

RURAL HOUSING PERSPECTIVES  
Joe Belden, Housing Assistance Council

Southern Legislative Conference  
Oklahoma City, Oklahoma  
July 12, 2008

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Federation of Appalachian  
Housing Enterprises

## HAC Services

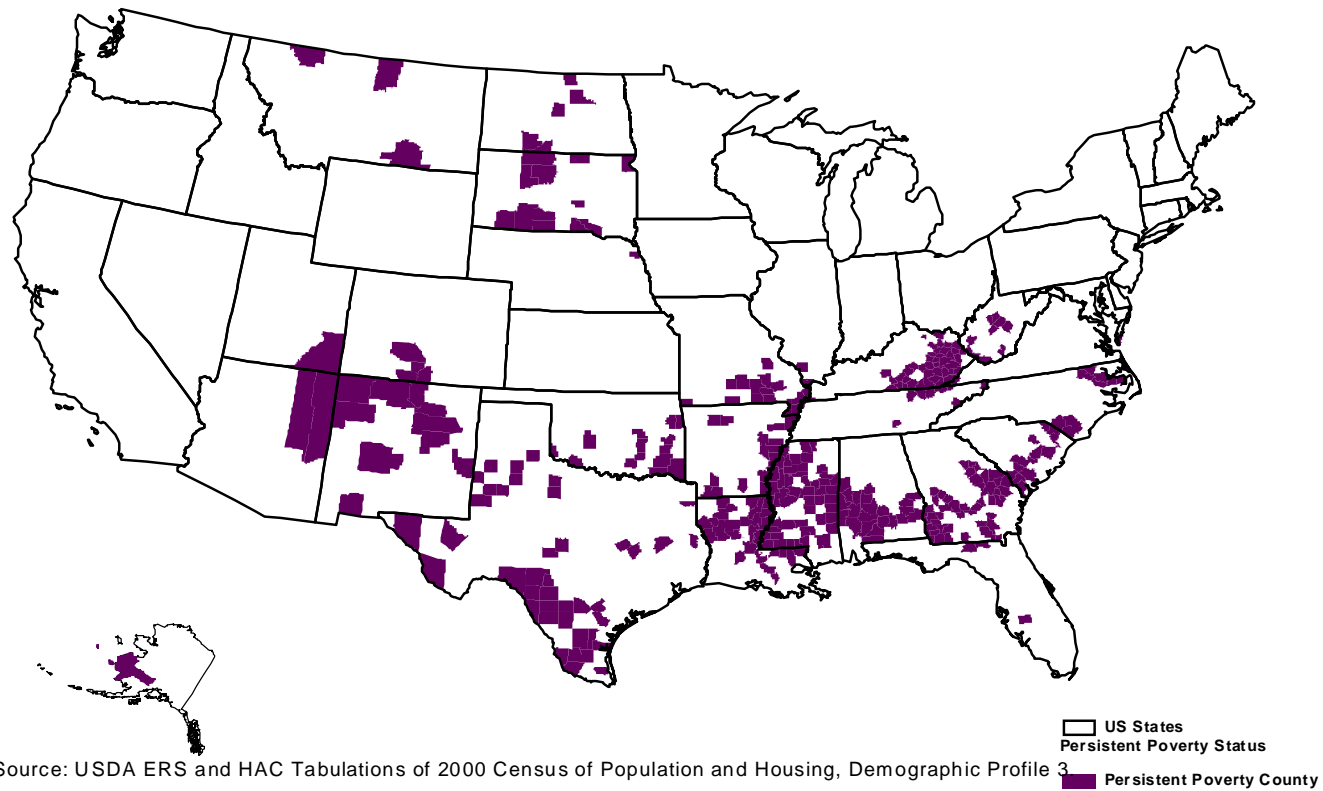
### What services does HAC provide?

- **Loans.** Since 1971, HAC has made almost \$164 million in loans to help create more than 56,867 homes, including water/sewer connections. HAC's loan funds have reach throughout rural America, with loan commitments to over 600 local organizations in more than 400 counties throughout 49 states and territories of Puerto Rico and the U.S. Virgin Islands.
- **Technical Assistance.** HAC's expert staff delivers thousands of hours of technical advice each year to organizations and developers improving low-income rural housing.
- **Research and Information.** HAC publishes the biweekly newsletter *HAC News* and *Rural Voices*, a quarterly magazine; writes up to 15 research reports and technical manuals annually; and maintains a rural housing resource center for its constituents. HAC's Web site, [www.ruralhome.org](http://www.ruralhome.org), is a significant source of up-to-date information on rural housing topics.
- **Training.** HAC sponsors intensive training workshops all over the country, emphasizing housing development, financing, construction and nonprofit management. HAC also regularly convenes the National Rural Housing

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# Persistent Poverty Counties, 1960-2000

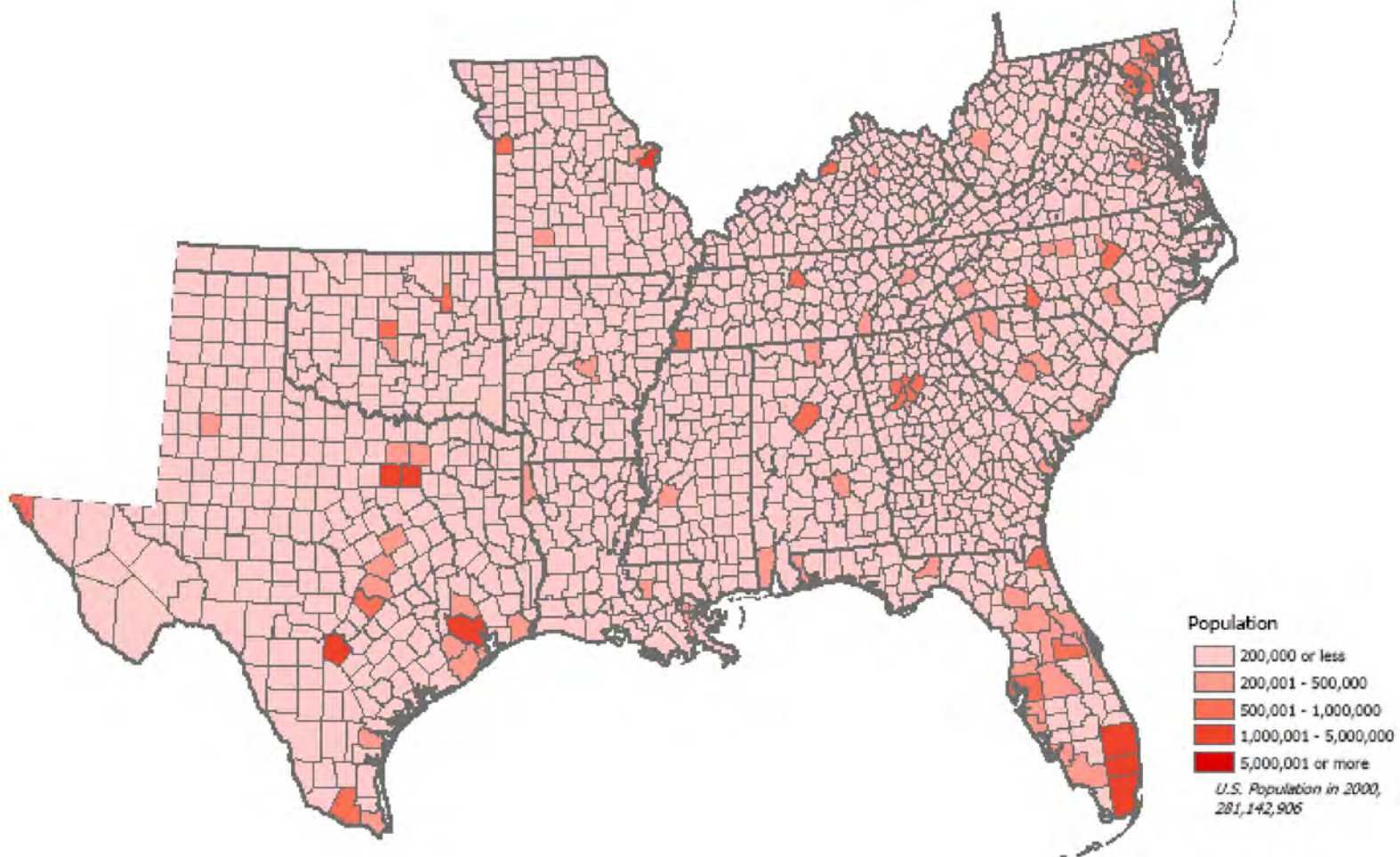


# Homes in or Near Foreclosure - April 2008

State	Units
ALABAMA	3688
ARKANSAS	5884
FLORIDA	242,883
GEORGIA	58,998
KENTUCKY	3677
LOUISIANA	3010
MARYLAND	14,072
MISSISSIPPI	851
MISSOURI	25,278
NORTH CAROLINA	29,013
OKLAHOMA	9421
SOUTH CAROLINA	9182
TENNESSEE	25,176
TEXAS	78,248
VIRGINIA	25,524
WEST VIRGINIA	413

