

# UNHARVESTED

Reaping The Potential Of Rural Community Development

## BOUNTY



The Best And Worst  
Of Times



Economic Development  
Basic Services  
Affordable Housing



Reaping The Bounty



**STAND UP  
★ FOR RURAL ★  
AMERICA**

A PUBLICATION OF THE

**Stand Up For Rural America**

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# Best and Worst of Times

Community-based development in rural America is a fertile landscape of exceptional opportunity, achievement, and growth. It is also a neglected resource, largely a stepchild of Federal urban policy, and therefore far less of a national asset than it could or ought to be. These two stories, of unparalleled accomplishment and stunted potential, sum up the curious state of grassroots rural development at the end of the 20th Century.

Both stories are unfolding against a backdrop of rapid social and economic change, and of deep, persistent need. In some parts of rural America in Appalachia, for example, or the deep south, or the colonias along the southern border 60 years of national progress against poverty have only made a dent in conditions that are still reminiscent of the Great Depression. In other areas, especially those with greater natural amenities or those on the fringe of sprawling metropolitan areas, an influx of wealthier homeowners and high-end development has made life unaffordable for residents whose modest training and education increasingly limit them to lower- and lower-paying service jobs.

And in still other places, especially across the corn and wheat belt of the Great Plains or in the far Northeast and Northwest, people who once made their living on the land, in forests, or on the water now must make a bitter choice between uprooting their lives for a more developed locale or accepting a declining standard of living at home. Year by year, more move away, as their towns and villages lose both their population and, in the process, a cherished way of life.

The economic effects of these shifts have touched huge segments of American society, from African-American towns in the deep south to Hispanic farmworker settlements in California





and the Southwest to Anglo-Irish communities in the Southern Highlands, and groups of every description in between. Rural poverty, though less visible and politically potent than its urban counterpart, is no less diverse or far-reaching in its consequences.

To these varied sources of rural poverty and dislocation, community-based development organizations offer an increasingly diverse, effective, and durable solution. These organizations, typically nonprofit corporations formed by local residents and business people, develop and finance housing and businesses, support the construction of stores and factories, train prospective employees for jobs, enhance education and child care, or use whatever other tools are available to reverse decline, build sustainable communities, and preserve the rural way of life.

## STORY # 1: MOUNTING STRENGTH

The pages that follow describe the work of these organizations in greater detail than has ever been possible before. That is partly because of the strength and clarity of the information collected in 1998 from a national survey of community-based development groups, conducted every four years by the National Congress for Community Economic Development (NCCED). This round of the survey drew an unprecedented response from rural areas, in large part because of a historic mobilization of rural grassroots developers in a coast-to-coast campaign called "Stand Up for Rural America."

Stand Up for Rural America represents the collected effort of hundreds of national, regional and local organizations determined to raise the visibility and cohesiveness of rural community development movement. For many rural organizations, which sometimes feel relegated to the periphery of national community development policy-making, Stand Up for Rural America has

provided a wake-up call. It has demonstrated, beyond dispute, that their numbers and their achievements are by now great enough to warrant creative thinking, capital mobilization, and national policy aimed specifically at their needs. The response from rural community developers has been beyond all expectations.

Among other things, the rallying cry of Stand Up for Rural America brought forth detailed written information for the NCCED survey from 879 organizations in communities defined as rural (that is, not within any metropolitan area having a city of 50,000 or more residents) or "mixed" (where only part of the community lies outside such a metropolitan area). The Urban Institute, which conducted this year's survey and analyzed the data, then contacted 200 additional rural or "mixed" organizations for shorter interviews by telephone. Never before has the NCCED's survey by now the definitive source of information on urban community development presented this depth of detail on the circumstances, achievements, potential, and needs of organizations serving rural communities.

The survey describes a diverse, productive industry of rural and "mixed" development organizations that collectively have built, renovated, or financed more than 83,000 new units of housing, repaired nearly 67,000 others, and built or financed the construction of commercial, industrial, and other facilities totaling more than 6 million square feet.

They have assisted nearly 9,500 small businesses and invested \$274 million in business development that preserves or expands employment opportunities. The consequences are measurable, among other ways, in tens of thousands of new jobs created through their efforts.

They help low-income families qualify for mortgages, find affordable housing, and even build their own homes. They operate



employment and training programs, child care programs and facilities, and meals and home care for the elderly. And they provide direct services to residents that many city dwellers take for granted as elementary functions of government: transportation, community safety, economic planning and development, and emergency food and shelter for the homeless.

In helping businesses get financing to expand or modernize, for example, rural community developers help the governments of small towns and villages provide services to local employers comparable to the ones routinely available in urban areas. As Lee Smith, the town manager of Waldoboro, Maine, (population 4,000) put it:

Waldoboro is not fortunate enough to be able to afford its own planning and development department...so we rely quite a bit on semi-public or private agencies to help us with our economic development activities. ... We rely on CEI (Coastal Enterprises, Inc., a pre-eminent rural community development corporation) to develop partnerships with [businesses] and to undertake these kinds of projects. ... They are really committed to making sure the job gets done.

All of these activities and more are represented in the 1998 NCCED survey and discussed in more detail in this Directory. The range and depth of rural grassroots development emerges as never before, on a scale readily comparable to that of its far-better-known urban counterparts.

## STORY # 2: NEGLECTED OPPORTUNITY

Yet partly because of the survey's exceptional detail, the picture of rural community-based development that it presents is sobering and often puzzling. On one hand, as one might expect, the strategy and methods of community development have proven exceptionally well

suited to rural America. "Community" in rural towns and villages is not a concept of the social sciences, but a commonplace understanding of shared responsibilities and mutual support. As a result, community development organizations and projects have proliferated there, with significant results that are gradually expanding with impressive effect in some areas comparable to, and in some even ahead of, the record in urban areas, dollar-for-dollar.

On the other hand, the revenue side of the ledger presents a far less buoyant picture. The rural community development industry receives less support from nearly every source, apart from the U.S. Department of Agriculture, than does its urban counterpart. Its opportunities for earned income are considerably smaller; and its access to credit and capital is far below its potential for generating positive returns.

Part of this deficit arises, no doubt, because most rural community developers are far removed from the big-city centers of government, philanthropy, and business investment, not to mention the information outlets that might otherwise bring their story to more potential investors. Some of it may also derive from consolidation in the banking industry, which has reduced the network of rural bank branches, removing lending decisions to offices hundreds, sometimes thousands, of miles away. But there is another explanation, too one that is neither so obvious nor so difficult to change.

For the last 30 years of American domestic policy, community development has been largely the responsibility of the Federal government's urban-affairs agency, the Department of Housing and Urban Development. And reasonably enough: The signal institutions and strategies that formed the community development industry were mostly born in cities (despite some important rural exceptions), as was



the national concern about blight and inequality that gave them political and fiscal life. Yet strangely, in a country whose population has for generations been shifting away from densely concentrated urban centers, there remains to this day no comparable Federal agency dedicated to the needs of rural community development.

The most logical candidate, the Agriculture Department, has not fully embraced rural grassroots developers as a principal means of achieving its mission, nor made any specific provision for community-based development in rural areas. Nor has any national philanthropic institution, or coalition of institutions, sought a leadership role in advancing rural community development. At best, the issue has been acknowledged by many and embraced by few. But most of ten, even the acknowledgment has tended to be parenthetical.

Without a champion to recognize and invest in their work, rural community developers are left to tell their own story and seek revenues where they may unaided by big contributors, regular media coverage, or most of all, a national public body to evaluate and certify their public benefit.

Inescapably, they have turned to HUD, which has been as helpful as its mission allows. In fact, rural community-based development derives more of its revenue from the Urban Development budget than it does from any Federal program with an expressly rural mission. Through HUD,



rural community developers derive core support and working capital from Community Development Block Grants and the HOME program; they compete for grants to provide emergency and other services to the homeless; and they get development loans or credit enhancement from HUD's loan and guarantee programs.

