



Building
Rural
Communities

HAC

Rural Voices

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HOME WORKS FOR RURAL COMMUNITIES



MESSAGE TO OUR READERS

Dear Friends,

In recent months, the HUD HOME Investment Partnerships Program has been targeted for criticism and undergone funding cuts. At the national level, it is often difficult to see the tangible impact of federal programs in local communities across the U.S. However, the success stories within this issue of Rural Voices show the critical importance of the HOME program and the deep and positive impact it has had on countless households.

Rather than featuring a small number of longer articles, this issue of Rural Voices captures many stories in an exploration of HOME's impact. Through personal accounts and photographs, contributors from across rural America describe how HOME resources can be combined with many other sources of funding to help families obtain affordable housing and achieve a better quality of life. Frequently, the program works to serve seniors, disabled individuals, and families in distress, among other vulnerable populations. The stories in this issue of Rural Voices are framed by expert insight on the HOME program from federal policymakers and national housing advocates, further illuminating the program's work and providing an explanation of possible changes to HOME.

The many rural voices highlighted in this publication remind us of the importance of families and communities, and of the vital role that the Department of Housing and Urban Development's HOME program plays in providing affordable housing. These accounts reinforce the notion that in many communities HOME is the critical source of aid that pulls a family or individual on the brink of poverty back into economic stability. HOME plays a key role in bolstering economic recovery, and support and advocacy for the program will be vital in ensuring the continued availability of this important community resource.

We hope you enjoy this edition of Rural Voices.

In community,



Twila Martin Kekahbah, Chair

Polly Nichol, President



Moises Loza, Executive Director

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Mindy LaBranche - National Association of State Housing Agencies

HUD has plans to make several changes to the HOME Final Rule. What are those changes and how will they impact rural communities?

23 HOME. Works.

Cover Photo credits. Photo provided by: St. Vincent de Paul Society of Lane County, Inc.



Eileen Burke from Ruskin, FL, describes her personal experience with the SHOP program.

RSH Grant Awards

On March 21, the Housing Assistance Council (HAC), announced the first round of grant awards for the Rural Senior Housing (RSH) Initiative. With very generous support from The Atlantic Philanthropies, HAC committed nearly \$360,000 to 21 organizations in 17 states. The awardees will use these funds to help build or repair more than 500 homes for seniors in rural America. HAC selected the awardees from a pool of 189 applicants, illustrating how critical the need for affordable housing is becoming in rural areas. 🌐

~For more on HAC's RSH Initiative, go to www.ruralhome.org/ruralseniors.

SHOP Briefing on Capitol Hill

HAC partnered with Habitat for Humanity International, Community Frameworks and the National Rural Self Help Housing Association to host two February briefings on Capitol Hill on the importance of self-help housing and its positive impact on rural communities. The attendees included Eileen Burke, Special Projects Coordinator for Florida HOME Partnership in Ruskin, Florida, who acquired her first home through self-help 15 years ago. She said of the experience, "It gave me a sense of pride to be able to put down on a form that I didn't rent, I owned. This was my house. I now had a stake in my community." 🌐

~For more information on SHOP visit <http://tinyurl.com/hud-shop-program>.



Save the Date

The 2012 National Rural Housing Conference (NRHC) will be held in Washington, DC on December 6-7!

Budget Analysis and Budget Webcast

In an effort to provide information and analysis on the Obama Administration's 2013 federal budget, HAC convened a webinar titled "Overview of the 2013 Budget." Sixty-three participants joined HAC for this one-hour program, which included a 30-minute question-and-answer session. 🌐

~To view the recorded webinar or HAC's budget analysis go to www.ruralhome.org/bdgtwebinar2013.

SHOP Awards

HAC is partnering with 12 organizations in seven states to build 168 self-help homes for low- and moderate-income families. HAC will provide financing for these projects using \$2.13 million in funds from the federal Self-Help Homeownership Opportunity Program (SHOP), which is administered by the Department of Housing and Urban Development. 🌐

~For more information, visit HAC's website at www.ruralhome.org.

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View from Washington

THE HOME INVESTMENT PARTNERSHIPS PROGRAM: CORNERSTONE OF AFFORDABLE HOUSING DEVELOPMENT EFFORTS

by Senator Patrick Leahy (D- VT)

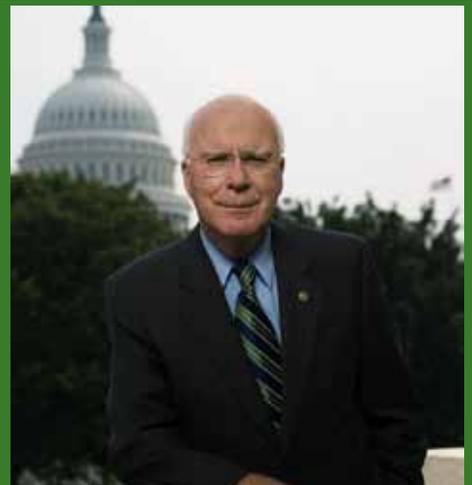
The Department of Housing and Urban Development's HOME Investment Partnerships Program is a cornerstone of the nation's effort to generate affordable housing when the market fails to meet the needs of our most vulnerable citizens. The HOME program provides crucial help to those just getting started in life, to those struggling to overcome social or economic or healthcare challenges, and to families in rural communities.

Despite the outright success of the program since its creation in 1990, Congress and the President, and perhaps the agency itself, have let the failings of a handful of HOME grant recipients erode the program's credibility. For more than two decades, the HOME program has worked to meet communities' highest-priority affordable housing needs by helping to make possible more than one million affordable homes. It is the largest federal block grant program to state and local governments designed exclusively to widen the availability of affordable housing for low-income families, helping more than 143,000 families find affordable housing each year.

“Deep cuts to the HOME program...have real, serious and cascading consequences not only for these families but also for their communities.”

But in the past two years, the HOME program suffered a debilitating 50 percent cut. This was an opportunistic and unjustified attack on the nation's only dedicated affordable housing block grant program. Deep cuts to the HOME program - putting this practical help beyond the reach of these struggling families - have real, serious and cascading consequences not only for these families but also for their communities.

Patrick Leahy of Middlesex was elected to the United States Senate in 1974 and remains the only Democrat elected to this office from Vermont. At 34, he was the youngest U.S. Senator ever to be elected from the Green Mountain State. Leahy was born in Montpelier and grew up across from the Statehouse. A graduate of Saint Michael's College in Colchester (1961), he received his Juris Doctor



from Georgetown University Law Center (1964). He served for eight years as State's Attorney in Chittenden County. He gained a national reputation for his law enforcement activities and was selected (1974) as one of three outstanding prosecutors in the United States. Leahy is the Chairman of the Senate Judiciary Committee and is a senior member of the Agriculture and Appropriations Committees. He ranks second in seniority in the Senate.