Source: Realty trac, July 2008

State	Rural Population	% Rural
Alabama	1,769,909	38.8
Arkansas	1,360,140	48.9
Florida	1,314,623	7.4
Georgia	2,362,055	26.0
Kentucky	2,172,930	52.1
Louisiana	1,351,434	29.9
Maryland	527,003	9.4
Mississippi	1,822,440	62.4
Missouri	2,021,664	34.9
North Carolina	3,124,521	36.0
Oklahoma	1,468,900	41.4
South Carolina	1,098,016	25.8
Tennessee	2,013,263	33.8
Texas	3,711,281	16.2
Virginia	1,589,431	21.0
West Virginia	1,032,591	56.8



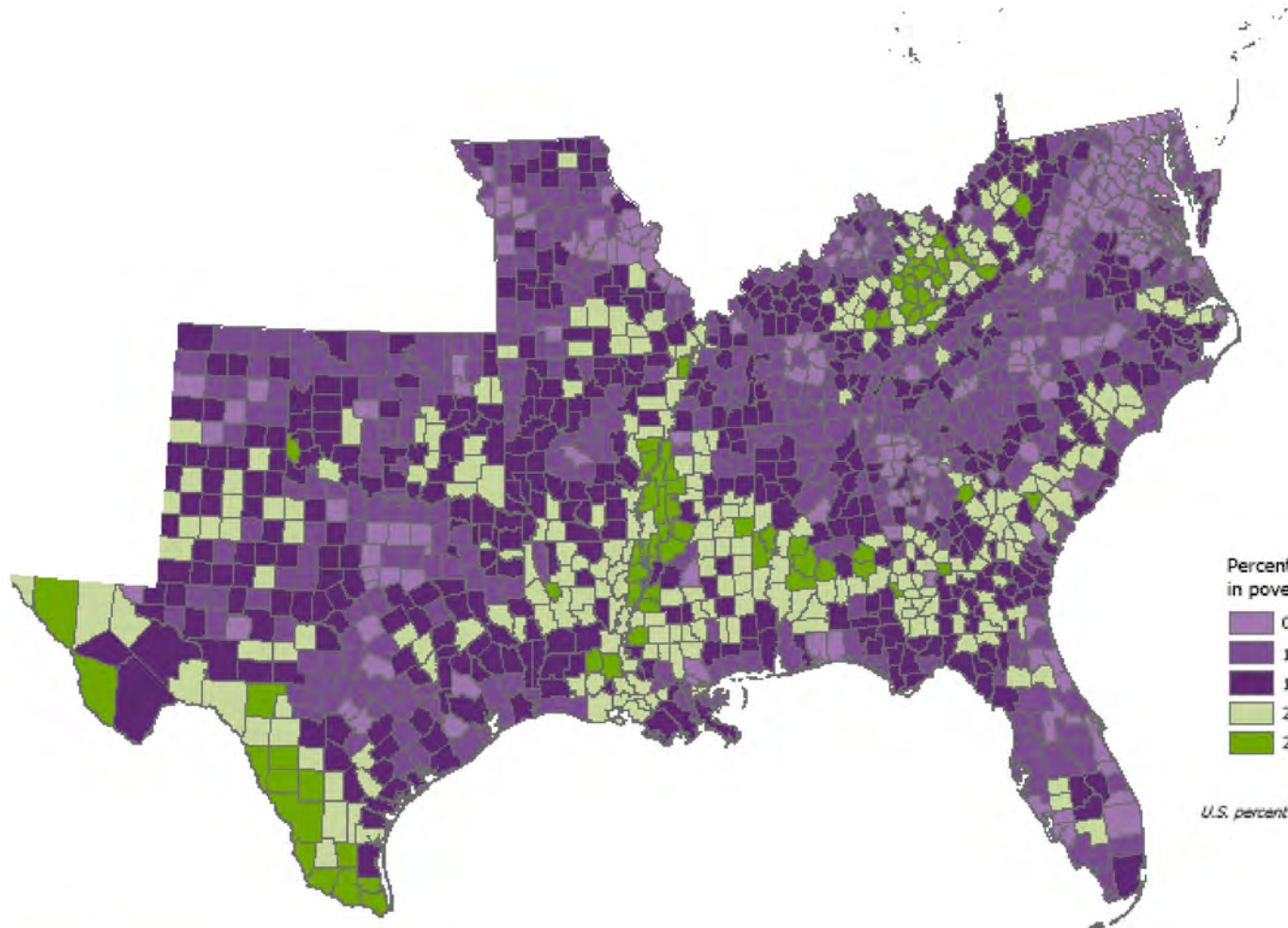
## Population, 2000

Produced by the Housing Assistance Council  
Washington DC  
July 31, 2006

Source: HAC Tabulations of  
2000 Census of Population  
and Housing, Summary File 3

# Rural Poverty

State	Total Persons in Poverty	% Total Poverty	Rural Persons in Poverty	% Rural Poverty
Alabama	698,097	16.1	296,889	17.6
Arkansas	411,777	15.8	231,749	17.7
Florida	1,952,629	12.5	176,282	15.8
Georgia	1,033,793	13.0	373,331	17.5
Kentucky	621,096	15.8	403,874	19.7
Louisiana	851,113	19.6	305,568	23.7
Maryland	438,676	8.5	46,907	9.9
Mississippi	548,079	19.9	402,221	22.9
Missouri	637,891	11.7	274,822	14.6
North Carolina	958,667	12.3	423,516	14.6
Oklahoma	491,235	14.7	238,724	17.0
South Carolina	547,869	14.1	182,029	17.6
Tennessee	746,789	13.5	282,981	15.1
Texas	3,117,609	15.4	608,353	18.0
Virginia	656,641	9.6	185,373	12.7
West Virginia	315,794	17.9	199,074	19.8