Likewise, the Departments of Health and Human Services and Treasury also provide sizable sources of grants and credit. These include the Treasury Department's Low-Income Housing Tax Credit, among the most successful government housing initiatives ever, but one that, in practice, has maintained a decidedly urban character.

Although the current support from USDA is critical (and for many projects irreplaceable), it is neither sizable enough nor prominent enough among the agency's priorities to rally the other economic forces that have so effectively fueled community-based development in urban areas. Nor has USDA sought to use its resources for such leverage on a national scale.

Although it normally requires individual grantees to piece together additional funds to match USDA grants, the Department has never sought out the kinds of capacity-building partnerships with banks, foundations, corporate giving programs, state and local governments, for-profit investors, or regional and national development-support organizations, that could mobilize more sizable pools of capital.

By contrast, in recent years HUD has taken precisely this approach. Partly for that

reason, and partly because of the scale and diversity of HUD's own financing programs, urban grassroots developers have been able to draw from an expanding capital pool that taps all of these private and public sources. The

consequences in productivity, scale, and innovation have been monumental.

One illustration of the resulting disparity: Roughly two-thirds of rural community-based development takes place outside any Federal or state tax-exempt development zone (such as Federal Empowerment Zones and Enterprise Communities, or the various state tax-free zones). Yet in urban areas, fewer than half the organizations responding to NOCED's survey were outside any such zone. The zones are, in effect, a government call for capital and for private-public collaboration, both of which remain scarce in rural America.

On average, rural community-based development organizations are roughly four years younger than their urban counterparts (the median year of incorporation for rural groups is 1989; for urban ones it's 1985). And although they are growing quickly, they are doing so with fewer resources from every sector: Fewer rural organizations receive major support from foundations and intermediaries, fewer get grants or loans from banks, fewer receive corporate or United Way support or get help from religious institutions. A quick summary, with data from the NOCED survey, tells the story<sup>1</sup>:

SOURCE	RURAL	URBAN
FOUNDATIONS	32%	52%
INTERMEDIARIES	20%	42%
BANKS	29%	49%
CORPORATIONS	12%	35%
UNITED WAY	12%	13%
RELIGIOUS INSTITUTIONS	16%	22%

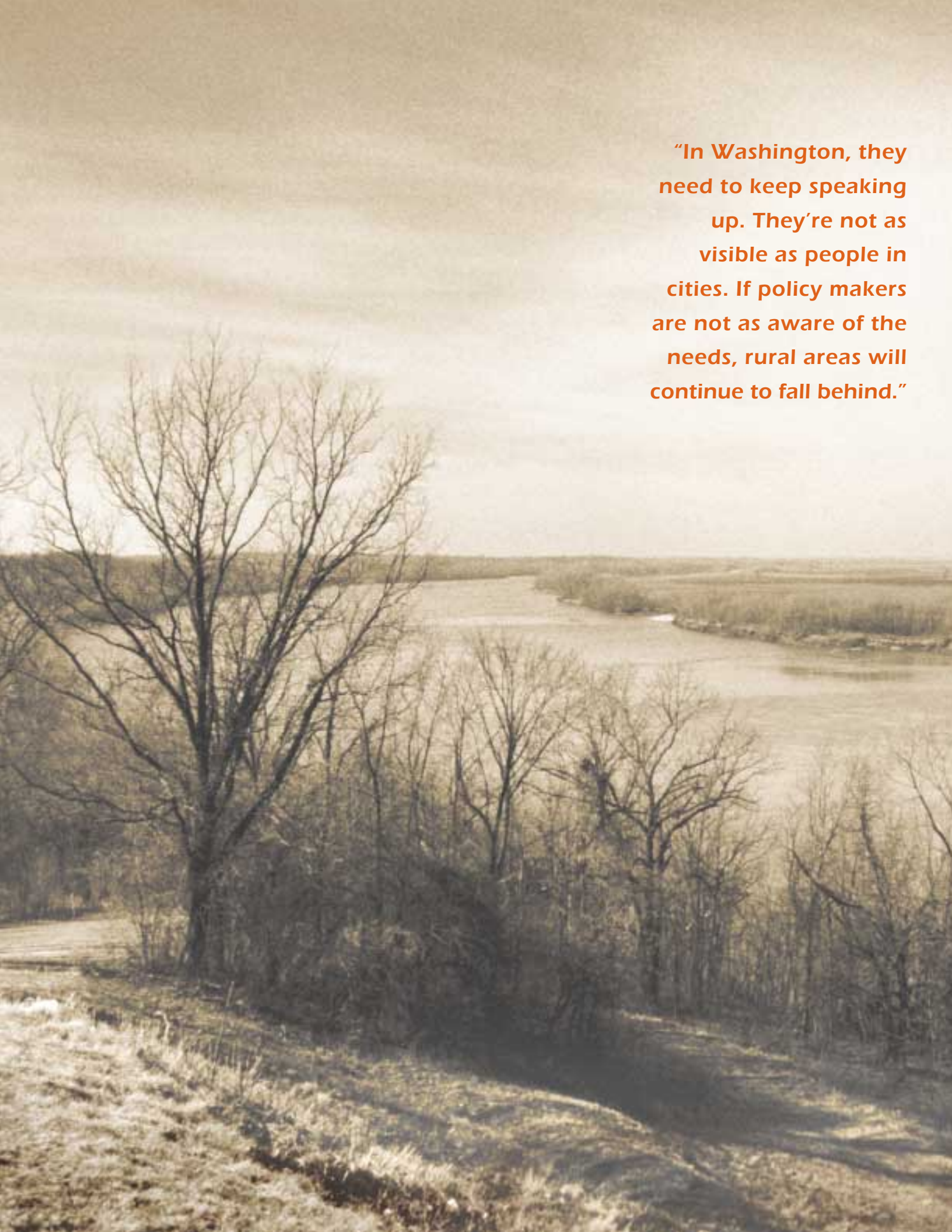
The point, therefore, is not just that rural community development needs more Federal money (though that would certainly help). It needs more investment from many sources, private as well as public. But the great mass of those sources tend first to seek the Federal government's partnership before investing dollars on their own. For urban community developers, such investment partnerships are now thriving, with potential for expansion and refinement.

For their rural counterparts, though, public and private investment is a patchwork puzzle that must be solved individually in every community, relying on whatever institutions and individuals may have an interest in a particular place at a particular moment. Even where the consequences of these arrangements have been spectacular, their future is inherently less stable, and their scope is much harder to expand, than it would be if investment and leadership derived from more national institutions and partnerships. And it is carried out over a much broader landscape, where people and projects are spread far and wide, and thus don't cluster conveniently into visible "renaissances" that can be summed up with a snapshot or brief news report.

Jim Wagele, Senior Vice President of Bank of America, summed up the current reality this way:

One of the problems with rural America is that if they don't speak up, people in policy positions lose sight of them. In Washington, they need to keep speaking up. They're not as visible as people in cities. If policy makers are not as aware of the needs, rural areas will continue to fall behind. As we continue to change in this country, focusing on urban issues, rural areas are overlooked.

<sup>1</sup> Data represent organizations that received more than \$50,000 over a four-year period from any of the listed sources.

A landscape photograph showing a wide river winding through a rural area. In the foreground, there are several bare, leafless trees on a grassy bank. The river flows towards the horizon under a hazy, overcast sky. The overall color palette is muted, with browns, greys, and soft blues.