We hear about these stories in my home state of Vermont. From the Windham and Windsor Housing Trust's 2010 Annual Report, I learned about Matt and Megan Rink. Matt grew up in Brattleboro, a community in the southeastern corner of our state. He worked three jobs, including managing his own small business in his hometown. Megan was a Licensed Practical Nurse (LPN) providing in-home care for patients. Like so many young Americans trying to cope during these trying economic times, Matt and Megan and their two boys were living in one of their parents' homes. They were priced out of Vermont's tight rental

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View from Washington

THE HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

by Mercedes Márquez*

The HOME Investment Partnerships Program (HOME) is the largest federal block grant to state and local governments designed exclusively to produce affordable housing. For 21 years, HOME has delivered more than \$33 billion to local communities to build or rehabilitate single or multi-family housing units, to offer direct homeownership assistance, or provide temporary tenant-based rental assistance.

Using HOME, nearly 650 communities across the country built more than one million units and provided rental assistance to more than 250,000 people. HOME is an anchor of our nation's affordable housing finance system and leverages over \$4 of other public or private investment for every \$1 in HOME expended, amounting to more than \$92 billion of leveraged funds over the life of the program.

For many jurisdictions, HOME is the only reliable source of affordable housing financing and serves as the principal tool for housing low- or extremely low-income families. All HOME funds must benefit low-income families with incomes below 80 percent of area median income. There is an urgent need for this support. A recent HUD study found the number of persons experiencing 'worst case housing needs' skyrocketed by 20 percent from 2007 to 2009 and by 42 percent since 2001.

One of the hallmarks of the HOME program is that it is a block grant. HUD provides funding to grantees through a formula, ensures program outcomes are achieved, and supports local decision-making. However, state and local governments have the discretion to determine their own strategies and priorities, based on local conditions and markets. They select the type of housing project for investment, the location of these investments, and the



Mercedes Márquez was nominated by President Obama to serve as Assistant Secretary for Community Planning and Development. She was confirmed by the Senate on June 26, 2009, and sworn in on June 29, 2009. As Assistant Secretary, Ms. Márquez is responsible for more than \$7 billion in assistance to America's communities, directing programs that are vital to the well-

being of the nation's states and localities. In this capacity, Ms. Márquez has responsibility for administering grant programs that help communities plan and finance their growth and development, increase their capacity to govern, and provide shelter and services for homeless people. Ms. Márquez leads the management of approximately 800 employees in over 43 field offices nationwide. In addition, she is responsible for the oversight and coordination of \$30 billion dollars in disaster grants primarily focusing on long term disaster recovery efforts in the Gulf Coast and Mid West regions. Assistant Secretary Márquez is also responsible for the administration of \$4 billion in Housing and Economic Recovery Act (HERA) funding and \$6.75 billion in American Recovery and Reinvestment Act (ARRA) funding.

**On May 18, 2012, Mercedes Márquez stepped down from her position as Assistant Secretary for Community Planning and Development after three years at HUD.*

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STORIES FROM YOUR COMMUNITY

This issue of *Rural Voices* features success stories from organizations that have successfully utilized the HOME program to develop housing, create jobs, and provide decent affordable housing for their communities.

HOME IS A RESOURCE FOR RURAL COMMUNITIES

Many organizations have utilized the HOME program to improve their communities

Rochester, NY

HOME is a very valuable resource, as it is flexible and can be used to meet the critical housing needs of families for affordable rental housing, homebuyer assistance, and owner-occupied rehab. One of our clients, Rosalina, is originally from Guatemala. She



is employed as a Spanish-speaking interpreter for one of the local primary schools in a community that houses many migrant farmworkers. After attending an orientation session for the PathStone Homeownership Program in Batavia, NY, Rosalina decided to enroll in homebuyer education to pursue her goal of buying her own home. She received assistance from a PathStone HOME grant, which made affordable homeownership possible for her family. Currently, her monthly mortgage payment is less than the amount of her former rent, which has allowed her to use more money for her mission work. Rosalina is always willing to share her experience of working with PathStone and continually refers to the blessing she received by participating in our homeownership program.

John Wiltse - PathStone Corporation



Windsor, VT

In 2007, Armory Square Apartments, a historic, 69,000 square foot, brick apartment complex owned by an out-of-state partnership, was mismanaged and in disrepair. Drug use and violence were rampant and the vacancy rate had climbed to 26%. The town approached the local non-profit housing developer, Rockingham Area Community Land Trust (RACLT) and asked them to take on redevelopment.

RACLT and Housing Vermont used \$750,000 in HOME Program funding, \$9 million in low-income and rehabilitation investment tax credit equity, \$1,275,000 from the Vermont Housing & Conservation Board, and an array of other federal, state, municipal, and private sources to complete the \$17 million redevelopment.

The redevelopment reduced density from 72 to 58 units, changed the income mix in the building, and created space for an on-site property manager, a full time service coordinator, a community room, and offices for outside service providers. The redesign incorporated energy conservation measures, installed new windows, appliances, a fire alarm system, and added an elevator.

The redevelopment has been recognized with awards including the Governor's Award for Environmental Excellence, a Merit Award for innovative and integrated design approaches for energy efficiency, and an Award for Socially Responsible Housing from the Boston Society of Architects.

Pam Boyd - Vermont Housing and Conservation Board



The HOME program is a valuable resource with respect to providing gap financing for affordable housing projects. It is an important component of successful subsidy layering. While the regulations and administrative obligations can be daunting, it is now even more important to have HOME funds in California with the elimination of redevelopment agencies in 2012.

- Mike Podgracz,
City of Hesperia Housing Authority, Hesperia,
California



Norwich, NY

The HOME program has been a wonderful resource for our community since the mid-1990s. We have rehabilitated more than 500 homes in Chenango County to date and have been administering the HOME program in the adjoining county of Broome since 2005. It has been a tremendous resource for our rural activities. In 2006 our entire region was devastated by a major flood. Our organization, as the HOME program administrator, was selected to receive an additional \$1 million to serve flood victims in Broome and Chenango counties. In addition to the already awarded HOME grants, this funding facilitated a major recovery effort over the next two years.

Wayne Viera - Opportunities for Chenango, Inc.

“We have rehabilitated over 500 homes in Chenango County to date”



Using HOME funds, Opportunities for Chenango, Inc. was able to rehabilitate this home and provide safe access for the homeowner.

HOME WORKS FOR HOMEOWNERSHIP

Organizations who have leveraged their HOME funding to create homeownership opportunities for their clients

“Because of the HOME funding, the family was able to qualify for a three-bedroom, two-bathroom home, including a photovoltaic solar system”



Anthony, NM

We were able to use the HOME program to assist a family of three, headed by a single female. The family lived in public housing, and one of the dependents had special needs. The family was only able to qualify for a U.S. Department of Agriculture (USDA) 502 Direct Loan of \$91,859 but was able to use HOME assistance for \$20,000 of principal reduction. Because of the HOME funding, the family was able to qualify for a three-bedroom, two-bathroom home, including a photovoltaic solar system that is currently being built. After additional principal reduction from the Federal Home Loan Bank of Dallas and the Individual Development Account program, the family's monthly mortgage payment will be only \$264.