Percent of persons in poverty

- 0.0 - 9.9
- 10.0 - 14.8
- 14.9 - 20.5
- 20.6 - 29.2
- 29.3 - 56.9

*U.S. percent in poverty, 12.4*



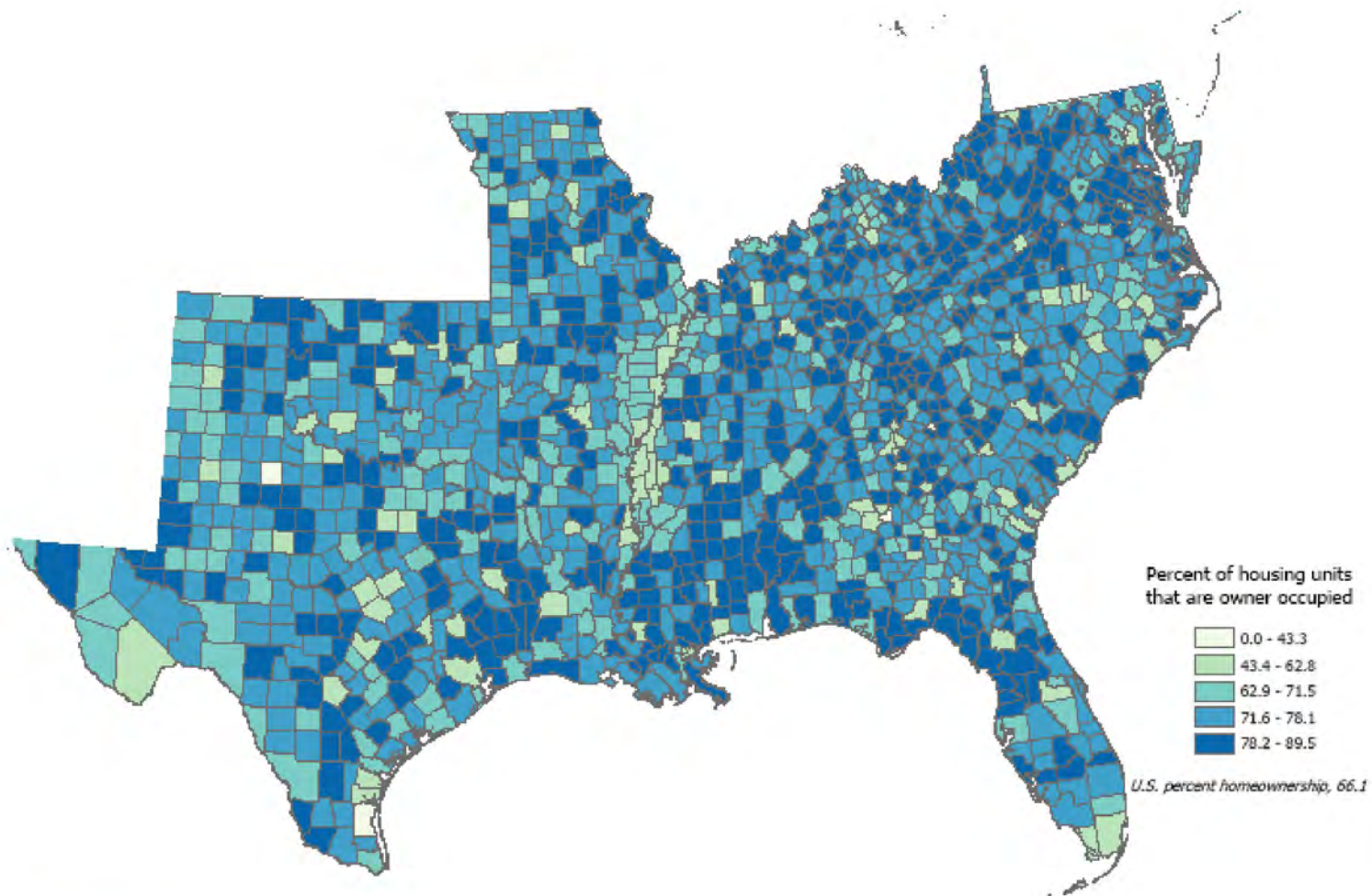
## Poverty, 1999

Produced by the Housing Assistance Council  
Washington DC  
July 31, 2006

Source: HAC Tabulations of  
2000 Census of Population  
and Housing, Summary File 3

# Homeownership Rate

State	Total Homeownership %	Rural Homeownership %
Alabama	72.5	77.6
Arkansas	69.4	72.7
Florida	70.1	79.3
Georgia	67.5	73.7
Kentucky	70.7	75.2
Louisiana	67.9	74.1
Maryland	67.7	74.9
Mississippi	72.4	74.0
Missouri	70.3	73.9
North Carolina	69.4	74.1
Oklahoma	68.4	72.6
South Carolina	72.2	76.2
Tennessee	69.9	76.0
Texas	63.8	75.0
Virginia	68.1	76.4
West Virginia	75.2	78.2



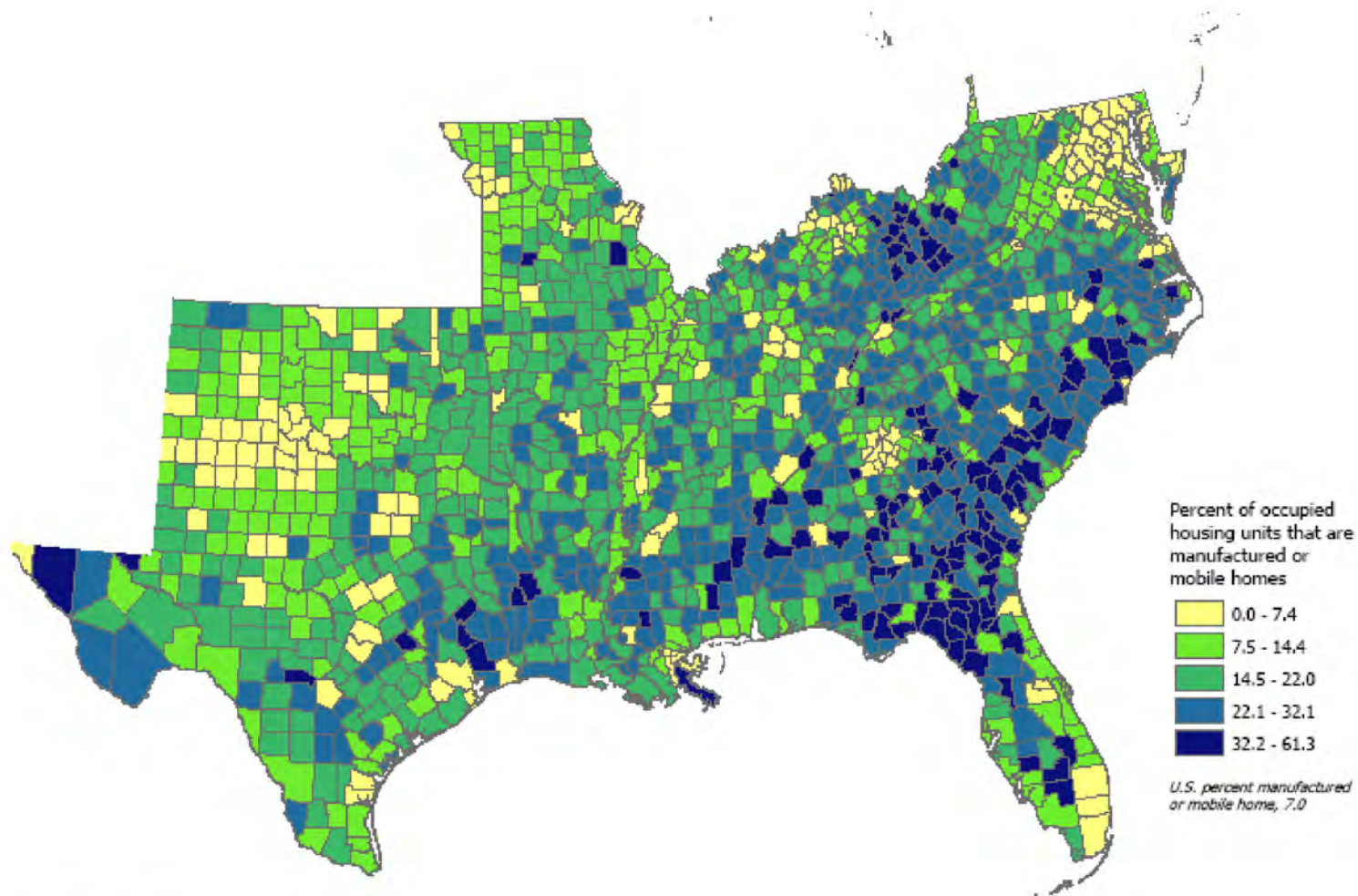
## Homeownership, 2000

Produced by the Housing Assistance Council  
Washington DC  
July 27, 2006

Source: HAC Tabulations of  
2000 Census of Population  
and Housing, Summary File 3

# Manufactured Homes

State	Total		Rural	
	Manufactured Homes	%	Manufactured Homes	%
Alabama	269,000	15.5	162,866	24.3
Arkansas	148,290	14.2	94,256	17.9
Florida	653,721	10.3	146,516	32.3
Georgia	342,649	11.4	215,653	26.5
Kentucky	211,603	13.3	174,433	21.1
Louisiana	204,912	12.4	100,238	20.7
Maryland	34,408	1.7	12,403	6.7
Mississippi	168,520	16.1	129,525	19.3
Missouri	165,319	7.5	115,171	15.2
North Carolina	494,555	15.8	271,252	23.5
Oklahoma	128,678	9.6	78,578	13.9
South Carolina	306,312	20.0	110,722	27.4
Tennessee	235,666	10.6	144,614	19.2
Texas	606,443	8.2	239,408	18.6
Virginia	160,137	5.9	93,054	15.7
West Virginia	122,232	16.6	84,459	20.4