***“In Washington, they need to keep speaking up. They’re not as visible as people in cities. If policy makers are not as aware of the needs, rural areas will continue to fall behind.”***



## The Diverse and Changing Face of Rural America

*In the last 50 years, we've built flat, not tall: because land is cheaper the further out it lies, new office buildings, roads, and malls go up farther and farther out. ... So the exhausted commuter seeks affordable housing further out — and can't help pushing local farmers out of business, since family farms can't pay the rising property taxes. Orchards and dairy farms go under; the commute gets even longer; and nobody wins, least of all our children. America, which is now losing 50 acres of farmland to development every single hour, could become the largest net importer of food by the next century, instead of the world's largest exporter.*

**VICE PRESIDENT AL GORE, IN REMARKS AT THE BROOKINGS INSTITUTION, SEPTEMBER 2, 1998**

**THE 20TH CENTURY** has changed rural America profoundly, in some cases permanently, and in many cases not for the better. Metropolitan sprawl, as Vice President Gore noted, has brought new wealth and development to many rural areas, though often at a high cost both to them and to their urban neighbors. And in other rural areas, those not in the path of spreading suburbs, the shrinking or mechanization of rural industries like farming, logging, mining and fishing have cleared away swaths of employment opportunity like a giant economic scythe.

The cost, both to the affected communities and to American society as a whole, is incalculable. For all its industrial triumphs and urban glamour, the heart of American society still lies in the country,

California's Coachella Valley Housing Coalition, put it:

*The self-help housing program embodies the classic American values of hard work, dedication, commitment. And it's a process of cooperation and community. I think this embodies all those things that we hear about, the American spirit ... of working for what you get, of pulling yourself up by your own bootstraps. There's no finer example of that than the people who build their own homes in the self-help program.*

But many of the rural communities that have nurtured these values, and with them the bedrock institutions of American agriculture and small-town life, are in jeopardy. "As more and more young people get out of the family farm," Louisiana farmer Jackie Judice told interviewers with



areas. Others are lower-skill service jobs, often with wages that are insufficient to support a family. For workers of modest education whose experience is primarily in the more traditional rural industries, available employment in these areas is either inadequate or out of reach.

At the same time, the sustained national economic expansion of recent years has lured more retirees, weekenders, and others investing wealth from cities in a bid for the tranquillity of country life. In the most desirable rural areas, where natural

*“I think this embodies all those things that we hear about, the American spirit ... of working for what you get, of pulling yourself up by your own bootstraps.”*

to which its most fundamental values trace their origins. Volunteerism and self-help, community and family, and, as Thomas Jefferson pointed out, democracy itself grew in the United States from a rural soil where equality and common effort were the stuff not just of philosophy, but of survival.

These values are not gone. In fact, they have fueled the phenomenal growth of grassroots development in rural communities. Two examples: The explosion of self-help housing development, in which families work with experienced supervisors and other families to build their own homes, and volunteer construction programs like Habitat for Humanity. Both are direct expressions of the American rural character, and they are thriving. As John Mealey, executive director of Southern

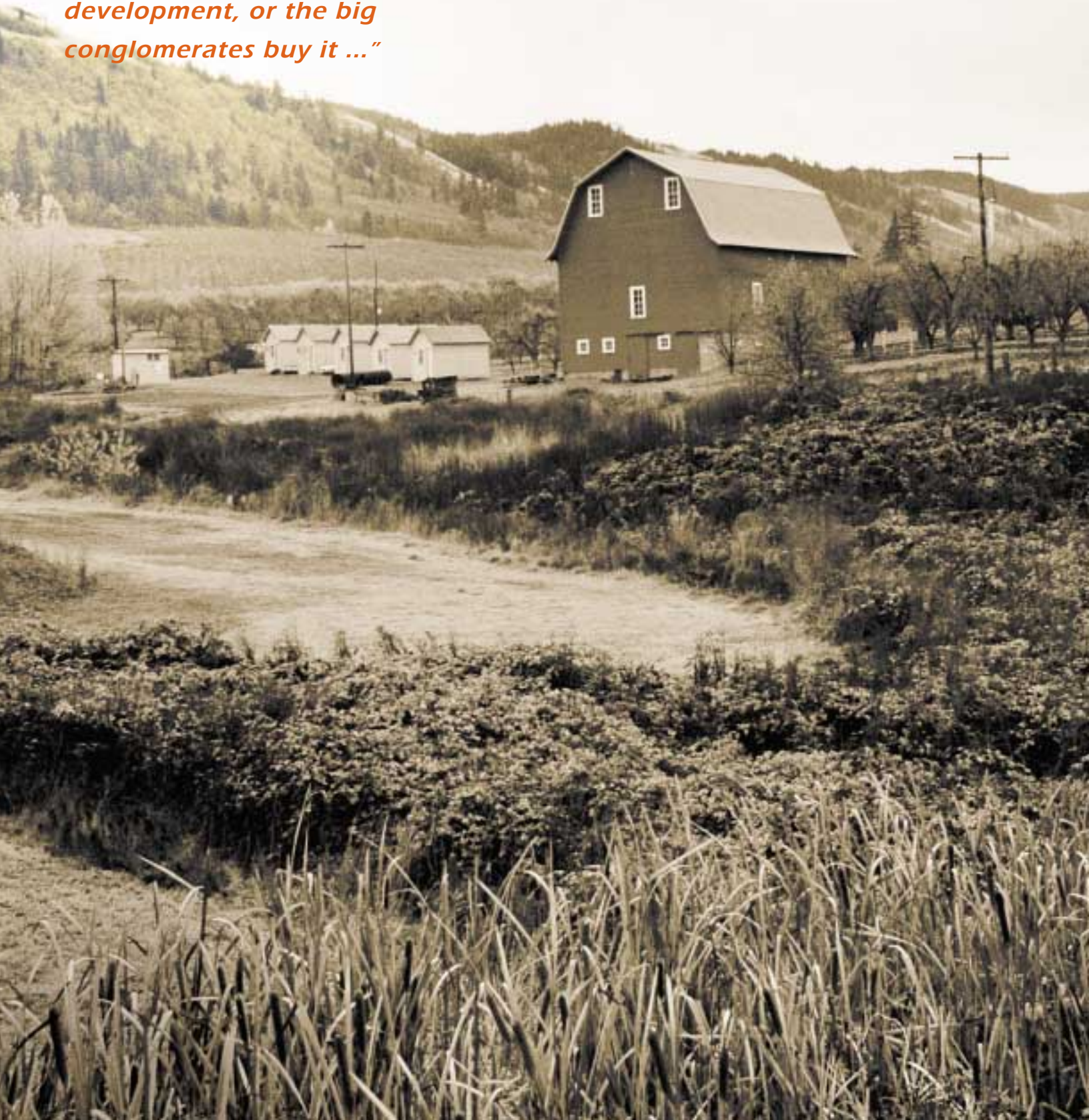
Stand Up for Rural America, "the father or the grandfather sells the land, and it's either put in sub-divisions or some sort of urban development, or the big conglomerates buy it, and ... I just can't believe that is good for our country."

The loss of agricultural employment in many areas, and the disappearance of jobs in other natural-resource industries like timber and mining, affects some rural areas but not others. In some places, the total employment base is not falling but rising. The increase, however, is often the result of an influx of technical and service firms locating just beyond the suburban office belts. Some of these are firms whose skill requirements far outstrip the educational and training opportunities typically available in rural

amenities are high, being "discovered" in this way can soon lead to property values and tax assessments that lie beyond the reach of long-time rural residents. In these areas, as in places where adequate wages have become scarce, residents must choose between preserving their standard of living and continuing their rural way of life. More and more often, the latter loses.



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Yet beside the rural communities being gnawed away by sprawl or new wealth, there is another rural America where change is not occurring too fast, but instead far too slowly: In nearly one quarter of all non-metropolitan counties, poverty rates have remained persistently high, exceeding 20 percent of the population in each of the last four censuses, according to Calvin L. Beale, Senior Demographer at USDA's Economic Research Service.

