WHAT IS THE ISSUE?
Many of the nation’s rural communities struggle with persistently high rates of poverty.

Over 7 million rural households — three in ten — pay more than 30 percent of their monthly incomes toward housing costs and are considered cost burdened. More than 2.9 million of these rural cost burdened households pay more than half their incomes for housing costs. In addition to being cost-burdened, rural and small town communities face high rates of substandard housing.

The lack of affordable housing and inadequate income in rural areas can lead to homelessness.

Perhaps the most distinguishing factor of rural homelessness, however, is access to services. Unlike in urban areas, many rural homeless assistance systems lack the infrastructure to provide quick, comprehensive care to those experiencing homelessness. Reasons for this difference abound, including lack of available affordable housing, limited transportation methods, and the tendency for federal programs to focus on urban areas.

Rural developers not only face the typical challenges of developing and preserving affordable housing, they also face unique challenges due to their rural locations such as dispersal of properties over large geographies as well as geographic isolation from other communities and resources.

WHAT ENTERPRISE DOES IN RURAL AREAS
Since Enterprise has begun working in rural communities, Enterprise has invested more than $800 million in grants, loans and equity, and developed more than 15,000 affordable homes in rural communities nationwide.

The capacity building and technical assistance provided by Enterprise helps these organizations develop their towns, build their communities and weaves together the social fabric of the rural landscape into vibrant places to work, live and play.

Enterprise provides guidance on how to access available financing programs and capacity building for leveraging these sources (LIHTC, HOME, AHP, Trust Funds) for creating new housing, which vary across states, as well as expertise in green, healthy housing to improve living conditions.
PATHWAYS HOME SUPPORTIVE HOUSING TOOLKIT

Many communities have been impacted by chronic homelessness and have addressed this issue through the development of permanent supportive housing.

As resources for both housing development and critical social services have diminished, CDCs and CHDOs need assistance in assembling the financing needed to make supportive housing projects work, along with access to new financing tools and alternative models that ease the financial burdens of development and operating supportive housing for very low-income populations. Permanent Supportive Housing provides critical stability and wrap-around services to help homeless individuals progress toward self-sufficiency and better health.

Since 2010 Enterprise has supported the Pathways Home Supportive Housing Toolkit in Minnesota, Colorado, Utah and New Mexico which has resulted in 476 permanent supportive housing units. This program includes one-on-one technical assistance and peer learning sessions designed to help nonprofits, housing authorities, and other homeless service providers develop high quality permanent supportive housing.

RURAL AFFORDABLE HOUSING PRESERVATION

An integral component of creating great places to live are the organizations that help to shape their neighborhoods and the homes in them.

Enterprise has a longstanding commitment to building the long-term sustainability of organizations that develop and manage affordable housing. With an increasing number of projects reaching the end of their initial tax-credit cycle (Year 15) or maturing USDA mortgages as well as aging projects acquired years ago without Housing Credits, CDCs and CHDOs face many issues to preserve the affordable housing in their communities, including escalating operating costs, deferred maintenance, and formidable capital needs.

Enterprise works to preserve USDA’s RRH 515 units through building regional and statewide CDC and CHDO capacity to assess RRH 515 units for purchase, rehab and management. Additionally, Enterprise works closely with other national organizations to build the training, technical assistance and knowledge base for CDCs and CHDOs to actively participate in RRH 515 work and build on relationships with USDA-RD to make preservation of RRH 515 units a priority. Enterprise also supports organizations that work directly with farm workers, understanding their needs for housing and support services. The housing needs for the farmworker or migrant and seasonal workers in rural communities meets with additional challenges given the seasonality of the work and accompanying low wages.