Percent of occupied housing units that are manufactured or mobile homes

- 0.0 - 7.4
- 7.5 - 14.4
- 14.5 - 22.0
- 22.1 - 32.1
- 32.2 - 61.3

*U.S. percent manufactured or mobile home, 7.0*



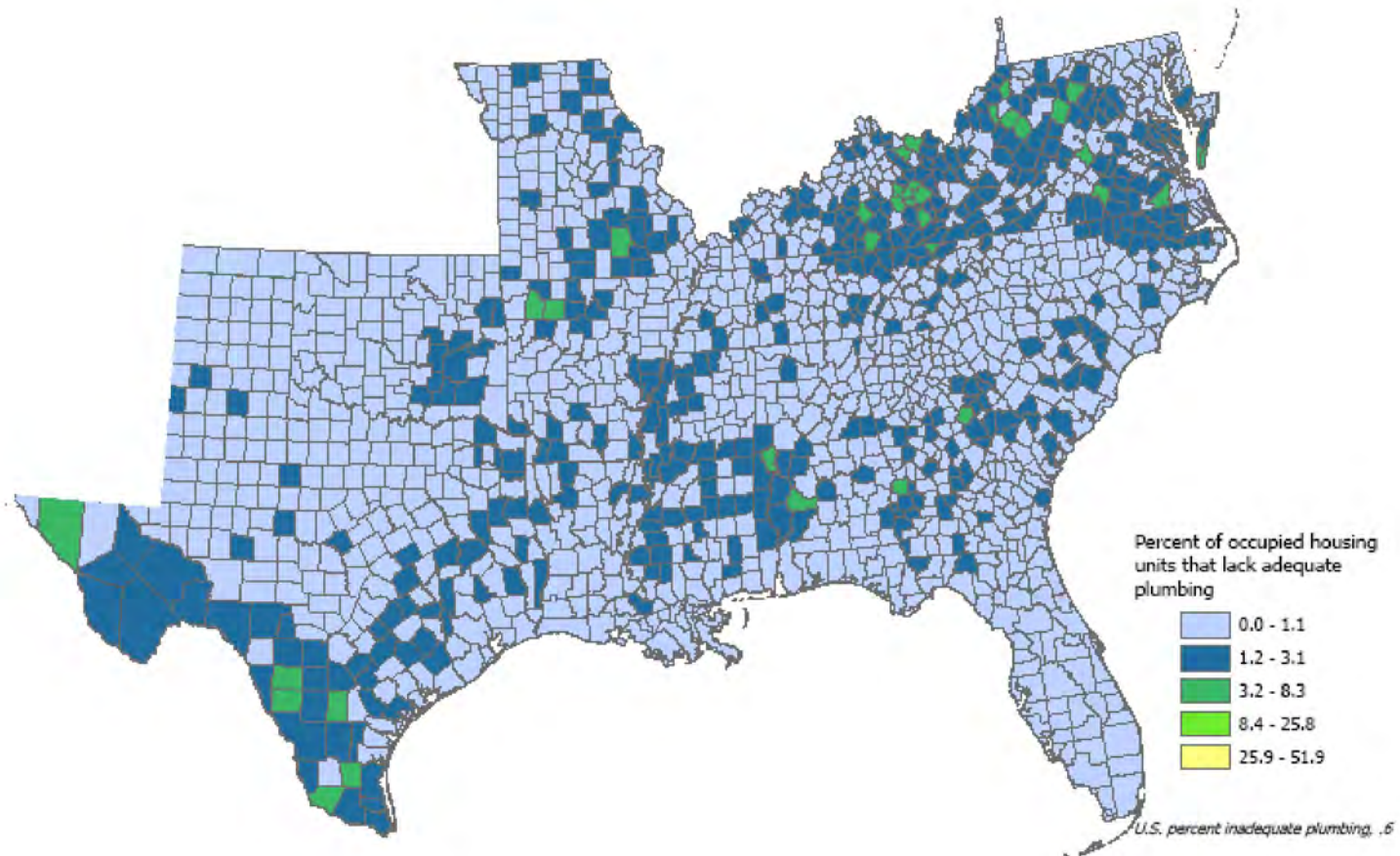
## Manufactured Housing, 2000

Produced by the Housing Assistance Council  
Washington DC  
July 27, 2006

Source: HAC Tabulations of  
2000 Census of Population  
and Housing, Summary File 3

# Inadequate Plumbing

State	Total Units		Rural Units	
	Lacking Plumbing	%	Lacking Plumbing	%
Alabama	11,005	0.63	5,726	0.86
Arkansas	8,327	0.8	5,339	1.02
Florida	30,134	0.48	2,625	0.58
Georgia	17,117	0.57	6,635	0.81
Kentucky	14,947	0.94	11,591	1.4
Louisiana	10,717	0.65	3,762	0.78
Maryland	9,033	0.46	1,333	0.72
Mississippi	9,015	0.86	6,840	1.02
Missouri	11,923	0.54	6,517	0.86
North Carolina	19,295	0.62	9,265	0.8
Oklahoma	7,546	0.56	4,003	0.71
South Carolina	9,521	0.62	3,845	0.95
Tennessee	14,340	0.64	7,008	0.93
Texas	54,853	0.74	13,290	1.03
Virginia	19,550	0.72	9,360	1.57
West Virginia	7,451	1.01	5,630	1.36



