

# What Information and Financial Resources are Available for Rural Affordable Housing?

## Who helps with information?

The Rural Information Center (RIC) provides information and referral services to local, state, and federal government officials; community organizations; health professionals and organizations; rural electric and telephone cooperatives; libraries; businesses; and, rural citizens working to maintain the vitality of America's rural areas.

The Office of Rural Health Policy in the Department of Health and Human Services (DHHS) and the National Agricultural Library jointly created a rural health information clearinghouse known as the Rural Information Center Health Service (RICHS). RICHS, situated within RIC, is designed to be a national clearinghouse for collecting and disseminating information on rural health issues, research findings related to rural health, and innovative approaches to the delivery of rural health care services. Rural Information Center National Agricultural Library, Room 304, 10301 Baltimore Ave. Beltsville, MD 20705-2351 [ric@nal.usda.gov](mailto:ric@nal.usda.gov)

## Who helps with information and finances? -- Federal, State, local, and private resources are available.

- 1) **Federal--**  
U. S. Department of Housing and Urban Development - variety of housing and community development programs, insured mortgage loans, the Community Development Block Grant for urban and small cities, the HOME Partnership programs, Home ownership Initiatives' programs, Economic Development Initiative programs, Enterprise Zone/Enterprise Community programs, HOPE VI, New Urbanism/Urban Revitalization. This is not an exhaustive list; contact the Little Rock HUD Office or your local Realtor, City Planning and Development Agency or City Inspector (Contact info appears later in document).  
U. S. Department of Agriculture-Rural Development - the local RD County offices offer similar insured loan programs, community services, and related housing programs. Community facility grants and loans help rural areas develop supportive facilities. Contact your local or State USDA-RD Office (Contact info appears later in document).
- 2) **State--**  
State agencies, including the Arkansas Industrial Development Commission [AIDC] and the Arkansas Development Finance Authority [ADFA] work with the above federal programs for housing and community development. ADFA also works with first-time homebuyers, coordinates the Low Income Housing Tax Credits program, and works with other local and regional marketing, financing, and development agencies on housing and community investment programs. Contact AIDC or ADFA at their Little Rock state offices ((ADFA: 100 Main Street, Suite 200 Little Rock, AR 72201/(501) 682-5900) (AIDC: Arkansas Industrial Development Commission, One State Capitol Mall, Little Rock, AR 72201/ (501) 682-1121)).
- 3) **Local--**  
The Local Initiatives Support Corporation [L.I.S.C.] is helping local Community Development Corporations to access financing, to develop and manage housing

resources, and provide affordable housing opportunities to neighborhoods and lower income individuals and families. Little Rock/Central Arkansas L.I.S.C. and Rural DELTA L.I.S.C. provide support to the Little Rock metropolitan area and to 26 counties in southern-southeastern Arkansas. Technical assistance, capacity building, help with accessing funding sources, and housing development/management activities are among the resources L.I.S.C., with its funding partners, brings to the community table (Little Rock LISC contact information: *Steven Bradley*, Program Director 3805 W. 12th Street, Suite 204, Little Rock, AR 72204/Phone (501) 374-5472 Fax (501) 374-5471).

## **Affordable Housing Programs?**

### **U.S. Department of Agriculture (USDA):**

USDA Rural Housing Service (RHS)@ (<http://www.rurdev.usda.gov/rhs/index.html>). The USDA Rural Housing Service has various programs available to aid in the development of rural America. Funds are available through community facilities loans, home ownership loans, rural rental housing loans, home improvement loans, and more.

State and Local Office Information: @ ([http://www.rurdev.usda.gov/recd\\_map.html](http://www.rurdev.usda.gov/recd_map.html)).

Find the USDA RHS Office nearest you on this easy map. USDA RHS also has a Centralized Service Center with a toll free number at 1-800-414-1226.