Concentrations of Hispanic farmworkers in rural Texas, New Mexico, Colorado, and California; of African Americans in the Old South; of American Indians on current and former reservations and Alaskan Natives in remote northern counties; and of whites in the Central Highlands all make up distinct but entrenched, seemingly intractable concentrations of poverty that have remained largely invisible in the media centers where poverty tends to be defined in urban terms.

In fact, to veterans of community-based development in urban areas, many of these concerns sound eerily familiar. Many community-based organizations grew up in American cities in the 1970s and 1980s when "gentrification" drove property values up in some neighborhoods even as jobs and local services were disappearing. Others struggled in communities where the gentry never dreamt of wandering, places where poverty had seemed to seep irretrievably into the foundations of local life. Community-based development organizations in thousands of cities found ways to reverse or balance these trends, tap and expand local markets for housing and jobs, and build stable, diverse communities where previously there had been little more than tension, displacement, and discouragement.

Today, that challenge faces rural America as never before. And not surprisingly, the tactics by which communities are improving their odds and solving these problems are much the same as those employed in cities. Yet the community-based organizations they are forming for the task are, in fact, institutions with roots deep in the pioneering values of the countryside: self-help, community organization, and a determination not to give up.

The following sections tell how these organizations are confronting and overcoming the special challenges of rural poverty, housing shortages, and economic changes. Though the story is not always as old as in urban neighborhoods, and is not nearly as firmly undergirded with institutional and financial infrastructure, it is every bit as encouraging and increasingly rich with potential.





## Services that Meet Basic Needs

The lesson I learned, I have to credit to Arthur Ashe, who said you have to start where you are and use what you have. What we had was the people on our side, and a little courage.

**ROBERT JACKSON, EXECUTIVE DIRECTOR, QUITMAN COUNTY DEVELOPMENT ORGANIZATION, MARKS, MISSISSIPPI**

**WHEN 6-YEAR-OLD** Tashianna Smith first arrived at Save the Children After-School Tutoring and Enrichment Program, a service of the Quitman County Development Organization in Marks, Mississippi, it was hard not to notice that something was seriously wrong. "Even with her glasses on," recalls QCDO Youth Director

Pearl Watts, "her face was practically on the board" when she started to write. She seemed to be able to read the alphabet in a textbook, but when she got to Z, it became clear she wasn't reading at all. "She kept right on going in rhythm with 'now-I've-learned-my-ABCs,' and that's when I knew she had memorized the letters; she wasn't reading them."

Some had thought Tashianna might be learning disabled. But teachers at Quitman County Elementary School knew the little girl had a vision problem. A doctor had prescribed glasses thick lenses that brought ridicule from the other children without doing much good. And the school had planned to order a page magnifier for her, though none had arrived. There is little room for improvisation in the public school budgets of rural Mississippi.

To Pearl Watts, the problem was obviously severe and needed immediate attention: "Her grandmother and I set up an appointment with an eye doctor in Clarksdale, and he gave her a new prescription for reading glasses. He even followed up to see if Medicaid would pay for them. But we told her grandmother





*"It means you know  
the piece of land  
[where you live], you  
know where your  
food comes from; you  
know where your  
grandparents lived."*



The point of Tashianna's story is not just that a dedicated community organization can help a heroic little girl find the resources she needs to overcome a disability. That's true, of course, but it's only part of what makes this anecdote remarkable. Besides its

is vast, but not so vast that it can't adapt overnight to the needs of one struggling six-year-old.

The story is much the same throughout the rural community-based development industry. In fact, a higher percentage of rural and "mixed" organizations in the NCCED survey reported providing a number of fundamental public services than did their urban counterparts. Basic needs for seniors, emergency food programs, transportation, and child care all showed up as more prevalent among rural and "mixed" groups than among urban. Basic services to people in need can be the hardest to manage and to fund. They are highly staff intensive and, even more than in urban areas, money for staff salaries is scarce or nonexistent. Although it is possible to finance or construct housing with a lean,

not to worry, that if Medicaid wouldn't pay, then the Parents' Club and QCDO would raise the money." But Tashianna, it turned out, is legally blind, and glasses would be of only marginal help. "So the doctor recommended that she go to a special school for the blind." And that brought other problems.

The nearest appropriate school is in Jackson, 175 miles from Marks. To Tashianna's grandmother, with no car and no ready way of traveling back and forth to Jackson, sending the little girl so far from home at age 6 was a frightening thought. How would they stay in touch? How could she be sure that her granddaughter was learning and happy?

Enter QCDO, once again. The organization offered transportation for Tashianna and her grandmother, first for a visit to the school, and eventually, if she decided to enroll the girl, for regular contact thereafter. As a visitor to the after-school program pointed out, "You can tell, no matter how hard things will be for her, this little girl is going to make it. You can see it in her concentration level it took her so long just to write the letter 'L' and yet she was determined to go on. At that age to have that kind of determination and concentration is just amazing."

As of this writing, the visit to the school is scheduled, and the new glasses are to arrive any day.

after-school tutoring program, Quitman County Development Organization runs a credit union, an emergency food program, a health-monitoring service for isolated elderly people, job-training and home-construction and -repair programs.

This is not, in other words, simply a caring organization that helps its neediest neighbors through rough times. It is a complex, diversified development corporation tackling on every front the hardships of rural Mississippi life, in a predominantly African American community of the Old South from human needs to economic, from elementary education to the elements of the built environment. When public schools, state and local government, transportation, and other basic services fall short, QCDO fills the gap.

Nor is QCDO alone: Elsewhere in the Delta, similar organizations develop housing and businesses, train workers, educate and care for children, and even package and develop basic infrastructure roads, water and sewer lines and processing facilities, natural gas and cable TV systems. The mission



efficient staff of a few specialists, it is impossible to operate a transportation program without drivers and vehicles, or day care or after-school program without qualified, caring adults who work full shifts

This is likely one reason why a slightly higher percentage of rural organizations (8 percent, vs. 6 percent in cities) reported very large core operating budgets of \$2 million or more. One of the few sources of funding for such large human-needs programs comes from the U.S. Department of Health and Human Services, through its Community Services Block Grant the only source of funding outside USDA from which a higher percentage of rural and "mixed" organizations reported receiving support, compared to urban.



Still, these large, well-staffed organizations are a tiny minority of rural community development groups, most of which operate with very small revenues. More than 60 percent reported a core operating ("non-development") budget of \$100,000 or less, compared to just 34 percent of urban organizations. That means that direct human services which remain an important part of the mission even of small organizations are frequently provided by volunteers or by a few staff members performing multiple duties.

Another area in which rural grassroots development differs from urban and is, in a sense, far more basic is in the construction of public infrastructure and amenities. Although the survey did not include a question specifically on these projects, rural organizations almost certainly play a substantially bigger role in road, water, and sewer construction than is typical (or necessary) in urban areas. In most communities, this most basic of developments goes all but unnoticed, an assumed fact of modern life that governments provide as a matter of course. But in many poor rural communities, paved roads, plumbing, and sewerage remain luxuries, addressed only if the will and energy of the residents are sufficient to make them happen.

In all these ways, community-based development in rural areas confronts fundamental human necessities that are every bit as challenging as (though sometimes quite different from) those facing inner cities and poor urban neighborhoods. And however much they may lag their urban colleagues in material resources, rural community organizations in hundreds of places have

been able to tap a less tangible asset. Lorna Bourg, executive director of Southern Mutual Help Association in New Iberia, Louisiana, calls it "rootedness":



It means you know the piece of land [where you live], you know where your food comes from; you know where your grandparents lived. You have the ability to visit friends and family that you've known for a long time; you know where home is. You have a history of how the bayou has changed. You know how the crops changed, how the banks and schools changed. It's about being rooted in a place and I think that has some value.