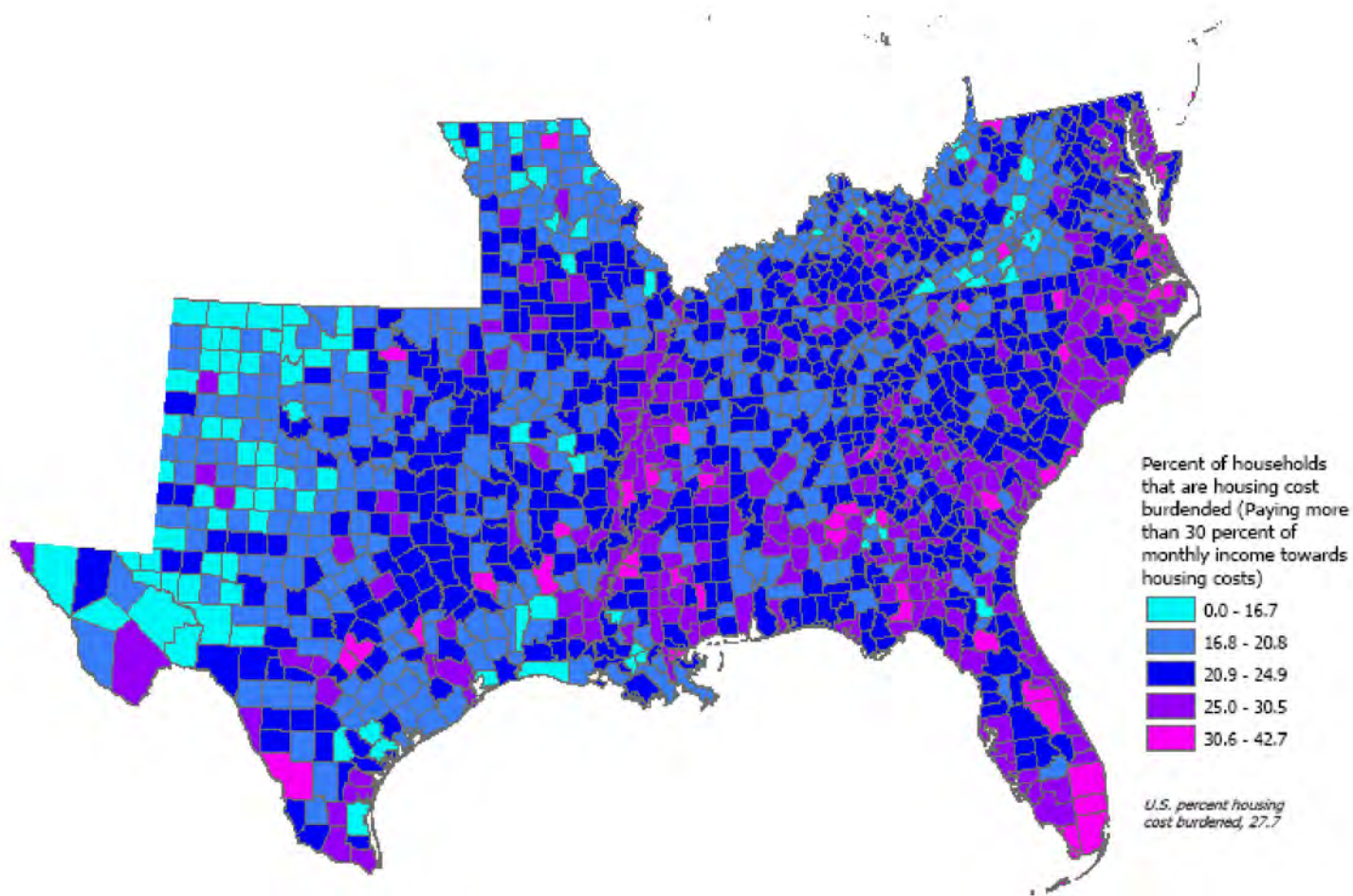
## Inadequate Plumbing, 2000

Produced by the Housing Assistance Council  
Washington DC  
July 27, 2006

Source: HAC Tabulations of  
2000 Census of Population  
and Housing, Summary File 3

# Housing Affordability

State	Total Cost Burdened Households (%)	Rural Cost Burdened Households (%)
Alabama	18.9	15.0
Arkansas	18.3	16.4
Florida	24.9	16.2
Georgia	22.5	17.1
Kentucky	17.6	15.0
Louisiana	21.2	17.2
Maryland	24.7	21.1
Mississippi	19.8	18.6
Missouri	18.4	14.5
North Carolina	20.7	18.1
Oklahoma	18.9	15.9
South Carolina	19.1	16.6
Tennessee	20.7	15.9
Texas	22.0	15.4
Virginia	22.0	15.9
West Virginia	16.8	15.3



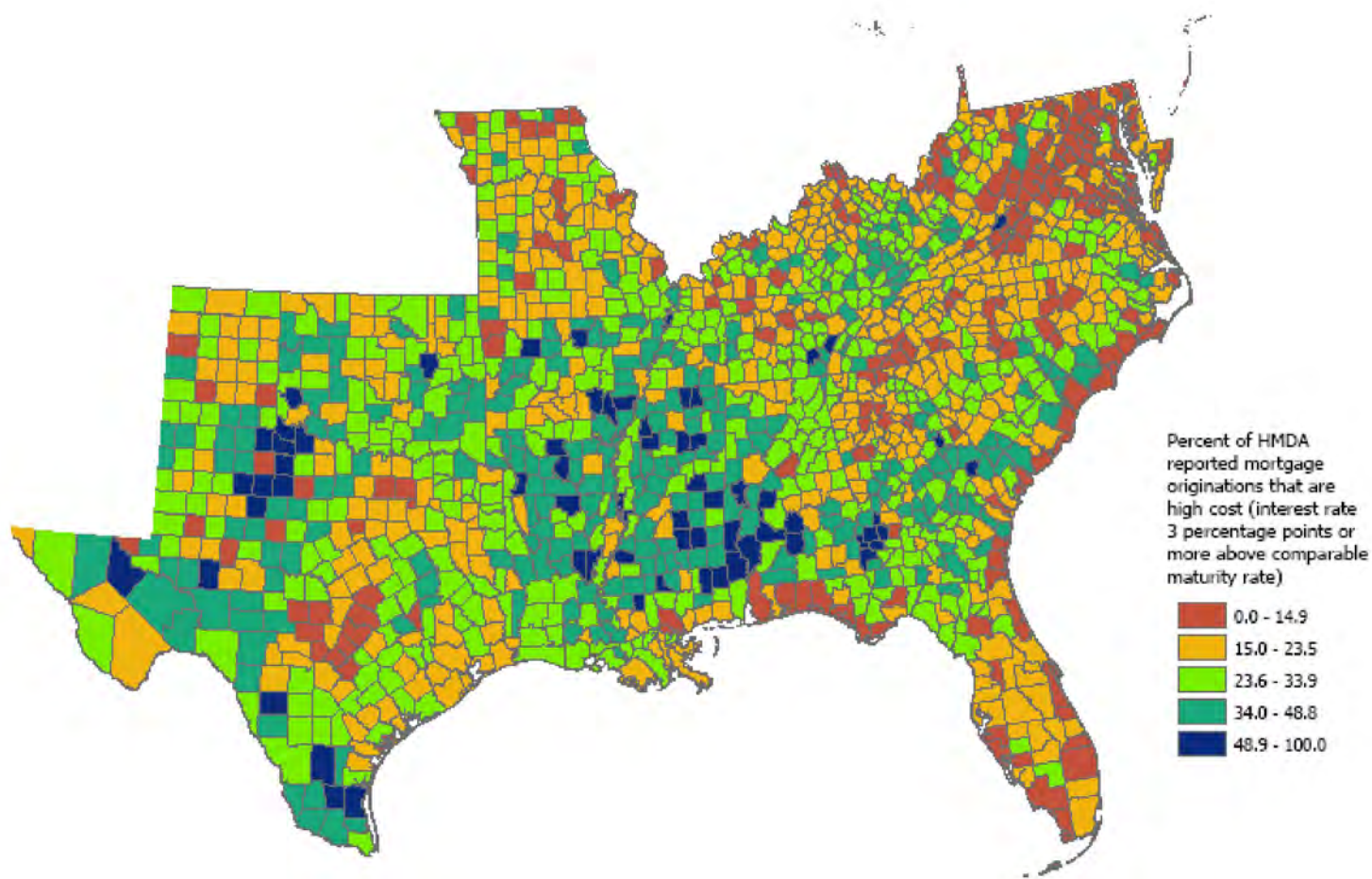
## Housing Cost Burden, 1999

Produced by the Housing Assistance Council  
Washington DC  
August 29, 2008

Source: HAC Tabulations of  
2000 Census of Population  
and Housing, Summary File 3

# High Cost Loans

State	Total		Rural	
	High Cost Loans	%	High Cost Loans	%
Alabama	37,340	23.1	13,699	26.7
Arkansas	20,296	22	9,597	31.6
Florida	190,856	17.5	8,733	16.5
Georgia	83,097	18.9	18,702	25.5
Kentucky	26,381	17.4	12,482	22.3
Louisiana	37,054	24.3	10,433	34.0
Maryland	59,366	15.3	4,232	12.0
Mississippi	26,780	30.7	16,183	38.4
Missouri	54,854	19.5	13,462	21.7
North Carolina	56,734	15.7	19,149	18.9
Oklahoma	28,074	22.2	10,035	27.9
South Carolina	31,308	18.3	7,104	22.5
Tennessee	50,620	20.6	17,245	26.9
Texas	159,947	19.1	17,458	25.0
Virginia	60,324	12.5	11,016	16.4
West Virginia	9,638	16.5	5,759	19.9