Rose Garcia - Tierra Del Sol Housing Corporation

Freedom, OK

Housing development takes trained staff, and no other program aside from HOME provides assistance to pay staff members who are specialists in affordable housing. This program has helped entire communities provide quality, safe, energy-efficient, and affordable housing for hundreds of Oklahomans. One of our new single-family homeownership units was sold to a single father of three small children who had never before owned his own home. His previous home was only 800 square feet and lacked insulation. Additionally, the plumbing and electrical wiring were unsafe. The home needed to be demolished. We helped our client obtain mortgage financing at a low cost through USDA's guaranteed loan program, and also helped him create a workable monthly budget. He now feels that his children are growing up in a safe and healthy home. With our help, his life has done a 180-degree turnaround!

Kay Decker - Freedom West Community Development Corporation



“He now feels that his children are growing up in a safe and healthy home”

HOME WORKS FOR INNOVATION

Creative organizations can utilize the HOME program in innovative ways to improve their communities



Madison, SD

Since 2004, our organization has offered one of only a few Self-Help Housing Rehabilitation Programs in the nation. We utilize HOME funds for materials, and the families participating in the Self-Help Housing Rehabilitation Program are given guidance in completing the needed repairs themselves, saving contracted labor costs, and making the HOME funds we receive stretch further to assist more families. We use HOME funds throughout our 14-county service area, and without the HOME program our Self-Help Housing Rehabilitation Program would struggle to find appropriate funding sources for many low-income families.

Dana Whitehouse - Inter-Lakes Community Action Partnership

Bryan, TX

The HOME program is an excellent program that allows local government to prioritize its use based on local needs. Through our Community Housing Development Organization (CHDO) contracts and working relationship with our HOME Consortium, we were able to commit to supporting construction training programs with nine area high schools, two prisons, and one juvenile detention facility over the years. These programs developed more than 50 homes for working-class low-income families.



Paul Turney - Brazos Valley Affordable Housing Corporation

“We were able to commit to supporting construction training programs with nine area high schools, two prisons, and one juvenile detention facility”

Visalia, CA

County of Kern HOME funds were recently used to develop Ranch Lindo, a 44-unit multifamily rental project in Lamont, California. HOME funds were used in conjunction with the USDA Section 514 Farmworker Housing Program and federal and state tax credits to provide critically needed housing in a greatly underserved farmworker community. The project was an award-winning “green project” as recognized by and featured in *Affordable Housing Finance* magazine.

Doug Pingel - Self Help Enterprises



WHAT IS THE HOME PROGRAM

by Ed Gramlich

A detailed overview of the HOME program

In May 2011, the Washington Post began a series of articles critical of the HOME program. While many affordable housing advocates acknowledged that the series did expose the existence of some project mismanagement and private sector greed, advocates were concerned that the articles used sensationalized language and failed to report that more than 1 million affordable units have been completed with HOME. Nonetheless, Congress used the articles as a basis for making a 38 percent cut to the program for fiscal year 2012, on top of a 12 percent cut between fiscal years 2010 and 2011.

The HOME program is a federal block grant distributed by formula directly to participating jurisdictions (PJs), which are states and larger cities and counties. Towns and smaller cities and counties can also obtain HOME dollars, but not directly as a block grant. States and localities can use the funds for a variety of homeownership and rental activities such as constructing new housing, rehabilitating existing housing, offering down-payment assistance, and providing tenant-based rental assistance. Generally, HOME funds must benefit people with low or moderate incomes, and the housing must remain affordable for a set period of time. HUD administers HOME, specifically by the Office of Affordable Housing Programs, a part of the Office of Community Planning and Development (CPD).

Formally known as the HOME Investment Partnerships Program, HOME was created in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act (NAHA). Among the purposes of HOME listed in the law is to expand the supply of affordable housing, with primary attention to rental housing. Another purpose is to make housing more affordable to very low-income and low-income families. A sometimes overlooked purpose listed in NAHA is to expand the capacity of nonprofit Community Housing Development Organizations (CHDOs) to develop and manage affordable housing. Additionally, NAHA is intended to ensure that the investment of HOME dollars produces housing that is available and affordable to low-income families for the property's remaining useful life.

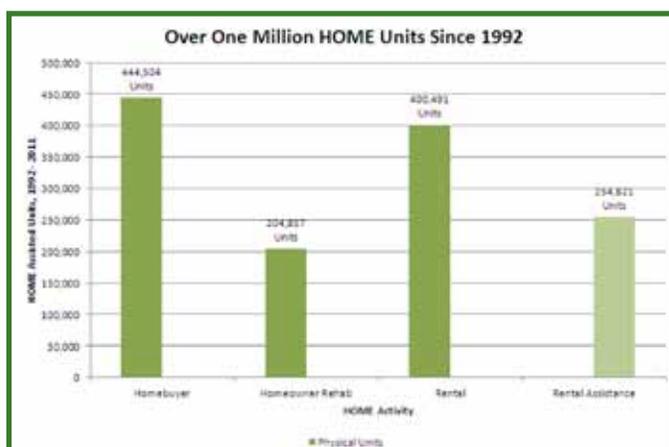
How can HOME be Used?

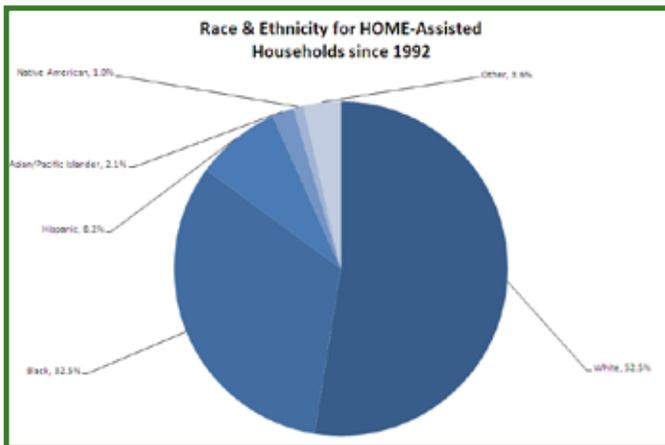
HOME dollars can be used as grants or loans to meet a variety of development costs such as the following:

- Rental housing can be constructed, rehabilitated, or bought and/or rehabilitated.
- Owner-occupied homes can be repaired, rehabilitated, or reconstructed (for example, after demolition due to a fire).
- First-time homebuyers can be helped with financing to buy and/or rehabilitate an existing house or to build a new house.
- Tenant-based rental assistance (TBRA) can be provided to help cover the difference between the rent asked by a landlord (plus utilities) and a tenant rent payment of no more than 30 percent of income.