She might have added one other thing. It also means that, when the changes have been harmful, you know how to do something about them. And that has value, too.



## Economic Development in Rural Markets

When it comes time to add some more folks to our workforce I can call CEI [Coastal Enterprises, Inc., a community development corporation in Wiscasset, Maine,]. I say, 'I've got a job opening' and fax one of their opening forms. From there it gets distributed to eight or ten provider agencies that will look for somebody who can fill the bill. So a percentage of the labor search is done for me in advance. ... And I've been able to tailor some of what we need done to some of the special-needs folks that CEI has available. We've been able to employ some folks in the community that otherwise might not be employed. Works out nice for us. Works out nice for them.

**SCOTT FULSOM, PLANT MANAGER OF THE SCIENCE SOURCE, A MAINE-BASED MANUFACTURER OF EDUCATIONAL MATERIALS, WALDOBORO, ME**

**PROCTOR WELLS** is a lobsterman. He is the son of a lobsterman who was the son of a lobsterman, heir to an ancient crusty treasure along the bottom of Maine's slate-gray seacoast. "It's been going on a long time," says Wells, "generations and generations. I lobstered with my grandfather, and I figure that I'll be fishing till I'm old and gray."

But the lineage has seen some rough years. "I'd sold a dragging boat that I'd had for a good number of years. It got harder and harder to make a living dragging. I wanted to move to a little bit smaller boat, diversify and do tuna and lobster both. And that is how I got involved" with CEI.

Wells had chosen his livelihood the old-fashioned way: out of a love for the work, and the sea, and the independence.

It certainly wasn't the money. A good year might bring one-third the wages of a typical factory worker. Financing a new boat could be tricky.

"I didn't want to have somebody call me down to the bank," Wells explains, "and say, 'well, gee, I don't know you.' I want to know who I'm dealing with. When I call somebody at CEI, it's like 'hey, Proctor, how's the fishing?' And that means a lot to me."

Proctor Wells financed a new boat

27 percent. While the assets of banks in non-metropolitan areas grew by 30 percent in that period, the growth rate in metropolitan areas was 74 percent.

In the meantime, small banks (those with total assets under \$250 million) have been relieved of some of the requirements of the Community Reinvestment Act. And in the headquarters or loan-processing centers of large or newly-consolidated banks, there are now less likely to

"The rural financial markets," Duncan concluded, "are unlikely to support the demands for debt and equity capital that a greater focus on rural economic development will require. Without improvement in the structure and performance of the rural financial market, it is unlikely that non-metropolitan residents



“These people want to see that the money is going into the community, going to be well used and going to provide jobs.”

through CEI, not just because his credit was good and not just because he was a good bet to stick it out on the choppy waters of Maine's changing economy. CEI invested in Wells for another reason, too: "These people want to see that the money is going into the community," Wells explained, "going to be well used and going to provide jobs. I provide a job for my helper, for the guy that trucks my lobster, jobs for the people who sell me fuel. That's what they're backing."

Some 43 percent of the rural community development organizations in the NCCED survey operate loan programs for small businesses like Proctor Wells's fishing enterprise. That's substantially higher than the 33 percent of urban organizations who do so and for good reason. Credit for small or start-up businesses in rural communities is scarcer, and willing lenders fewer, than in big cities.

Banks in rural markets are often smaller or have less independent lending authority than do their urban counterparts especially in recent years of consolidation in the banking industry. In the decade between 1984 and 1994, the number of bank head offices in non-metropolitan areas declined by

be officers who know the strengths and opportunities in small, remote rural markets

As Economist Marvin Duncan told the Federal Reserve Bank of Kansas City in 1997:

*Rural economic development lending, by its nature, tends to pose relatively complex and non-routine questions for the lender to analyze. Both big and small banks prefer to extend "cookie cutter" loans, and may be reluctant to make loans for purposes with which they are unfamiliar or that require other than routine analysis and ongoing oversight. ... Hence, more otherwise-feasible loan proposals may be rejected by lenders.*

can achieve the progress they aspire to and that national, state, and local public policymakers envision."<sup>2</sup>

So for rural community developers, the only practical solution is to raise funds from government or philanthropic sources and then re-lend them in their communities. Thus far, rural community-based development organizations have more than \$145 million outstanding in loans to business, and organizations in mixed areas have another \$93 million.

Apart from direct lending, many rural community-based developers also provide credit counseling and other forms of technical assistance for small and start-up businesses, just as their urban counterparts do, and in approximately the same proportion. But here again, capital for construction of major facilities is relatively harder to come by in rural areas. So as with small-business loans, community-based developers in these markets are far more likely to make direct construction loans to businesses (rural and mixed organizations loaned \$74 million for facilities construction). They are also more likely to help businesses and entrepreneurs

<sup>2</sup> Duncan, Marvin, "Keynote Address: Where Are Rural Capital Markets Headed?" in Financing Rural America, Federal Reserve Bank of Kansas City, April, 1997, pp. 34 and 40.

find whatever credit is available elsewhere, help them locate suitable land and buildings, provide working capital, or offer training and technical assistance, than they are to build facilities themselves, as urban community developers often do. Whereas a third of urban organizations in the NCCED survey reported developing facilities directly, only about one quarter of rural respondents said they do this.

Where rural community group stake the role of lenders for business development, two programs of USDA have been particularly helpful, though both are comparatively small. The Intermediary Relending Program, or IRP (Fiscal Year 1999 funding nationwide: \$33 million) provides 30-year loans for community-based organizations to re-lend, usually for shorter terms, to local businesses that can't get credit elsewhere. Rural Business Enterprise Grants, or RBEG (1999 funding \$37 million nationwide) provide funds to build facilities, roads, parking lots, or other infrastructure for rural businesses, or to purchase equipment for them. Yet partly because of

the relatively small size and scope of these programs, only a few rural community organizations take part in them. Although 43 percent of rural groups operate revolving loan funds for businesses, just 7 percent get RBEG grants and 5 percent borrow from IRP. In fact, not a single USDA program reaches even 10 percent of the rural community developers surveyed.

Because of the high business demand for their help, rural organizations are slightly more likely to participate in the Small Business Administration's micro-loan program than are their urban counterparts, and they are roughly on a par with urban organizations in making use of the Treasury Department's program to help capitalize Community Development Financial Institutions. But otherwise, their loan funds are typically patched together from sources that prominently include HUD's Community Development Block Grants and HHS's Office of Community Services, plus whatever state, local and private financing they can arrange.

If the funding of these programs is sometimes haphazard, the results are nonetheless straightforward and sometimes breathtaking. Rural community-based

developers report having built or financed 301,000 square feet of office space, 282,000 square feet of retail space, 470,000 square feet of other commercial space, and an astonishing 3.485 million square feet of industrial space amounting to 4½ million aggregate square feet for businesses not counting 150,000 additional square feet for business incubators, where small enterprises can

set up shop until they're ready to move to separate quarters.

More remarkable still, most of this production 51 percent of the total was accomplished in just the four years between NCCED's most recent surveys (that is, 1994 through '97 alone). Though they started later, on average, than did groups in urban areas, rural grassroots organizations' business investment, assistance, and development have taken off rapidly.

The big totals for industrial facilities reflect both the high potential for rural manufacturing and a concentrated effort by rural grassroots development groups throughout the country to put their efforts where the jobs are. That frequently means helping manufacturers locate or expand their facilities in rural communities, recruit employees there, and strengthen their businesses to respond to economic changes. In all these ways, rural community developers and their business partners are filling the gap between disappearing employment in agricultural or other natural-resource industries and the sometimes elusive opportunities in the modern service, high-tech, and manufacturing economy.