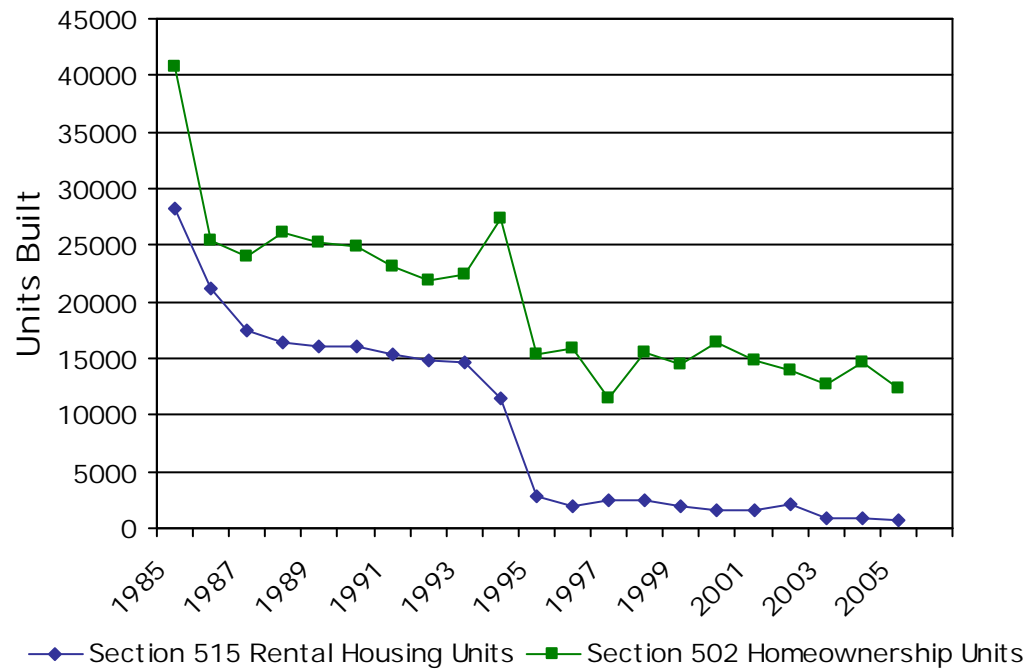
## High Cost Loans, 2004

Produced by the Housing Assistance Council  
Washington, DC  
July 27, 2006

Source: HAC Tabulations of  
2004 Home Mortgage Disclosure  
Act Data

# Decline in USDA Housing Programs

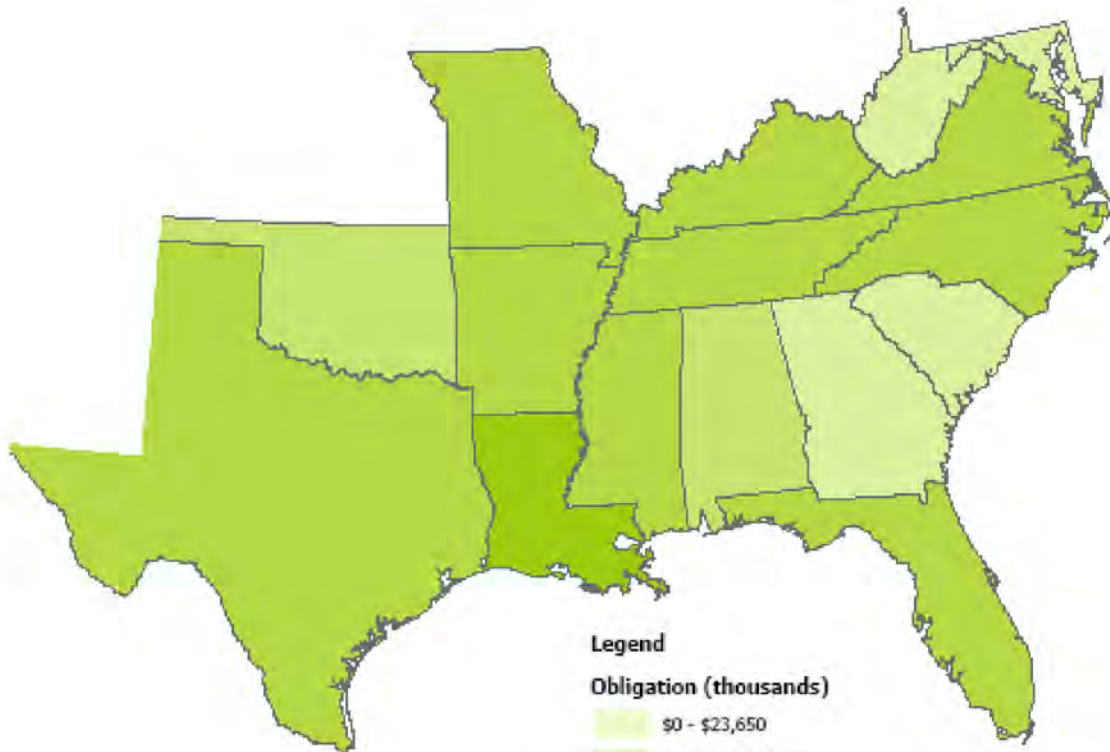
Selected USDA Rural Housing Program Production  
FY 1985 - FY 2005





## Section 502 Guaranteed Homeownership Loan Obligations, FY 2007

Total Obligations by State (Dollars in Thousands)



### Legend

#### Obligation (thousands)

- \$0 - \$23,650
- \$23,651 - \$55,225
- \$55,226 - \$99,043
- \$99,044 - \$171,583
- \$171,584 - \$247,459

**U.S. TOTAL \$3,663,597**  
**35,322 Loan Guarantees**

Produced by the Housing Assistance Council  
Washington, DC

Source: HAC Tabulation of RD 205 Report Data  
and 1940 L Report.

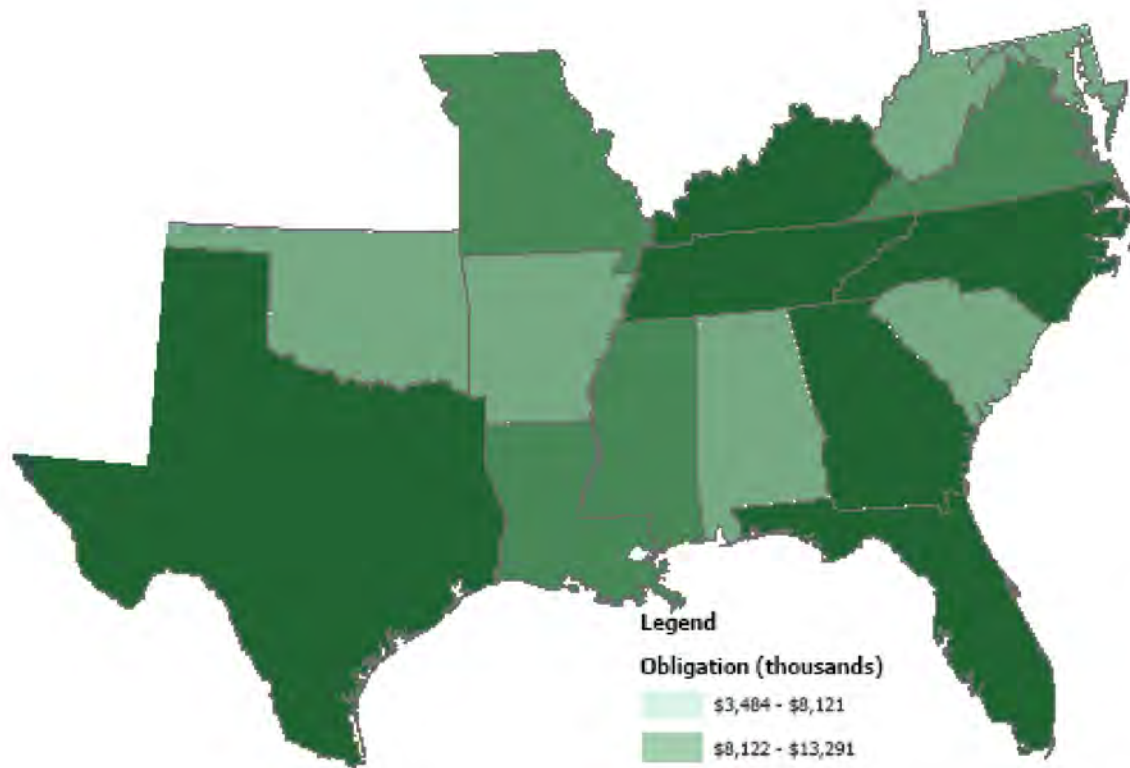
## Section 502 Direct Homeownership

	Loans	Obligation
<b>State</b>		
ALABAMA	240	\$23,139
ARKANSAS	267	\$22,169
FLORIDA	530	\$54,624
GEORGIA	371	\$40,054
KENTUCKY	491	\$42,838
LOUISIANA	328	\$35,704
MARYLAND	107	\$19,331
MISSISSIPPI	411	\$34,150
MISSOURI	385	\$33,566
NORTH CAROLINA	463	\$44,347
OKLAHOMA	246	\$20,630
SOUTH CAROLINA	192	\$20,075
TENNESSEE	416	\$41,831
TEXAS	514	\$46,101
VIRGINIA	229	\$30,667
WEST VIRGINIA	196	\$17,988
National Total	11,448	\$1,208,329