Who Must Benefit?

When HOME is used to assist renters, at least 90 percent of the units must be occupied by households with incomes below 60 percent of the area median income (AMI); the remaining





10 percent of the rental units can benefit those with incomes up to 80 percent of AMI. If a rental project has five or more HOME units, then at least 20 percent of the HOME units must be occupied by households with incomes below 50 percent of AMI.

When HOME is used to assist homeowners or potential homeowners, all funds must be used for housing occupied by households with incomes below 80 percent of AMI. These are the minimum standards required by law. The National Low Income Housing Coalition advocates targeting a greater level of HOME assistance to people with “extremely low” incomes (incomes below 30 percent of AMI or below the federal poverty line).

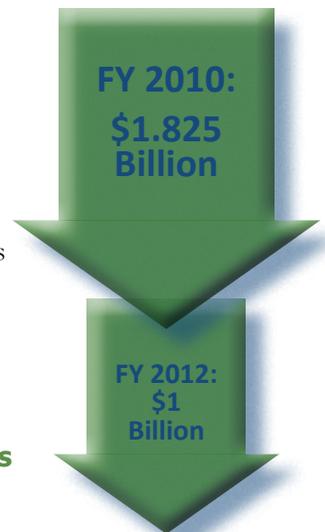
Affordability: What Does It Mean and for How Long Does It Apply?

For rental housing to qualify as “affordable,” the rent charged by the landlord can be no greater than the fair market rent, or 30 percent of the adjusted income of a household with an annual income at or below 65 percent of AMI, whichever is lower. In projects with five or more HOME units (in which at least 20 percent of the HOME units must be occupied by “very-low” income households), the rent charged by the landlord is considered affordable to very-low-income households if it is less than 30 percent of their actual adjusted income, or less than 30 percent of the gross income of a hypothetical household with an income at 50 percent of AMI. Actual rent limit figures are posted on HUD’s HOME website.

A rental project must remain affordable for a minimum number of years. Newly constructed rental projects must remain affordable for 20 years. Existing rental housing that is either purchased or rehabilitated must remain affordable for

a shorter term, based on the level of funds expended. Homeowner-assisted units are considered affordable if the value of the house after assistance is less than 95 percent of the median area purchase price. Homeowner units must remain affordable for the same periods mentioned above. PJs must have “resale” or “recapture” provisions to ensure affordability during the required periods.

Shrinking HOME Allocations



Community-based Housing Development Organizations (CHDOs)

At least 15 percent of a participating jurisdiction’s HOME funds must be spent for housing that is developed, sponsored, or owned by CHDOs. Any nonprofit can receive a HOME grant or loan to carry out any eligible activity, but not every nonprofit is a CHDO. In order to be considered a CHDO, an organization must ensure accountability to low-income community residents through significant representation on the organization’s governing board. However, the regulations merely require that one-third of a CHDO’s board members be elected representatives of low-income neighborhood organizations, residents of low-income neighborhoods, or other low-income community residents. Since a low-income neighborhood is one in which only 51 percent of the residents have incomes below 80 percent of AMI, it is possible that people with differing priorities could be on a CHDO board. Also, because the regulations allow “community” to be defined broadly, it is possible to construct a CHDO that is not accountable to low-income residents in a HOME project’s neighborhood. For rural areas, “community” may be an entire county or multicounty area, as well as a neighborhood, town, or village.

Shaping The Way HOME Is Used In Your Community

At the local level, advocates will want to continue to be actively involved in their state and/or local Consolidated Plan’s Five-Year and Annual Action Plan public participation processes in order to influence the type of housing, location, and beneficiaries of HOME dollars.

Continued on Page 14

HOME WORKS FOR RURAL RENTAL HOUSING

The HOME program provides critical affordable rental housing in rural communities



Slayton, MN

The Southwest Minnesota Housing Partnership (SWMHP) has been an administrator of HOME funds since 1995. HOME funds in rural Minnesota have been targeted toward multifamily rehabilitation, and through our work 1,461 rental units have been rehabilitated in southwest Minnesota. HOME funds have been a critical resource to help preserve federally assisted housing projects such as Rural Development and Section 8 properties that have experienced deferred maintenance.

HOME funding has worked to preserve rental housing and is a critical resource in maintaining the existing housing stock. Viking Terrace in Worthington, MN is an example of how HOME funds provided a critical resource to make a property more energy efficient and also to create a healthier environment. A study by the National Center for Healthy Housing found that one year post renovation, the number of residents reporting good or excellent health had nearly doubled, and the percentage of children with respiratory allergies and ear infections had decreased from 15 percent to 4 percent.

But the most critical impact is on the residents, and that is evident when you read about Abang Ojullu, whose children's health improved greatly after moving into Viking Terrace. Read her story at www.commissiononhealth.org/MiniStory.aspx?story=60086.

Lisa Graphenteen - Southwest Minnesota Housing Partnership

Gilroy, CA

HOME funding was a significant source of permanent funding for the Salinas Road Apartments project. The apartments had some of the most severe and dangerous code violations in Monterey County. All of the housing and amenities were determined to be extremely inadequate and dangerous, and were included as an emergency action in the County's Housing Element. South County Housing (SCH) purchased the property, temporarily relocated tenants, and demolished the existing units. Then 63 new units were constructed. These units are much larger (up to 4 bedrooms) and are lifted above the flood plain by cement garages, while the apartments are on the second and third floors. The relocated residents were restored to the new apartments, which they named "Nuevo Amanecer," meaning "New Dawn" in English.

Sandi Hollenbeck - South County Housing Corporation



"The apartments had some of the most severe and dangerous code violations in Monterey County"

Truth or Consequences, NM

The New Mexico Housing and Community Development Corporation (NMHCDC) places special emphasis on and is committed to the development, sponsorship, management and/or ownership of multifamily housing for low income families and individuals - including the elderly, handicapped, and disabled. HOME funds helped us to change 84 units of a nearly condemned housing complex into a fully rehabbed, fully occupied, revitalized senior housing complex. At the same time, the HOME funds helped to rehab and improve 166 other units in New Mexico and to retain the Housing Assistance Payment (HAP) contracts at all five properties. The HOME funds also helped in the acquisition and rehab of 40 senior units in Socorro. This enabled the transition of the ownership from a community organization that was no longer able to manage the property to a local housing authority. In doing so, the units were able to remain under rental subsidy and the capacity of the housing authority increased.