#### **STATE USDA HEADQUARTERS**

USDA Service Center

700 West Capitol, Room 3416

Little Rock, AR 72201-3225

Phone: 501-301-3200

Fax: 501-301-3278

#### **State Director**

John M. Allen

Phone: 501-301-3200

Fax: 501-301-3278

#### **Rural Utilities Service Program**

Jerry W. Virden, Director

Phone: 501-301-3265

Fax: 501-301-3293

Email: [Jerry.Virden@ar.usda.gov](mailto:Jerry.Virden@ar.usda.gov)

#### **Multi-Family Housing Program**

Jesse Sharp, Director

Phone: 501-301-3250

Fax: 501-301-3292

Email: [Jesse.Sharp@ar.usda.gov](mailto:Jesse.Sharp@ar.usda.gov)

#### **Single Family Housing Program**

Lawrence McCullough, Director

Phone: 501-301-3235

Fax: 501-301-3290

Email: [Lawrence.McCullough@ar.usda.gov](mailto:Lawrence.McCullough@ar.usda.gov)

## **Rural Business/Cooperative Development Programs**

Shirley A. Tucker, Director

Phone: 501-301-3280

Fax: 501-301-3294

Email: [Shirley.Tucker@ar.usda.gov](mailto:Shirley.Tucker@ar.usda.gov)

## **Administrative Programs**

Russ P. Harvell, Director

Phone: 501-301-3215

Fax: 501-301-3289

Email: [Russ.Harvell@ar.usda.gov](mailto:Russ.Harvell@ar.usda.gov)

## **U.S. Department of Housing and Urban Development (HUD):**

The Department of Housing and Urban Development is the Federal agency that works to help the nation's communities meet their development needs, spur economic growth in distressed neighborhoods, provide housing assistance for the poor, help rehabilitate and develop moderate and low-cost housing, and enforce the nation's fair housing laws. This site includes regularly updated listings of available funds and homes for sale, plus best practices and links to other HUD programs.

[HUD Home Page \(http://www.hud.gov/\)](http://www.hud.gov/)

[State Office Locations \(http://www.hud.gov/local/index.cfm\)](http://www.hud.gov/local/index.cfm) (Little Rock Office: 425 West Capitol, Suite 900, Little Rock, AR 72201/(501)-324-5931)

[HUD's Buyers Kit: \(http://www.hud.gov/buying/index.cfm\)](http://www.hud.gov/buying/index.cfm) The HUD Buyer's Kit provides tips for anyone looking into buying a home, including common questions of first time buyers, and how to pick the right home for you.

[HUD's Housing Counseling Clearinghouse:](http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm)

[\(http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm\)](http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm) HUD-approved housing counseling agencies provide housing counseling to renters, first-time buyers, and homeowners. Includes geographical and complete lists of approved counseling centers. Toll Free Number: 1-800-217-6970, en español: 1-888-466-3487.

## **HUD Veteran Resource Center (HUDVET) 1-800-998-9999:**

In addition to its special focus on veterans who are homeless, the Veteran Resource Center (HUDVET) is also a source of information on other HUD and related Federal programs, such those to combat domestic violence, enhance community and economic development, aid runaway youth, and increase affordable housing for senior citizens and Americans with disabilities.

[HUDVET Resource Directory by State](http://www.hud.gov/offices/cpd/about/hudvet/index.cfm)

[\(http://www.hud.gov/offices/cpd/about/hudvet/index.cfm\)](http://www.hud.gov/offices/cpd/about/hudvet/index.cfm)

## **The Department of Veterans Affairs: Home Loan Program**

More than 29 million veterans and service personnel are eligible for VA financing. These loans are often made without any down payment at all, and frequently offer lower interest rates than ordinarily available with other kinds of loans. Your local VA regional office information can be reached by using the toll-free number: 1-800-827-1000.

[Information for Veterans \(http://homeloans.va.gov/\)](http://homeloans.va.gov/)

[VA: A Quick Guide For Home Buyers \(http://homeloans.va.gov/lgyinfo.htm\)](http://homeloans.va.gov/lgyinfo.htm)

[Online Pamphlets and Frequently Asked Questions About VA Home Loan Programs \(http://homeloans.va.gov/lgyfaq.htm\)](http://homeloans.va.gov/lgyfaq.htm)

**Federal Housing Finance Board:** (<http://www.fhfb.com/>)

Ensures that the Federal Home Loan Bank System fulfills its public policy mission of facilitating residential mortgage lending and supporting community and economic development activity in rural and urban communities.