# Section 502 Direct Homeownership Loan Obligations, FY 2007

Total Obligations by State (Dollars in Thousands)



**U.S. TOTAL \$1,208,329  
11,448 Loans**

**Legend**

**Obligation (thousands)**

Lightest Green	\$3,484 - \$8,121
Light Green	\$8,122 - \$13,291
Medium Green	\$13,292 - \$23,139
Dark Green	\$23,140 - \$37,667
Darkest Green	\$37,668 - \$54,624

Produced by the Housing Assistance Council  
Washington, DC

Source: HAC Tabulation of RD 205 Report Data  
and 1940 L Report

## Section 504 Rehab Grants

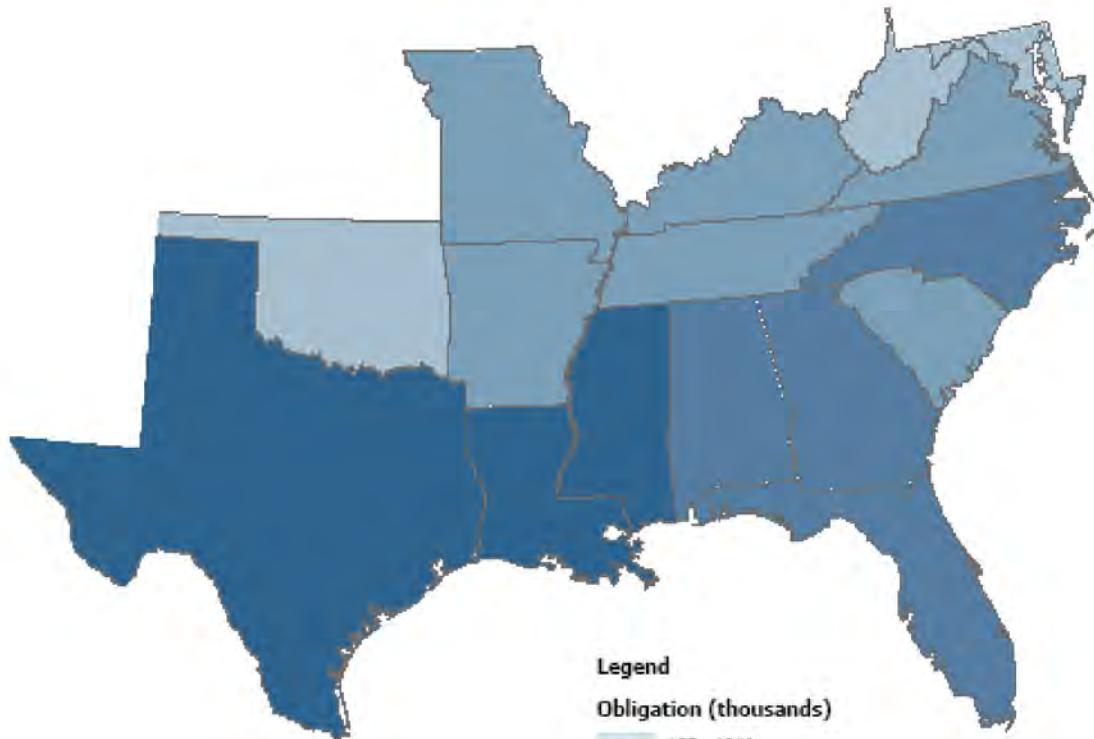
## Section 504 Rehab Loans

State	Grants	Obligation	Loans	Obligation
ALABAMA	195	\$1,196	165	\$1,188
ARKANSAS	150	\$763	131	\$682
FLORIDA	266	\$1,472	174	\$846
GEORGIA	177	\$1,070	144	\$1,040
KENTUCKY	195	\$907	547	\$2,994
LOUISIANA	421	\$5,037	153	\$970
MARYLAND	54	\$327	30	\$237
MISSISSIPPI	299	\$2,550	217	\$1,648
MISSOURI	251	\$920	346	\$2,118
NORTH CAROLINA	242	\$1,366	362	\$2,250
OKLAHOMA	82	\$457	53	\$315
SOUTH CAROLINA	108	\$692	61	\$469
TENNESSEE	214	\$913	204	\$928
TEXAS	356	\$2,627	236	\$1,497
VIRGINIA	129	\$696	123	\$729
WEST VIRGINIA	107	\$476	163	\$737
National Total	6,447	\$37,610	5,939	\$35,717



## Section 504 Home Repair & Rehab Grant Obligations, FY 2007

Total Obligations by State (Dollars in Thousands)



### Legend

#### Obligation (thousands)



**U.S. TOTAL \$37,610  
6,447 Grants**

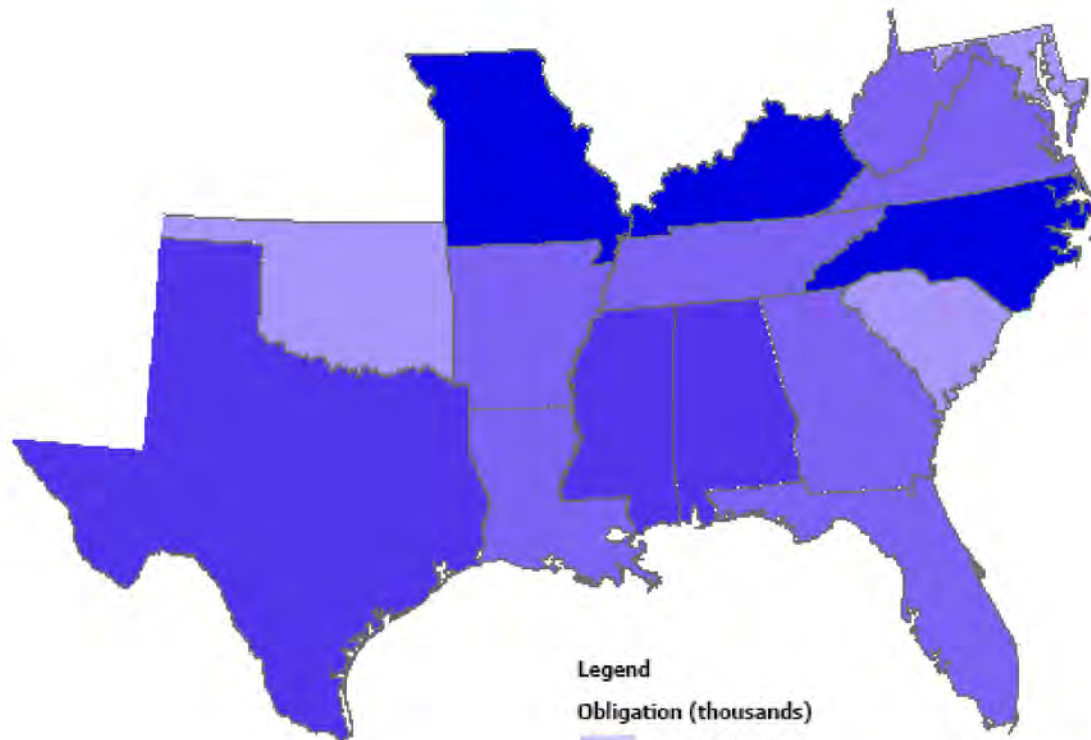
Produced by the Housing Assistance Council  
Washington, DC

Source: HAC Tabulation of RD 205 Report Data  
and 1940 L Report.



## Section 504 Home Repair & Rehab Loan Obligations, FY 2007

Total Obligations by State (Dollars in Thousands)



### Legend

#### Obligation (thousands)

-  \$11 - \$199
-  \$200 - \$536
-  \$537 - \$1,099
-  \$1,100 - \$1,648
-  \$1,649 - \$2,994

**U.S. TOTAL \$35,717**  
**5,939 Loans**

Produced by the Housing Assistance Council  
Washington, DC

Source: HAC Tabulation of RD 205 Report Data  
and 1940 L Report.