The results in employment have been comparably dramatic. Grassroots rural developers reported a net gain of more than 34,300 jobs as a result of their business assistance and development programs, and groups in "mixed" areas reported another 6,400.<sup>3</sup>

One explanation for these results is the importance of personal relationships in rural areas where the great majority of business owners are also residents, and underwriting loans can be far more personal and less by-the-numbers-alone. In these areas, targeting opportunity and projecting the employment consequences of a business investment can be easier, or at



<sup>3</sup> These are the numbers actually reported by organizations responding to the survey. The full totals are undoubtedly larger.

least less speculative, because participants on both sides of the lending table share a history and a knowledge of the workforce that would be unusual in denser urban markets. As Brian Fogle, Vice President of Bank of America, explains:

*You could take a million dollars and lose it in a big city and not have much impact, whereas you could take 10 or 20 thousand [in rural areas] and have a real impact. Like most companies, most of our customers are in urban areas, and that is where a great deal of resources are going to continue to go. However, the impact that you can have in smaller communities is tremendous, with not that much of an investment. ... It is not just dollars, it's people.*

For all its success in helping to diversify local economies, rural community-based business assistance has not turned its back on farming. Besides helping to finance, build, or expand commercial and industrial enterprises, many grassroots development organizations also operate training, technical assistance, and other support programs for agriculture.

In southern Louisiana, for example, where the Judice family has been farming for seven generations, the Southern Mutual Help Association (SMHA) has helped the family preserve the farm for an eighth generation by introducing new methods of efficient, sustainable agriculture. Interest in sustainable farming wasn't entirely new, but adapting it to Louisiana's unique environment and farm

economy had proved difficult. Outsiders had tried and failed before, as Jackie Judice explained:

*A lot of the research came from the top down and it was really bringing a lot of the farms in the wrong direction, heavier and heavier input, and [SMHA] has turned that on its ear. They're teaching the land-grant colleges, ... showing how you can use less inputs, have higher yields, build the soil.*

At first, even with SMHA's local staff distrust ran high. "We were at one time considered to be adversaries," Judice says about his initial relationship with SMHA. But then

*I took them on a little tour of our farm and got to talking and we realized that we were both after the same thing. All we needed to do was talk. One thing I got to say about SMHA, they don't just give fish away, they teach people to catch them. It's one of the self-help groups that make a difference.*



***“To build it well,  
to better our family, to  
have the opportunity to  
raise our kids in  
a good environment,  
to have a home for them.  
That’s what  
got us started.”***



# Affordable Housing in Rural Communities

This is the first thing we've had that we own ourselves. We had to work for it, and well, at first it was really hard. ... I was kind of nervous, because of working with a lot of people, and you have to be good at working with hammers and stuff it's something I never did before. I learned a lot. We built the tile [roof], me and my husband and another family. We were up there working about five hours [at a time], then a couple other families took over. We kind of shared the work, we planted the trees and then we put the grass down. ...

To build it well, to better our family, to have the opportunity to raise our kids in a good environment, to have a home for them.

That's what got us started.

**CHRISA ESPERSITY, MOTHER AND HOMEOWNER, COACHELLA VALLEY, CALIFORNIA**



**THE INFLEX** of people from cities and suburbs into rural America has been great for houses but rough on housing. In community after community, old farmhouses and cottages have been bought up by the tens of thousands and given fresh paint and awnings and Victorian gingerbread. Former trailer parks and stick-built villages have fallen to new subdivisions and shopping centers. It's a boom time for real estate in the most scenic and accessible rural areas. But for those of lesser means in these areas, the tide of new investment in the American countryside has brought not prosperity but crisis.

And for others, in the more remote or harsher corners of the rural landscape, the housing market has been substandard for generations shanty villages and sagging mobile homes, whole villages without plumbing or utilities, jerry-built migrant camps and sharecropper lean-tos. In areas of persistent, entrenched rural poverty, housing is often the first and most striking sign of a historic neglect barely imaginable in more-developed areas.

Replacing substandard housing on a large scale presents special challenges in thinly populated places. For example, unlike most urban markets, rural communities have few apartment complexes and limited opportunity for low-rent multiple dwellings. Even very low-income rural Americans are more likely to own their homes than are their rural counterparts more than 73 percent of all rural residents own homes, compared to 63 percent in

urban areas. With multiple owners, spread over sometimes great distances, assembling a broad-based



housing-rehab program or replacing substandard dwellings at affordable prices can be far more difficult than where available properties are concentrated.

And for those who do rent homes in rural communities, the odds are greater that such homes will be in poor condition and that landlords will themselves have little spare capital with which to upgrade or even maintain the property. In rural areas that are not adjacent to cities and suburbs, a dwelling unit in 1995 was 50 percent more likely to lack indoor plumbing than was a unit in a central city. The rural unit was more than twice as likely to have no heat. It was nearly 20 percent more likely to have a leaky roof.<sup>4</sup> The rural unit was likely to be smaller, despite larger family sizes, on average, in rural households. The cost of these dwellings, meanwhile, can be surprisingly high when local markets offer little or no alternative housing to keep rents competitive.

Yet by the usual standards of poverty and affordability, households in remote rural areas and central cities have much in common. In 1995, the median income of the two types of communities was approximately the same: \$27,904 and \$27,859 respectively. The incidence of poverty was slightly higher in rural areas, and people in rural households were slightly older on average, and had less education.<sup>5</sup> But the big difference between rural and urban poverty, it seems, is not so much in the extent of their needs as in the likelihood that those needs are being met with public aid.

Central cities have nearly twice as many public housing units relative to the number of poor households, as do rural areas. The same is true for

other kinds of government aid. This is consistent with government programs other than housing: Low-income city dwellers are 45 percent more likely, for example, to receive food stamps than are their rural counterparts.

The once-preeminent Federal program for affordable rental housing in rural areas, USDA's Section 515 subsidies, have in recent years declined to less than 3,000 units a year nationwide (the program's total budget authority in Fiscal 1999 was just \$55 million). Although urban housing programs have also declined in these years, they have been replaced, to some degree, by the Federal Low-Income Housing Tax Credits which specifically earmark rental housing. Although the Tax Credits are legally available in rural areas as well as urban, they have not actually reached rural community developers on any scale. In the NCCED survey, rural organizations reported developing less than one-fifth as many housing units under this program as had their urban counterparts.

Yet against this background of crushing need and scarce support, hundreds of rural community organizations operate housing development programs including many self-help and volunteer programs like the one where Chrisa Espersity first learned to use a hammer. More than two-thirds of rural community developers build or finance housing, or both, a percentage almost identical to that in cities.

Predictably, though, where subsidies are substantially lower (and where most organizations are newer), total production has been less. Community organizations in the NCCED survey reported having built or renovated 74,000 units of housing in rural areas, compared to more than 160,000 in urban areas.

Driving this disparity in production is partly the obvious fact that it is much harder to develop large numbers of units in areas

where available land is widely scattered and housing can't be conveniently clustered into 40-unit apartment buildings as it is in many central cities. (Even where such clustering is theoretically possible in rural areas, the social effect of concentrating low-income families in one place would be less acceptable than it is in cities.) As Bank of America's Jim Wagele put it:

There are some amazingly productive housing organizations in rural America that have to cover large geographic areas. That's the key difference they can't just focus on a neighborhood. They've got to focus on a county or on multiple counties, and find a way to make a difference in small communities that are spread all around.

But the need for home-ownership and single-family housing in rural areas also puts community-based developers there at a disadvantage. Because the great majority of housing support comes through programs with a historically urban mission, those programs heavily favor rental development. The Federal Housing Administration, which helps thousands of lower-income and first-time home-buyers in cities, has far less penetration in rural markets. Only 8 percent of rural organizations have been able to tap the major ownership program in USDA's Rural Housing Service (formerly the Farmers Home Administration).