The **Farm Credit Service** is a collection of federally chartered borrower-owned credit cooperatives that lend primarily to agriculture, but also provide rural home loans. For a description of the FCS and a list of banks serving your state:

[Farm Credit System](http://www.agfirst.com/SYSTEM.HTM) (<http://www.agfirst.com/SYSTEM.HTM>)

[The Farm Credit Council](http://www.fccouncil.com/public2/default.htm) (<http://www.fccouncil.com/public2/default.htm>)

[Search Your State](http://www.fcredit.com/findstate.htm) (<http://www.fcredit.com/findstate.htm>)

**National Council of State Housing Agencies(NCSHA):** (<http://www.ncsha.org/>)

A national, nonprofit organization which assists its members in advancing the interests of lower income and underserved people through the financing, development, and preservation of affordable housing. NCSHA's members are Housing Finance Agencies (HFAs) with statewide authority. NCSHA's member agencies operate in every state and the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

[What Housing Finance Agencies \(HFAs\) Do](http://www.ncsha.org/ncsha/public/whathfasdo/INDEX.htm)

(<http://www.ncsha.org/ncsha/public/whathfasdo/INDEX.htm>)

[State HFA Directory](http://www.ncsha.org/ncsha/public/statehfadirectory/INDEX.htm)

(<http://www.ncsha.org/ncsha/public/statehfadirectory/INDEX.htm>)

**The Housing Assistance Council:**(<http://www.ruralhome.org/>)

A national nonprofit corporation created to increase the availability of decent and affordable housing for low-income people in rural areas throughout the United States. Offers loans, technical assistance and other housing assistance to non-profit organizations that provide affordable housing resources.

[HAC Publications](http://www.ruralhome.org/pubs/publist.htm) (<http://www.ruralhome.org/pubs/publist.htm>)

**Fannie Mae Foundation:**( <http://www.fanniemaefoundation.org/>)

Providing homebuyer information, grants and research to "transform communities through innovative partnerships and initiatives that revitalize neighborhoods and create affordable homeownership and housing opportunities across America."

[Grants and Fellowships](http://www.fanniemaefoundation.org/grants/grants_fellowships.shtml)

([http://www.fanniemaefoundation.org/grants/grants\\_fellowships.shtml](http://www.fanniemaefoundation.org/grants/grants_fellowships.shtml))

[Headquarters and Regional Office Locations](http://www.fanniemaefoundation.org/contact.shtml)

(<http://www.fanniemaefoundation.org/contact.shtml>)

**Freddie Mac:**( <http://www.freddiemac.com/>)

Information on obtaining mortgages on both single- and multi-family dwellings, as well as a link to [Community Development Lending](#), which aims to make the dream of homeownership a reality for families in need.

**Ginnie Mae:** (<http://www.ginniemae.gov/>)

Ginnie Mae mainly operates as a Mortgage-Backed Securities program. Ginnie Mae guarantees securities backed by pools of mortgages. These securities are issued by private institutions that Ginnie Mae approves. The mortgages are insured by the Federal Housing Administration (FHA), or guaranteed by the Veterans Administration or The USDA's Rural Housing Service. These securities provide lenders with a "vehicle for originating, funding, and servicing mortgages in a highly structured and liquid market."

**Habitat for Humanity:** (<http://www.habitat.org/>)

An organization which strives to end poverty housing and homelessness by providing simple, decent homes to those in need. Families buy houses at cost and receive interest-free mortgages in exchange for investing several hundred hours of manual labor in building their house and houses for others.

[Local Affiliates Search Directory](http://www.habitat.org/local/) (<http://www.habitat.org/local/>)

**Rural Community Assistance Corporation Housing Program:** (<http://www.rcac.org/>)

This program emphasizes three areas: Farm Worker Housing, Self-Help Housing, and Community Housing Development Organizations. Additionally, they have begun working with special projects involving the combination of housing with businesses, social services, health care and childcare.

**Rural LISC (Local Initiatives Support Corporation):** (<http://www.ruralisc.org/>)

An organization which strives to build the capacity of resident led rural community development corporations (CDCs), increase their production and impact, demonstrate the value of investing in and through rural CDCs and make the resource and policy environment more supportive of rural CDCs and their work.