Rick Courtney - New Mexico Housing & Community Development Corporation

...Gramlich from Page 11

Richmond, VA

Over Community Housing Partners' history, we have used HOME Investment Partnership funds extensively to produce high quality, affordable, sustainable housing. Since 1995, we have:

- USED HOME funds to produce 1,313 affordable multifamily rental homes and more than 100 single-family for-sale homes across the southeast; these homes have provided safe and decent housing to individuals and families making less than 60 percent of the area median income
- Leveraged HOME dollars 10 to 1 with other public and private sources
- Created an estimated 1,500 jobs during the construction phase of our HOME- funded projects

HOME is a critical source of gap funding that makes our LIHTC development feasible and funds construction and subsidies to make our modest, quality, energy-efficient homes affordable to first-time homebuyers. Without the HOME program, we would not be able to serve as many low-income families.

Completed in 2011, Linden Green Apartments is an 84-unit project-based Section 8 complex serving very low-income families. Community Housing Partners acquired the property in 2009 and has since completed a full rehabilitation and received EarthCraft certification, a rigorous third-party green verification program. The rehab had a dramatic impact on the families and broader community. Pre- and post-resident surveys show that 100 percent of respondents "agreed" or "strongly agreed" that they were satisfied. In addition, residents have benefited from the energy-efficiency upgrades. One resident said that during the winter months a \$100–\$130 utility bill was not uncommon prior to the rehab, while summer bills would generally run at least \$40–\$50. Now, those bills are about \$75 and \$20, respectively. These savings allow our client to pay other bills and living expenses. He says, "It's working out...I can leave the thermostat at one setting and be comfortable." In addition, the construction work generated local income for the community. It is estimated that the construction work from HOME projects has generated \$3,029,227 in local income, \$358,859 in taxes and fees, and 37 local jobs.

Susan Sisk - Community Housing Partners, Inc.

In addition to highlighting the types of housing needs in their community, advocates can best influence how HOME dollars are allocated if they know how and where a state or locality has spent its previous allocations. To monitor their local PJ's accomplishments, advocates can access a variety of useful reports on the HOME website, www.hud.gov/offices/cpd/affordablehousing/reports. The monthly Open Activities report might be the most useful because it lists each HOME project in a PJ, indicating tenure type (renter or homeowner), type of activity (such as rehabilitation, acquisition, or new construction), zip code, number of units, and amount budgeted and spent.

~Ed Gramlich is the Regulatory Director at the National Low Income Housing Coalition. He can be reached at ed@nlihc.org.

We recently completed a home in the Single-Family Owner-Occupied Rehabilitation (SFOOR) Program, in which we leveraged HOME funds to rehabilitate the house of a widow with three handicapped children. We built ramps at entrances and made the kitchen and bathroom accessible. We also replaced a leaking roof, installed new siding, installed a water heater, and performed electrical work.

- Wayne Thompson,
Tri-County Opportunity Council

HOME Program Online Resources

This list is available online at www.ruralhome.org/ruralvoices.

The HOME website has a lot of useful information at: <http://tinyurl.com/rvsprg12-hud1>.

- The HOME regulations, 24 CFR part 92 and law, <http://tinyurl.com/rvsprg12-hud2>.
- The HOME Library webpage, <http://tinyurl.com/rvsprg12-hud3>, includes basics such as The HOME Program Guide, <http://tinyurl.com/rvsprg12-hud4>.
- Be sure to check out the HOME Training webpage, <http://tinyurl.com/rvsprg12-hud5> which has, among other items, The A,B,C's of HOME, <http://tinyurl.com/rvsprg12-hud6>, and Building HOME: A HOME Program Primer, <http://tinyurl.com/rvsprg12-hud7>,
- The HOME Reports webpage has a lot of reporting information provided by PJs, <http://tinyurl.com/rvsprg12-hud8>. In particular, see what's happening in your PJ at the moment at the PJ's Open Activities Reports, <http://tinyurl.com/rvsprg12-hud9>.

Source: Ed Gramlich, NLIHC

...Leahy from Page 4

market, they lacked a firm rental history, and they simply could not scrape together a sufficient security deposit.

“[HOME] remains an easy target for some who do not know - or worse, do not seem to care - that these investments in affordable housing help families find the path to economic opportunity and security”

Then the HOME program came to their rescue. A newly developed rental apartment became available, built in part using a HOME grant, administered by the Vermont Housing and Conservation Board, at a development called Homestead Place. Matt

and Megan moved their family into the apartment, giving the family their own home. The affordable rent of the apartment also opened new opportunities to the family. Megan went back to school to get her Registered Nurse (RN) degree. Matt and Megan have been able to get their footing and recently moved out of the subsidized apartment into the private rental market, where they found a larger home for their family.

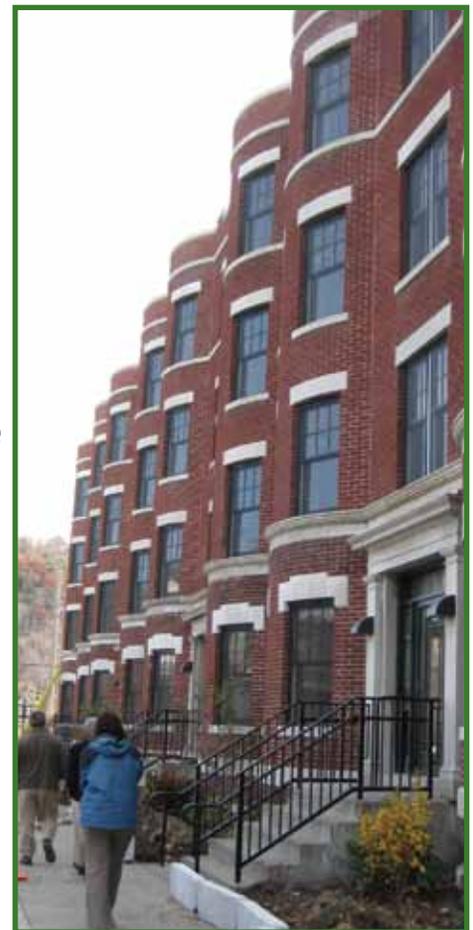
Without the HOME program, that apartment would not have been available. Megan might never have found the money or the time to go back to school. The increased earnings she would make as an RN might never have been realized. And a stable home environment for their children might have been unattainable for years to come.

Unfortunately, this story and thousands of others are unknown by policymakers and the American people. Matt and Megan’s story is one that needs to be told; it is the story of so many rural Americans who have felt the real-life positive impact that the HOME program has made in their community.

Some of us in the Senate and House who have seen firsthand the proven successes of the HOME program have striven to build the support needed for continuing its important work. While we successfully countered attempts to eliminate the program last year, it remains an easy target for some who do not know - or worse, do not seem to care - that these investments in affordable housing help families find the path to economic opportunity and security, reducing the strain on other social safety net programs, and lifting tax revenue for their communities as these families find their footing and move forward with their lives.

