire tract will be targeted for intensive follow-up by the enumerators.

After the enumerators finish their door-knocking, 90 percent of the tract’s households (70 percent plus 20 percent) will have been contacted in the traditional direct fashion. Using its knowledge of the tract, the Bureau will then estimate the characteristics of the remaining 10 percent of households. In other words, assuming a U.S. population of 265 million, the Bureau will contact over 238 million people and use what it knows about them to extrapolate the characteristics of the remaining 26 million or so.

Then the Bureau will field a much smaller but very intensive “super census” as a quality check. The Census Bureau has a special name for this procedure — Integrated Coverage Measurement — but this kind of sampling is well-known to quality assurance managers in manufacturing businesses. It will provide the basis for correcting undercounts and overcounts before the final numbers are tallied and published.

The process of estimating the hardest-to-reach 10 percent has generated great controversy and even helped prompt President Clinton’s veto of an important disaster relief measure to which a sampling ban had been attached. But in fact statistical methods have been a part of the census since 1940. In addition, despite the disagreement in Congress, sampling methods to complete and correct the population count “have the overwhelming support of members of the scientific community who have carefully reviewed and considered them,” according to the president of the Population Association of America. “If their use is severely limited or prohibited, the 2000 Census planning process will be obstructed, and the result could be a failed census.”

The Census 2000 Initiative is a project funded by foundations to provide census stakeholders with timely information on policy issues affecting an accurate and comprehensive census in 2000. For more information, send name, address, telephone and fax numbers, and e-mail address (if available) to the Communications Consortium Media Center, 1200 New York Ave., N.W., Suite 300, Washington, DC 20005 and ask to be added to the Census 2000 Initiative list to receive News Alerts and other information.

Continued from page 1
The second report provides four case studies of projects that have successfully and creatively developed and rehabilitated farmworker housing using the Community Development Block Grant (CDBG) and HOME programs, the largest federal block grants used for affordable housing development. HOME, CDBG and Farmworker Housing Development also summarizes common challenges faced when using these programs, and the profiled groups provide suggestions for improving program targeting and ease of use for farmworker housing initiatives. The report is available for $3.50 from HAC.

NEW HAC REPORT EXAMINES COLLABORATIONS
Four successful rural housing programs are profiled in Nonprofit/For-Profit Joint Ventures in Rural Affordable Housing: Case Studies, a new report from HAC. Their efforts range from individual sales of renovated homes to low-income retired farmworkers, to a statewide loan pool among 33 financial institutions. What all have in common is their reliance on partnerships between nonprofit and for-profit organizations, each of which brings different strengths to the relationship. The report is available for $5 from HAC.

ORDERING INFORMATION
To order HAC publications, send a check to HAC’s national office or call Luz Rosas at 202-842-8600 to order with a credit card. An order form is also available from HAC’s web site at http://www.ruralhome.org. Prices include postage and handling.
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Designed by Design Powers
ISSN 1093-8044

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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 seed money loans, technical assistance, training, research and information to local producers of affordable rural housing. HAC maintains a revolving loan fund providing vital seed money at below market interest rates to rural housing developers. Developers can use these funds for site acquisition, development, rehabilitation or new construction of rural, low- and very low-income housing. HAC has a highly qualified staff of housing specialists who provide valuable technical assistance and training, and research and information associates who provide program and policy analysis and evaluation plus research and information services to public, nonprofit, and private organizations. HAC's subsidiary Rural Housing Services (RHS) syndicates rural housing developed with the Low Income Housing Tax Credit.