[Rural LISC Fact Sheet](http://www.ruralisc.org/fact%20sheet.htm) (<http://www.ruralisc.org/fact%20sheet.htm>)

[Housing Links](http://www.ruralisc.org/toolkitdocs/housing) (<http://www.ruralisc.org/toolkitdocs/housing>)

**The Enterprise Foundation** (<http://www.enterprisefoundation.org/>)

Offering expertise and access to best practices and publications on a variety of housing subjects, including finance, housing production, home ownership and home rental. There is also a [resource database](#).

(<http://www.enterprisefoundation.org/resources/ERD/default.asp>)

## **Resources for Nonprofit Developers?**

[Guide to Fundraising for Rural Housing Nonprofits: Strategies for Raising Operating Funds](http://www.ruralhome.org/pubs/nonprofit/fundraising/fundraising.htm) (<http://www.ruralhome.org/pubs/nonprofit/fundraising/fundraising.htm>)

[Breaking Ground: A Beginner's Guide for Nonprofit Developers](http://www.dallasfed.org/html/pubs/pdfs/ca/breaking.pdf), pdf file, requires Adobe Acrobat (<http://www.dallasfed.org/html/pubs/pdfs/ca/breaking.pdf>)

[A Primer for Beginning Rural Housing Developers](http://www.ruralhome.org/pubs/guides/primer/contents.htm)  
(<http://www.ruralhome.org/pubs/guides/primer/contents.htm>)

## **Housing Repair Programs?**

See both the [USDA's Rural Housing Service](#) and the [Department of Housing and Urban Development](#) for housing repair programs.

**[Low Income Home Energy Assistance Program\(LIHEAP\):](http://www.acf.dhhs.gov/programs/liheap/)**

(<http://www.acf.dhhs.gov/programs/liheap/>) Information through the U.S. Department of Health and Human Services on government grants made to states and tribal organizations for heating assistance, cooling assistance, energy crisis intervention and low-cost residential weatherization and other energy related home repair.

Arkansas State Office Info:

Ms. Cathy Rowe

Manager, Home Energy Assistance Program

Office of Community Services

Department of Human Services

P.O. Box 1437/Slot 1330

Little Rock, **Arkansas** 72203-1437  
TEL: (501) 682-8726  
FAX: (501) 682-6736  
E-MAIL: [cathy.rowe@mail.state.ar.us](mailto:cathy.rowe@mail.state.ar.us)  
WEB SITE: [www.state.ar.us/dhs/dco/ocs/index.htm#haap](http://www.state.ar.us/dhs/dco/ocs/index.htm#haap)  
PUBLIC INQUIRIES: 1-800-432-0043

#### **Weatherization Assistance Program:**

([http://www.eren.doe.gov/buildings/weatherization\\_assistance/](http://www.eren.doe.gov/buildings/weatherization_assistance/))

U.S. Department of Energy program which aims to correct the disproportionate energy burden faced by low-income Americans. Includes information on who's qualified for the program, services offered and the outcomes of weatherization in low-income housing.

[Directory of State Weatherization Offices](#)

#### **Rebuilding Together:**

Christmas in April is a national volunteer organization that works in partnership with communities to rehabilitate housing, particularly for low-income elderly or disabled homeowners. They can be reached at 1-800-4-REHAB-9.

### **Additional Resources?**

**National Housing Institute (NHI):**( <http://www.nhi.org/>)

A Nonprofit organization that provides research on what does and does not work in community building and other key issues of affordable housing. It then shares this information with other nonprofit and community-based organizations to help in providing key findings to those active in affordable housing development.

**National Low income Housing Coalition(NLIHC):**( <http://www.nlihc.org/>)

A national organization that is "solely dedicated to ending America's affordable housing crisis." It does this through education and advocacy. This organization has a vast number of links to housing organizations and government housing programs as well as statistical information on America's housing issues.

[NLIHC's Frequently Asked Housing Questions](#)

[NLIHC's State Coalition Directory](#)

**National Rural Housing Coalition** (<http://www.nrhweb.org/>)

A group of rural community activists, public officials, and non-profit developers who fight for better housing and community facilities for low-income rural people. They can be reached at (202)393-5229.

[Local Housing Agency Contact Information](#)

(<http://www.danter.com/taxcredit/getagency.htm>)

### **Housing Data Sources?**

For statistical information on housing issues.