As we continue the fight to protect the HOME program from additional harmful cuts, there is a need, and an opportunity, for all of us to tell stories like that of Matt and Megan, to show the skeptics that the HOME program’s key role in the nation’s housing safety net. With your help, we can convince them that an investment in the HOME program is an investment in the Rink family, in families in rural communities across the country, and a real investment in addressing a shortage in affordable housing that holds back these families, as well as their communities. Join me in sharing these stories with members of Congress, and help keep the HOME program a cornerstone of doing something meaningful, and far-reaching, about affordable housing. 

Armory Square Apartments in Windsor, VT. Developed using HOME funds by the Rockingham Area Land Trust and Housing Vermont. Read the full story of this development on page 6



segment of their population that will be housed by these investments. HOME is not a one-size-fits-all approach.

In May 2011, HUD awarded Door Knocker awards to outstanding HOME projects. One such stellar project provides a perfect example of how HOME can function in a rural community. The Sir Charles Apartments were developed by the State of South Dakota to retain affordable housing for elderly and disabled tenants in Yankton, South Dakota, a rural community of 14,000. Instead of building new housing, the State funded acquisition and rehabilitation of an old hotel and three other structures. In the end, the town of Yankton managed

to expand affordable housing and preserve an

“In the end, the town of Yankton managed to expand affordable housing and preserve an iconic local treasure”

iconic local treasure which is on the National Register of Historic Properties. The Sir Charles Apartments offers its tenants a service-enriched environment that includes counseling, a meal program, vocational training, and a cleaning service.

Nearly half of all HOME projects are produced along with Low-Income Housing Tax Credits (LIHTC), serving as the gap financing that makes products feasible and influencing where affordable housing is built. The Sir Charles Apartments combined \$788,000 in HOME funds with \$2.3 million in LIHTC equity to make the project feasible, while enabling a State line of credit and existing Project-Based Section 8 Vouchers to remain in place to ensure that rents continue to be affordable to very low-income tenants over the long-term. The project was made possible by a partnership among the State, a private owner, and supportive service providers. The 34 unit project, including 8 HOME-assisted units, provides crucial support for the elderly and disabled citizens of Yankton. This project demonstrates that innovative financing and partnership can help a specific community need in rural areas.

HOME has also been used in rural areas to meet the needs of farmworkers. The State of Oregon used HOME funds to construct Casa Lomas Apartments, a Door Knocker winner from a previous competition, to meet the critical need among farmworker families for housing that is both affordable and safe. The State, a small CHDO, and other public agencies formed a partnership to address the housing needs of this population using \$325,000 of HOME funds, USDA Rural

Development funds, the State of Oregon’s Farmworker Tax Credit and numerous other State funding sources. HOME funds were used to construct four bedroom units, to accommodate larger farmworker families. The 24 unit, \$2.7 million project includes amenities such as a community garden, children’s play areas, computer lab, and a large gathering room. Casa Lomas demonstrates creative land use and resourceful engineering.

Since 2010, appropriations for the HOME program fell by more than 45 percent - from \$1.825 billion to \$1 billion in 2012. This reduction comes at a time when other public and private funding sources are also diminishing and more families and individuals are in need of affordable housing opportunities. To face these challenges, our vision is to help communities work smarter to target investments - based on careful market analysis - to the places where they can make the most strategic impact and address the greatest need. Targeting is an essential element of place-based policy, understanding that there is not enough funding available to have an impact if it is distributed evenly across large areas. Instead, it’s about identifying places of need with the potential for impact. By concentrating resources across programs and time, and making decisions based on data-driven and market-based analysis, a comparatively small amount of funding can generate big outcomes. The changes we instituted in the past three years are designed to further drive the HOME program toward this market-based, need-driven approach and support grantees in developing effective strategies.

We are in the process of improving the online grants management and reporting system in order to increase accountability and compliance with program rules and decrease duplicative reporting requirements. Improvements include system flags, tracking improvements, and certifications for underwriting and CHDO capacity. One major improvement has been that we have now geo-coded all possible addresses, covering more than 80 percent of our database. We already know that approximately 30 percent of HOME funds are spent in rural areas, but this data feature enables us to dive deeper.

In addition, we have implemented systems changes to improve practices that help HUD better support grantees in reporting progress and keeping projects moving. We initiated automatic cancellation of activities that had funds committed for 12 months without an initial draw, to free up funds and decrease the number of open activities. We have also worked

Continued on Page 22

HOME WORKS FOR HOMEOWNER REHAB

Affordable housing in rural America is often dilapidated or in need of repair

“We continue to inspect the home every year for affordability, and four years later she has still been able to sustain the great living conditions in her rural home.”

New Waverly, TX

Two of our three major projects have been completed with HOME funds. The project we are working on now is helping elderly and/or disabled persons live in homes that they otherwise would not be able to afford. We just sold one of our houses to an elderly lady who has been living in a mobile home that is in bad shape. The steps to get up to the porch of the mobile home were so tall that she could not go up and down them by herself. Once the loan was approved on her new home, she called our real estate agent and was so excited about getting approved that she could barely speak. This is what it is all about.

“Once the loan was approved on her new home, she called our real estate agent and was so excited about getting approved that she could barely speak. This is what it is all about.”

Donna Glass - Walker Montgomery Community Development Corporation



Fort Smith, AR

A 64-year-old client built her house in Cedarville 42 years ago as a newlywed. She and her husband raised their three girls in the home, but her husband passed away 15 years ago. Since then her home had deteriorated, with a leaking roof and rotting siding, as she did not have the means or the capability to repair it. In 2008, her home rehabilitation was completed using HOME funds. We continue to inspect the home every year for affordability, and four years later she has still been able to sustain the great living conditions in her rural home.

Karen Phillips - Crawford Sebastian Community Development Council



HOME WORKS...BUT COULD WORK BETTER

While an excellent program overall, some changes could greatly increase its impact in rural communities

Ukiah, CA

The Community Development Commission has been operating a HOME first-time homebuyer program for Mendocino County jurisdictions since one was first available through the California State Department of Housing and Community Development (HCD) in 1997. We have since assisted more than 30 low-income homebuyers in purchasing their first homes. The federal HOME program can be a significant resource for affordable housing production, especially since other funding sources, such as California's redevelopment funds, have been eliminated. However, while the program is effective overall, the non-entitlement system is broken. Because we administer HOME programs for Mendocino County non-entitlement jurisdictions, we work directly with HCD, which adds its own regulations to the federal HOME regulations. The additional state regulations cause increased confusion, stalled projects, and implementation difficulties rather than increasing efficiency.

Somerton, AZ

"HOME is an excellent tool for major infrastructure projects on the reservation."

