Creating and Preserving Rural Housing
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- Rodger Hara, Community Builders Realty Services, Moderator
- Suzanne Anarde, Rural Community Assistance Corporation
- Robin Wolff, Enterprise Community
- Mark Berry, Law Office of Mark Berry
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- The Need
- Programs
- Challenges
- New Ideas
- Resources
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The Need

- 7 Million + rural families are rent burdened
- Existing stock is aging and loans are maturing
- Many units are overcrowded and substandard
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Programs

- Federal – HUD, Rural Development, Low income housing tax credits, NHTF
- State – grants, loans, trust funds and tax credits
- Local – grants, loans, fee waivers
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Programs

• Private – RCAC, Enterprise, NeighborWorks America, Housing Partnership Network, National Rural Housing Coalition, Rural LISC, CDFI’s
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- **Challenges**
  - Limited resources
  - Construction Costs
  - Shortage of labor
  - Distance
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New Ideas

• Modular units – Cottages by Goodwin Knight
• Impact investing – Landed, Telluride Foundation
• Piggy-back funding - RFV Schools
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**Resources**

- [https://ruralhousingcoalition.org/overcoming-barriers-to-affordable-rural-housing/](https://ruralhousingcoalition.org/overcoming-barriers-to-affordable-rural-housing/)
- [https://smartgrowthamerica.org/resources/providing-well-placed-affordable-housing-rural-communities-toolkit/](https://smartgrowthamerica.org/resources/providing-well-placed-affordable-housing-rural-communities-toolkit/)