**U.S. Census Bureau Data:**

[American Housing Survey](http://www.census.gov/hhes/www/ahs.html) (<http://www.census.gov/hhes/www/ahs.html>)

[Housing and Household Economic Statistics](#)

(<http://www.census.gov/hhes/www/index.html>)

[National Association of House Builders](http://www.nahb.com/) (<http://www.nahb.com/>)

[Housing Statistics Page](http://www.nahb.com/facts/default.htm) (<http://www.nahb.com/facts/default.htm>)

# Case Study of Affordable Housing Development

## **University/Community Partnership Develops Affordable Housing in Arkansas City July 10, 1998\*\*\***

Low- and moderate-income residents of Pine Bluff, Arkansas, have new hope of living in affordable housing and safe neighborhoods -- thanks to a thriving partnership between the University of Arkansas at Pine Bluff (UAPB) and the Pine Bluff community.

In 1997, partnership efforts provided housing assistance that enabled 59 families to purchase homes, launched a Community Housing Development Organization (CHDO) under HUD's HOME program, built 12 units of affordable new housing while providing jobs in the revitalization area, and adopted a community oriented policing approach to make the community a safer place to live.

The City of Pine Bluff, Mayor Jerry Taylor, Pine Bluff City Council, Pine Bluff Police Department, and Arkansas State Troopers are all playing a part in the effort. The partnership draws on several sources of funding, including the Community Development Block Grant (CDBG), Home Investment Partnership (HOME), and Historic Black Colleges and Universities (HBCU) programs.

### ***Developing a Master Plan***

One of the top priorities of the city of Pine Bluff has been to address distressed conditions on the city's north side, where the university is also located. The first step was to conduct a survey of housing and infrastructure needs on the north side and create a master plan for this area. The agreed-upon goals of the plan were to increase housing opportunities, improve infrastructure, and reduce blight and crime.

The plan called for physical improvements to the neighborhood and university while making campus facilities more accessible to the neighborhood. CDBG funds were to be used for infrastructure improvements, HOME funds would finance housing reconstruction and development (including the establishment of a CHDO funded through HOME for this area). UAPB, historically a private black college but now part of the University of Arkansas system, contributed HBCU funds to the improvement effort in the North Pine Bluff revitalization area.

### ***Providing a Homebuyer Assistance Program***

A key strategy for the city is creating more homeowners in the revitalization area. Pine Bluff's Homebuyer Assistance Program helps low- and moderate-income families buy their own homes by using CDBG funds to assist with down payments and closing costs. In 1997, the program provided more than \$167,700 in CDBG funds. This enabled 59 families to purchase homes, with combined sales prices totaling \$2.3 million.

### ***Establishing a CHDO through HOME***

The master plan identified an urgent need for infrastructure improvements and the construction of new homes in the North Pine Bluff area. To do so, the city established a CHDO using HOME funds. To date, the CHDO has built 12 units of new affordable housing at an average cost of \$43,000 each.

The city also undertook three street improvement projects to provide safer and more convenient travel through the neighborhoods and along business routes in North Pine Bluff.

***Bringing Construction Jobs to the Community***

A grant from the university covered the start-up costs of a Section 3 contractor that hired local residents on construction projects. Construction work in the revitalization area created more than 15 jobs.

***Adopting a Community Oriented Policing Approach***

To tackle the twin problems of crime and the fear of crime that can discourage families and businesses from settling in an area, the Pine Bluff Police Department adopted a community policing approach -- opening eight small area offices. On the west side of the city, a substation was installed in a former nursing home, staffed by a division of officers of the Pine Bluff Police Department and Arkansas State Troopers. Mayor Jerry Taylor, Pine Bluff City Council, and private citizens worked with law enforcement agencies to build safer neighborhoods.

For these efforts, the City of Pine Bluff won a HUD Blue Ribbon Practices in Housing and Community Development, John J. Gunther Award in 1997.

\*\*\*This article was written by Mr. Sampson at the address below. For more information about Pine Bluff's redevelopment initiatives, contact Donald R. Sampson, Director of Community Development and Chief Inspector, Community Development and Inspection Department, City of Pine Bluff, (807) 543-1821.