~ Michael Reed - Cocopah Indian Housing and Development

Additionally, rural jurisdictions often have a difficult time accessing HOME funding through the non-entitlement process, even with the rural HOME set-aside. Consequently, already poor rural areas hit hard by the economic downturn are still struggling to provide adequate affordable housing to meet escalating demand. This creates upward pressure on already high rents, and HUD's rental assistance programs cannot keep pace with the number of low-income renters needing assistance. To avoid these adverse consequences, HUD should distribute by formula allocation to small jurisdictions and/or public housing authorities, rather than through the state allocation formula. This would eliminate significant delays caused by bureaucracy and increase the timely expenditure of funds and completion of projects.

Craig Schlatter - Community Development Commission of Mendocino County

The HOME program is the source that makes projects possible. After LIHTC equity and a private first mortgage, the HOME funds make sure that the property will be well built and the rents will be affordable.

-Martha McLennan -

Northwest Housing Alternatives,
Milwauki, Oregon



RURAL VOICES

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

Communities are utilizing their HOME funds to help serve those most in need

Shreveport, LA

HOME funds allowed us to construct 16 units of affordable apartments for homeless adults diagnosed with chronic mental illness. This permanent housing is comprised of one-bedroom apartments where the individuals can reside independently. Many of the residents have been evicted numerous times from other facilities. The residents at Crossroads receive supportive services with an emphasis on medication management and recovery. The development was funded by HOME funds from the Louisiana Housing Finance Agency, as well as by the City of Shreveport. McKinney and a private mortgage provided additional funding.

Margaret Shemwell - Community Support Program, Inc.



“Many of the residents have been evicted numerous times from other facilities”

Portageville, MO

HOME has allowed us to make repairs that keep people, especially the elderly and disabled, in their homes. For example, we were able to serve one elderly disabled man who was in remission from cancer and who used a wheelchair, as he could not stand or walk for any extended period. The man had no family and his home was condemned, with a deadline for bringing it up to code. However, on his below-poverty fixed income he was unable to make the necessary repairs. Without the HOME program, he would likely have found himself in real trouble. At best, he might have been placed in a nursing home on Medicaid; at worst, he probably would have become homeless and been unable to care for himself.

Jean Barham - Delta Area Economic Opportunity Corporation



Home of a resident confined to a wheelchair prior to rehab by Delta Area EOC

Ticonderoga, NY

The HOME program is a vital life-line for our area (southern Essex county and northern Washington County in New York state). The program should be highlighted as a true economic development program, stabilizing our rural neighborhoods and allowing families to stay in homes longer. All our HOME projects involve a unique situation, and each has made a huge impact on the lives of our low-income residents. Close to 50% of our participants this year are single seniors that are now warm due to new furnaces and replacement windows, safe due to environmental devices installed, and less stressed because they no longer worry about how they will find the money to fix that falling down roof.



Sharon Reynolds - PRIDE of Ticonderoga, Inc.



“Without the HOME program, he would likely have found himself in some real trouble”

THE NEW HOME RULES AND WHAT THEY MEAN

by Mindy LaBranche

HUD has plans to make several changes to the HOME Final Rule. What are those changes and how will they impact rural communities?

On December 16, 2011, HUD published for public comment a new proposed rule entitled “HOME Investment Partnerships Program: Improving Performance and Accountability; and Updating Property Standards.” It is the first significant proposed change to the HOME regulations since the original Final Rule was published in 1996. HUD’s stated purpose for the new proposed rule is to increase performance and accountability and to provide clarification on requirements within the HOME program.

More than 300 comment letters were sent to HUD by the time the public comment period closed on February 14, 2012. HUD has stated that it expects to publish the new HOME Final Rule later this year.

Also, HUD noted in the HOME proposed rule that it will be issuing a separate proposed rule to set new standards for energy and water efficiency.

The HOME program is vital to providing affordable housing in our country. The National Council of State Housing Agencies (NCSHA) has supported HOME from its beginning, and advocating for HOME funding, increased flexibility, and improved efficiency remains one of NCSHA’s top priorities. We support efforts to strengthen HOME and to improve its coordination with other sources of housing finance, but caution against efforts that overly restrict participating jurisdiction (PJ) flexibility in administering it. Many of our members, the state Housing Finance Agencies (HFAs), administer HOME in states from coast-to-coast, in urban and rural areas, and on tribal lands, giving us a unique perspective on how changes to HOME regulations may affect the use of HOME funds in a variety of markets, including in rural ones.

“We [NCSHA] support efforts to strengthen HOME and to improve its coordination with other sources of housing finance, but caution against efforts that overly restrict participating jurisdiction (PJ) flexibility in administering it.”

How the New Rule Could Impact Communities

HUD’s 39-page proposed rule includes provisions impacting purchase price limits, deadlines for project completion and initial occupancy, underwriting standards, subsidy layering, Community Housing Development Organization (CHDO) capacity, and inspections. As these provisions are part of the proposed rule, we will not know until HUD publishes the HOME Final Rule if all the proposed provisions will eventually need to be implemented or the timeline HUD will set for implementation. However, this article seeks to examine a number of the changes HUD is proposing and to discuss how they may impact HOME program participants and the communities they serve should they be included, as proposed, in the Final Rule.

The proposed rule would allow PJs to use the greater of the HUD-issued 95 percent of median purchase price limit or the Census Bureau’s median sales price for single-family houses sold outside metropolitan statistical areas (MSAs) to establish the maximum HOME purchase price limit. However, the proposed rule does not include the same options for owner-occupied rehabilitation. This omission has caused considerable concern about the ability to use HOME funds for owner-occupied rehabilitation, especially in rural areas, because in many rural areas the value of a rehabilitated home would exceed the 95 percent limit. We believe that HUD should provide for alternatives to using the HUD-issued 95 percent of area median purchase price to calculate the limit for rehabilitation.

There is also concern that some of the proposed changes to deadlines for completing developments and ensuring occupancy of new rental and homeownership units lack the necessary flexibility to allow HOME to be used in a variety of market situations. The proposed rule states that any homeownership unit not sold to an eligible homebuyer within

six months be converted to a rental unit. Some advocates believe that six months is too short a time frame and does not take into account areas of the country where weather and other cyclical influences may stall the homebuyer market for extended periods of time. In these situations, taking more than six months to sell a unit does not necessarily indicate a lack of need for affordable homeownership housing in that area. Further, there is concern about the effects of mandating PJs that developed units for homeownership to begin managing scattered-site rental units.

The Rule also proposes that HOME funds invested in a rental unit that is not occupied within 18 months be repaid to HUD. It says that HUD will set a period of time, not more than six months, after which the PJ must report its marketing plan to HUD for rental units still vacant. Similar to concerns about the timeline for homeownership units, it is completely normal for initial lease-up to take longer than six months in some markets, including rural markets.

The proposed rule includes a number of requirements related to CHDO capacity, including a requirement that CHDOs demonstrate development experience without any assistance from consultants or volunteers, which could result in fewer eligible partners for HOME PJs, especially in rural areas.