In the unsubsidized private market, rural families looking for mortgage financing likewise face more discouraging conditions than in urban and suburban areas. Available mortgage terms are shorter, on average, and interest rates higher, as this comparison of 1995 mortgages demonstrates:<sup>6</sup>

	CENTRAL CITIES	SUBURBS	NON-METRO AREAS
MEDIAN MORTGAGE TERM (YEARS)	30	29	23
INTEREST RATE (IN 1995)	8.3%	8.2%	8.7%

So inescapably, in recent years, production of rental housing has been growing more rapidly among rural community-based developers than is production of housing for purchase. Of the more than 11,500 rental units that rural groups have developed thus far, half have been completed since 1994. Only about one-third of the total units for home-ownership were developed in that period. But rental units neither can nor should be the engine that drives affordable housing production in rural communities.

Instead, for that majority of families who want to buy or repair homes of their own, rural grassroots development organizations have devised two additional strategies besides playing the role of conventional housing developer. These approaches have allowed them to serve a growing share of the housing need in their communities, even if they have not been able to finance production on a par with urban and rental programs. First has been self-help housing, an approach explicitly supported by USDA through the Rural Housing Service's Section 523 grants and 502 direct-loan program. As Chrisa Espersity discovered, self-help construction is neither easy nor quick. Because it requires a heavy load of training and supervision with inexperienced labor, it doesn't offer the same potential for high rates of production that direct development



can. But it is economical and, amid the rural values of hard work and mutual support, it has been an especially good fit for many communities. The growing popularity of Habitat for Humanity,

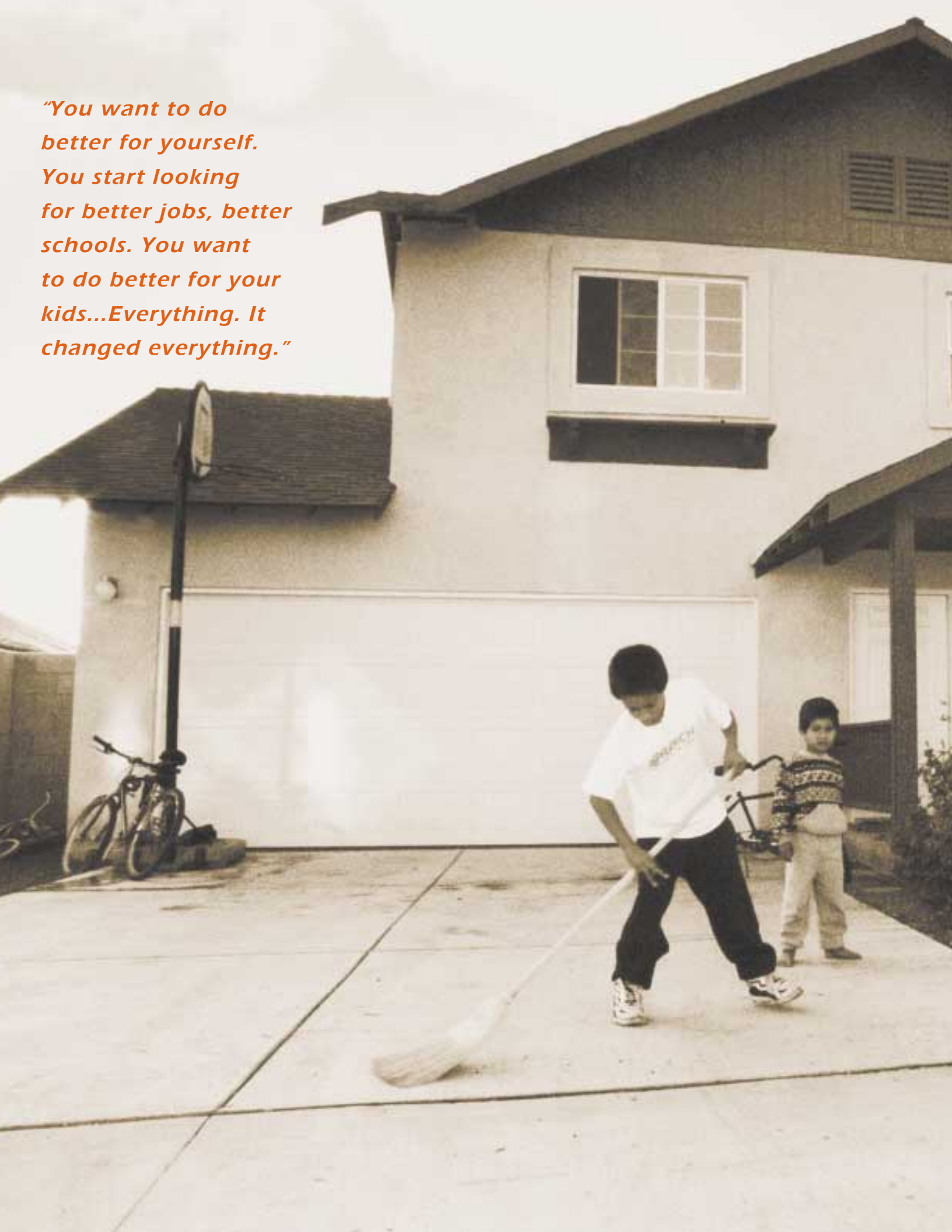
which marshals and trains volunteers to help families build their own homes, has expanded impressively on this tradition.

A second approach has been to provide loans, credit counseling, and other homebuyer assistance. In effect, organizations have discovered that, if they cannot produce homes at a rate comparable to the need, they can at least help families find and afford the units that already exist. Nearly two-thirds of rural community groups offer housing counseling programs, as do a comparable percentage of groups in "mixed" areas. Banks, with help from secondary mortgage lenders Fannie Mae and Freddie Mac, have increasingly adapted their standard mortgage products in recent years to allow many formerly ineligible people to qualify, if they get the advice, preparation, and guidance they need.

In this context, community organizations have served as effective brokers between low-income families looking for financing and banks willing to make long-term mortgage loans. And many rural organizations have loaned money directly, through government-supported loan funds or credit unions. One of the most valuable of these, USDA's Section 502 Single-Family Direct Mortgage Program, has been extremely effective at helping very low-income rural residents become

<sup>5</sup> *Ibid.*, p. 8; <sup>6</sup> *Ibid.*, p. 11

*"You want to do better for yourself. You start looking for better jobs, better schools. You want to do better for your kids...Everything. It changed everything."*



homeowners. But in just the five years between Fiscal Years 1994 and 1999, the program has been cut by more than one-third.

Piecing together these various sources, rural respondents to the NCCED survey nonetheless reported that, quite apart from homes they had built themselves or with self-help families, they had provided \$109 million in loans and provided other assistance to more than 6,100 homebuyers. Groups in "mixed" areas provided another \$45 million and helped 4,100 buyers.

In cities, the aim of housing development and renovation programs is often to salvage the neighborhood environment to create, in effect, a beachhead against blight. In rural communities, though, the balance of the built and natural environments makes concentrated "blight," at least in the urban sense, less prevalent in most areas. Consequently, as in many other parts of their work, rural

community developers more often orient their housing programs toward the well-being of individual residents and their families, rather than to the look and feel of the surrounding area—in other words, focusing less on the streets and houses, and more on their inhabitants.

The effects on residents' lives is profound and enduring. Julie Bonds, a longtime resident of California's Coachella Valley, recalls a time, in the early 1990s, when "I was living in a very old, destroyed house and it was really hard to live. We had a lot of infestation, it was run-down and the plumbing was bad. The owner of the house never wanted to fix anything. We were paying almost \$400 a month."

Then I noticed that [the community-based Coachella Valley Housing Coalition] was going to put up apartments, and I went over, talked with the manager and got an application. I was so happy I was crying, because I knew I was going to have a

better place for my family. ... When we moved into the apartment complex, my husband got a new job. It made him feel better about himself, take better care of our house. It changed a lot of things. You want to do better for yourself. You start looking for better jobs, better schools. You want to do better for your kids, you want to put them in community activities. ... Everything. It changed everything.