Positive Changes in the Proposed Rule

The proposed rule would make some changes to better streamline HOME with other federal housing programs. One such change would allow inspections to occur at least once every three years during the affordability period, which would allow agencies to align HOME inspections with Housing Credit inspections. As HOME funds are often used in combination with other sources of housing funds, including USDA's Section 515 Rural Rental Housing program, the Low Income Housing Tax Credit (LIHTC), housing bonds, and Section 8 rental assistance, we support efforts to make HOME more compatible with other housing programs.

Another helpful change in the proposed rule would allow PJs the flexibility to assist troubled HOME-assisted rental properties - properties for which operating costs significantly exceed operating revenue. Financial workout options include investment of additional HOME funds, use of HOME funds to capitalize operating reserves, and a reduction in the number of HOME units if the development originally included more than the required number of HOME units.

In its 20-year history, HOME has demonstrated its value as an essential component in the provision of affordable housing opportunities for low-income Americans in rural areas as well as in the rest of the country. The need for the housing assistance made possible by the HOME program remains great. We look forward to working with all our partners to continue strengthening HOME, improving its efficiency, and restoring its funding. 

~Mindy LaBranche is a legislative and policy associate for the National Council of State Housing Agencies. She can be reached at mlabranche@ncsha.org.

HOME funds were used in combination with LIHTC to develop a 26-unit project in a community of 5,000 individuals. This project represented the first affordable housing built in the community for over 15 years. The complex has a large community building and is often used by civic groups and local social service providers for meetings and gatherings.

~Anne Williams, St. Vincent de Paul Society of Lane County, Inc., Eugene, OR



to close out projects in their final draw phase. For the small percentage of projects that become stalled or terminated before completion, HUD requires full repayment of funds by the grantee from non-federal funds - which, are then returned to the grantee to use for other eligible HOME activities. Together, these changes help ensure that projects are progressing as grantees intended and that they are ultimately helping the people who need this housing.

Further, we published a new proposed rule that will be final later this year. This represents the first substantial revision in more than 15 years and we have been working on the proposed changes since 2009. The rule tightens monitoring and oversight and improves support for a market-based approach to project selection and investment decisions.

“HOME has been a catalyst for change in the lives of low-income families and for communities nationwide”

Finally, on May 7th, we released the eCon Planning Suite, a new set of tools for submission of the Consolidated Plan, the required plan for receiving funds from the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), Housing Opportunities for Persons with AIDS (HOPWA), or HOME. These tools will be designed to support communities in need-driven, place-based decision-making and improve community and economic development outcomes. By providing sophisticated mapping and expanded planning data, HUD is doing what only the federal government can do, and supporting all grantees with tools for market-based analysis, targeting, and strategic investment. We also included questions about colonias in the state-specific template and included options for grantees to indicate whether they consulted with residents of colonias, in addition to providing better data. You can check out the mapping tool for the eCon Planning Suite at egis.hud.gov/cpdmaps.

Furthermore, because these tools are available online for all to use and are designed to be accessible without a specialized skill set or software, they deepen informed public participation and bring the public into the planning process in a way that was not previously possible. The data and mapping tool are available online to anyone, whether from a home computer or at a public library. The eCon Planning Suite democratizes the planning process by enabling local community members to discuss needs and priorities in a meaningful way using the same data grantees will use for their Consolidated Plans.

In spite of diminished budgets and difficult fiscal context, we are building HOME and improving an already excellent program. HOME has been a catalyst for change in the lives of low-income families and for communities nationwide. These changes will continue the promise of HOME for low-income rural Americans, and improve affordable housing throughout this country. 

We were able to couple HOME funding with other sources to create a project for the severely and persistently mentally ill homeless population. We offer permanent housing that provides the individuals with a stable living situation while they work to better themselves.

~Kelly Meerpohl — Community Action, Inc.

Topeka, KS

HAC Would Like to Thank All of the Organizations that Contributed their Stories to this Publication

Brazos Valley Affordable Housing Corporation, City of Hesperia/Hesperia Housing Authority, City of Santa Clarita, Cocopah Indian Housing and Development, Community Action, Inc., Community Development Commission of Mendocino County, Community Housing Partners, Community Support Program, Inc., Crawford-Sebastian CDC, Delta Area Economic Opportunity Corporation, Economic Security Corporation, Freedom West Community Development Corporation, Inter-Lakes Community Action Partnership, New Mexico Housing & Community Development Corporation, Northwest Housing Alternatives, Opportunities for Chenango Inc., PathStone Corporation, PRIDE of Ticonderoga, Inc., Self Help Enterprises, South County Housing Corporation, Southwest Minnesota Housing Partnership, St. Vincent de Paul Society of Lane County, Inc., Tierra Del Sol Housing Corporation, Tri-County Opportunities Council, Vermont Housing and Conservation Board, and Walker Montgomery Community Development Corporation.

HOME. WORKS.

HOME Works for Rural Communities

Joplin, MO

One of our clients is an elderly widow who lost both of her legs due to a circulatory problem. She lives in a house that she and her husband built and raised their family in. After her husband passed away, she had no way to keep up with the repairs on her home because she is disabled and her only source of income is Social Security. The house that she loved so much was literally falling down around her. Through the HOME Repair Program, we were able to make all the



“I just love my new house!”

repairs that were very much needed on her home. Our client is an extremely gracious person, and she always said, “I just love my new house.” Of course it is not a new house, but anyone who talks to our client understands how proud she is of it. She actually wrote a poem chronicling work that took place at her house, as well as a personal poem for each employee who worked on her home. She still writes to me several times a year, even though we finished the work on her house several years ago.



Curtis Scott - Economic Security Corporation

Santa Clarita, CA

In 2010, HOME funds provided a home purchase opportunity to a family of five that had been living in a two-bedroom apartment. Despite the father having a college degree and job as a private religious school principal, the housing market in Southern California made it impossible for them to buy a home. The children, ranging from three to 12 years in age, did not have a yard to play in and could not establish a sense of community in the large impersonal apartment building the family could afford. The HOME-funded first-time homebuyer program provided a deferred-payment second mortgage that combined with the household’s own first mortgage to get them into a modest three bedroom home. The children now have a yard, neighborhood friends, and a stable community.

Kenneth Pulskamp - City of Santa Clarita



“The children now have a yard, neighborhood friends, and a stable community.”

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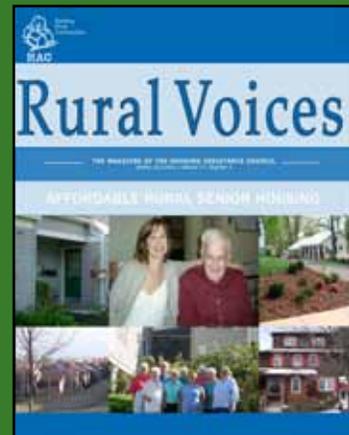
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