## Reaping the Bounty

Rural areas belong not only to those who live there, but to us all. Their employment is a critical engine of national growth; their conservation and wise use a matter of national concern. Finally, rural problems do not long remain rural. People migrate. Problems that begin in rural areas soon become urban problems as the rural jobless are drawn to urban areas. Inevitably, therefore, concerns that appear to be isolated rural issues are, in fact, obstacles to national progress.

**REPORT TO PRESIDENT GEORGE BUSH BY THE PRESIDENT'S COUNCIL ON RURAL DEVELOPMENT, 1992.**

**THE RAPID GROWTH** of community-based development in the United States, especially in urban settings, is preeminently the result of two related efforts at capital mobilization. The first has been the growth in the 1980s of dozens of national, regional, and local intermediary organizations for community-based development institutions that assemble pools of grants, loans and investments; provide expert help in financing and developing projects; and speed the exchange of new ideas and best practices among front-line organizations.

The second, beginning later in the same decade, was the National Community Development Initiative (NCDI), a historic partnership of 17 foundations and corporations, in partnership with HUD, that pooled and in some cases vastly expanded their grants and loans to community developers, channeling those

funds through national intermediaries.

On a scale unprecedented in the history of the American voluntary sector, these organizations and partnerships knit together an industry of national significance out of a dispersed, often isolated universe of local organizations. These large-scale efforts did not, of course, "create" community development that was the groundbreaking work of hundreds of thousands of residents in poor, sometimes completely forgotten communities. But the intermediary institutions and NDI accumulated and expanded capital in ways that mirrored, in a sense, the explosive growth of many new for-profit industries.

Directing these efforts toward rural communities in particular, however, remains a challenge, despite enormous latent opportunity in rural America on a scale with many of the newly discovered "emerging markets" abroad. Shifts of population and wealth toward rural areas, which may be disruptive in the short term, are nonetheless long-term realities to which both communities and financial markets must respond.

Investment in many rural areas will occur, either wisely or unwisely. Employment and housing will either develop in ways appropriate to the environment and local culture, or in ways that undermine them. Current residents will be displaced or impoverished, or else enfranchised and employed. More remote rural areas will continue to languish in deeply embedded poverty, or will offer new opportunities and markets for appropriate investment. These are not inexorable acts of nature, but matters of will and policy that is, of decisions that will be made, for better or worse, in the next several years.

Because so much remains to be done in rural America, the opportunity is still enormous for strategic cooperation among financial, corporate, philanthropic, and

government players. It is not too late to lay the groundwork for intelligent and planned growth, and for a just balancing of social and economic interests. But despite years of rapid progress on these fronts in urban areas, the partnerships and institutions to lead the charge in rural America are still lacking.

Galvanizing such leadership is the first priority of Stand Up for Rural America. Among the most direct and powerful routes to this end, and thus the first of "Stand Up's" four goals, would be to create a rural counterpart to the hugely successful NDI a Rural Community Development Initiative that rallies the vision and resources of business, government and philanthropy around the needs of rural grassroots developers.

Within the philanthropic sector, a second "Stand Up" goal is the formation of a rural affinity group or roundtable a specialized circle for sharing information, insights, and leadership comparable to those that have informed much creative philanthropy on urban issues. The lack of such a forum does not suggest that these institutions are unconcerned about in rural issues. On the contrary, several have been important players in the formation of Stand Up for Rural America. But their activity has not risen to the level of collective action that would begin to match the aggregate potential of rural community-based development.

A third goal, in some respects the most far-reaching, is the marshaling of private credit and equity investment, particularly among banks and secondary mortgage institutions. Although government is a crucial player in



drawing capital into under-invested areas (and not, in rural communities, the most attentive player thus far), both the needs and opportunities of rural America lend themselves to significant leadership

and investment from private financial institutions.

In markets where home-ownership is high and demand for it almost universal, where entrepreneurship and small business ownership are deeply embedded in the culture, and where an ethic of hard work is increasingly challenged by shifting opportunity, the potential for fresh investment is enormous. That calculation has become increasingly commonplace among American investors looking at underdeveloped markets abroad. A similar opportunity lies much closer to home.

To be sure, the Federal government has not been altogether blind to the potential of rural communities, and recent legislation and budget proposals have made some promising starts at a national leadership in this area. In 1997, Senators Christopher S.



Bond of Missouri and Tom Harkin of Iowa successfully proposed a specific set-aside of Federal capacity-building funds in NDI for rural areas. A year later, Senator Bond and Representative Don Young of Alaska sponsored a \$25 million separate budget for rural housing and economic development that provided capacity-building grants for rural nonprofit organizations. Significantly, both of these provisions have been in the budget for HUD, not in the department formally responsible for rural development.

More recent proposals, still in discussion, have included a \$10 million capacity-building grant program in USDA, which would give that agency its first program explicitly aimed at expanding the productive potential of community-based rural developers. And President Clinton's "New Markets" initiative, part of his proposed Fiscal Year 2000 budget, extends its tax credits, loan guarantees, small-business assistance, and aid to community-based financial institutions for rural areas as well as urban.

Thanks in part to the work of Stand Up for Rural America, public, corporate, and philanthropic leaders are aware, more than ever before, of the record and the potential in rural community development. Moving from awareness to concerted action, however, is still largely an elusive vision. To amplify and extend the message, therefore, "Stand Up's" fourth goal is to build and strengthen the network of rural community-based development organizations that it has assembled over the last three years. This expanding network borrows a theme from Bank of America's Jim Wagele: "One of the problems with rural America is that if they don't speak up, people in policy positions lose sight of them."

Significant capital accumulation and productive growth in community development depend in large part on the collective will of many sources of funding

and leadership, acting in concert. That is happening in urban America on a scale that just 15 years ago was barely imaginable. There is still untapped potential there, of course, but the means of tapping it have become clear as never before. And the institutional vehicles for raising money, building high-performance delivery mechanisms, and accounting to investors are now in place throughout the country.

The same cannot yet be said for rural America. As a result, engines of redevelopment in some of this country's most long-suffering places and many of its most promising opportunities for jobs, healthy families, and a better quality of life go unexploited. There is a cost to this neglect, both the economic costs associated with sprawl and entrenched unemployment, and the human and social costs that arise from losing rural communities and their way of life.

These costs are entirely avoidable. And in many hundreds of places, albeit scattered and sometimes overlooked, the losses are being reversed, and liabilities turned into opportunities. The remaining pages of this volume—an extensive listing of roughly 1,000 community-based developers in rural and mixed areas who responded to the NCCED survey—present more of those efforts than has ever been collected before. Supporting them, and reaping their potential, is among the earliest challenges awaiting the first decade of the 21<sup>st</sup> Century.

As President Bush's Council on Rural Development concluded in 1992:

Rural Americans, through stronger local leadership, can solve their own problems with the proper tools. They can meet tomorrow's challenges, but they need to create, and realize, their own vision for rural America. ... That process must be a bottom-up process. It begins with expansion of the community's ability to act effectively in its own behalf and to develop creative and effective partnerships with the private sector.

What is needed [to meet the demands of the 21<sup>st</sup> Century] is a new response to changing needs, and a new standard for government action. That standard must begin with an understanding that the fundamental goal is to empower rural communities to develop themselves. It must foster an ethic of collaboration among governments at all levels and with private organizations. ... Federal, state, and local government, private enterprise, and local communities must all work collaboratively.

Now is the time for action, the time to begin, in rural America and with rural Americans, to view the future as an opportunity, not a destiny.<sup>7</sup>

<sup>7</sup> "Revitalizing Rural America," The President's Council on Rural America, Winthrop P. Rockefeller, Chairman, January, 1992.



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