## Section 515 Rental (New)

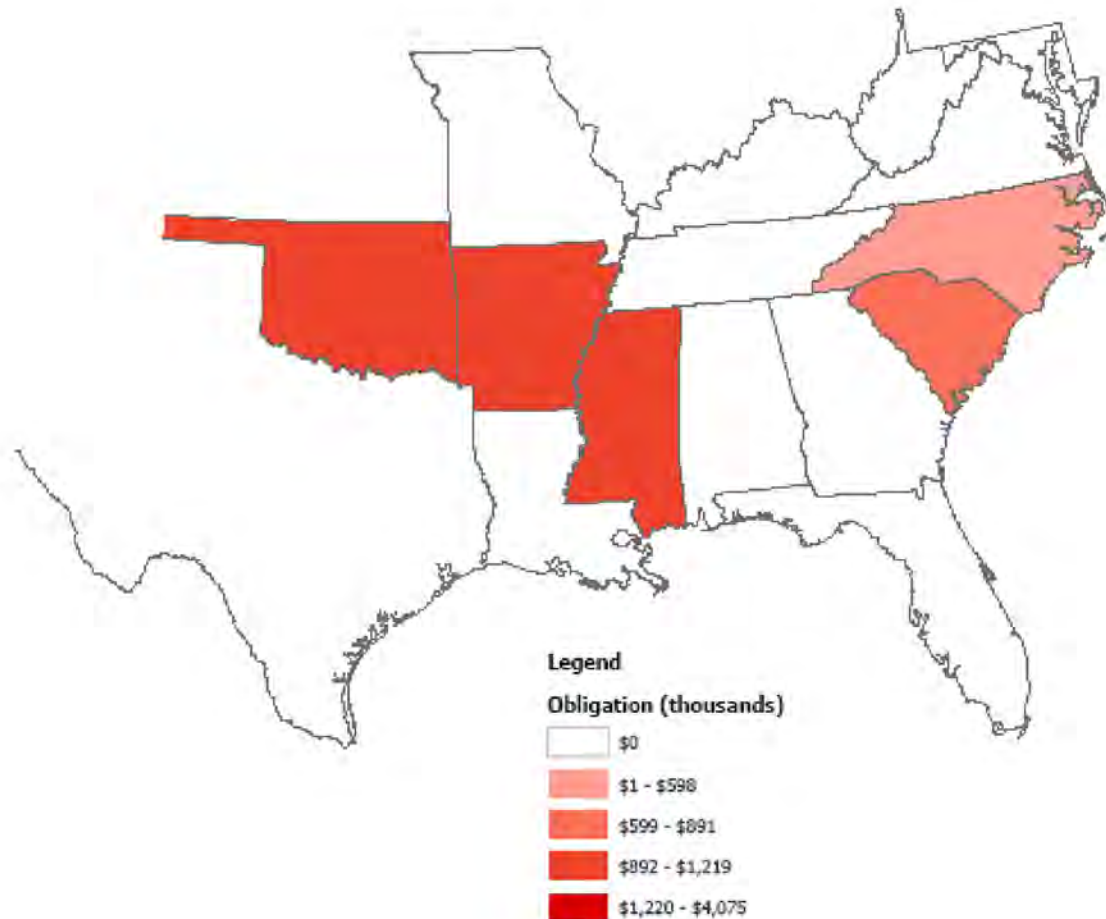
## Section 515 Rental (Rehab)

State	Loans	Obligation	Loans	Obligation
ALABAMA	0	\$0	0	\$0
ARKANSAS	1	\$1,000	1	\$476
FLORIDA	0	\$0	2	\$1,435
GEORGIA	0	\$0	2	\$2,653
KENTUCKY	0	\$0	0	\$0
LOUISIANA	0	\$0	4	\$3,013
MARYLAND	0	\$0	0	\$0
MISSISSIPPI	1	\$1,000	2	\$586
MISSOURI	0	\$0	2	\$542
NORTH CAROLINA	1	\$225	16	\$8,883
OKLAHOMA	1	\$1,000	5	\$2,030
SOUTH CAROLINA	1	\$800	21	\$16,208
TENNESSEE	0	\$0	4	\$865
TEXAS	0	\$0	1	\$78
VIRGINIA	0	\$0	5	\$392
WEST VIRGINIA	0	\$0	0	\$0
National Total	24	\$20,141	181	\$78,784



## Section 515 Rental New Construction Loan Obligations, FY 2007

Total Obligations by State (Dollars in Thousands)



**U.S. TOTAL \$20,141**  
**24 Loans**

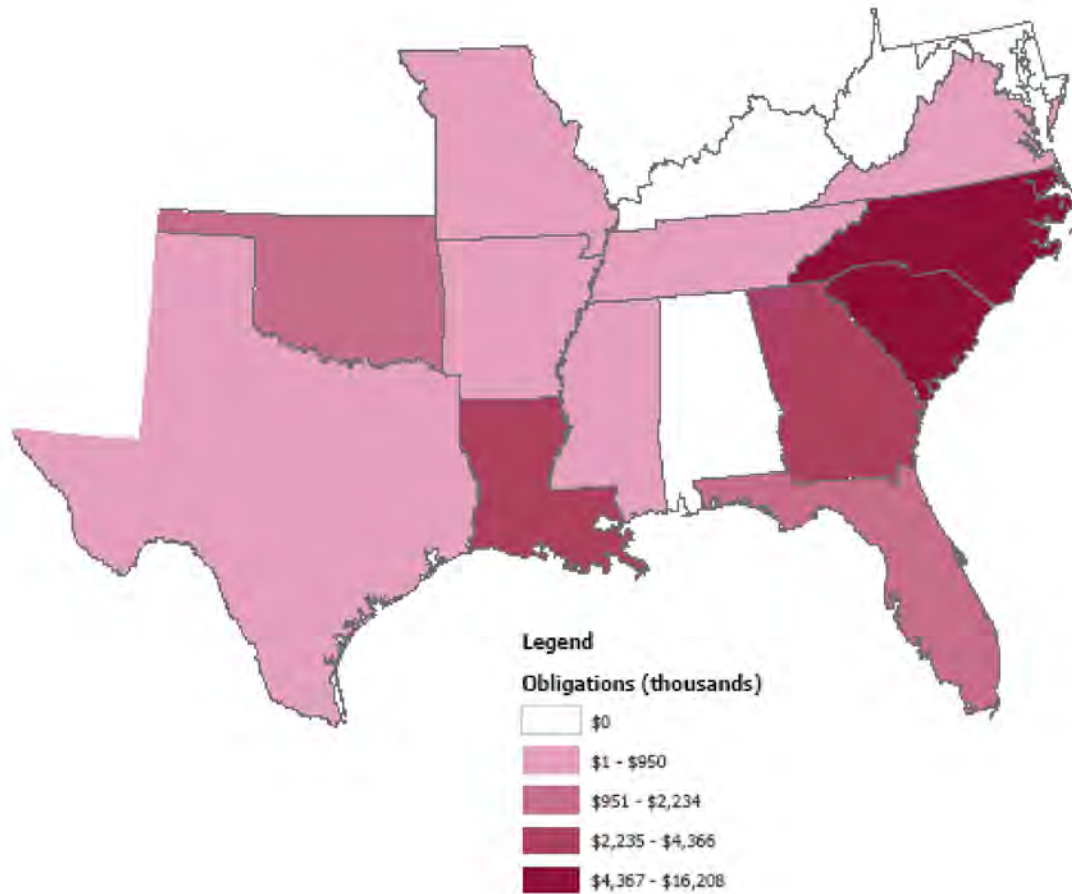
Produced by the Housing Assistance Council  
Washington, DC

Source: HAC Tabulation of RD 205 Report Data  
and 1940 L Report



## Section 515 Rental Repair & Rehab Loan Obligations, FY 2007

Total Obligations by State (Dollars in Thousands)



**U.S. TOTAL \$78,784**  
**181 Loans**

Produced by the Housing Assistance Council  
Washington, DC

Source: HAC Tabulation of RD-205 Report Data  
and 1940 L Report

## Section 523-Self-Help

Grants

Obligation

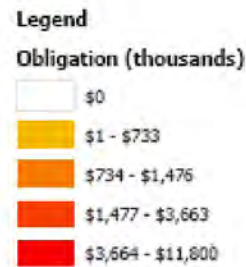
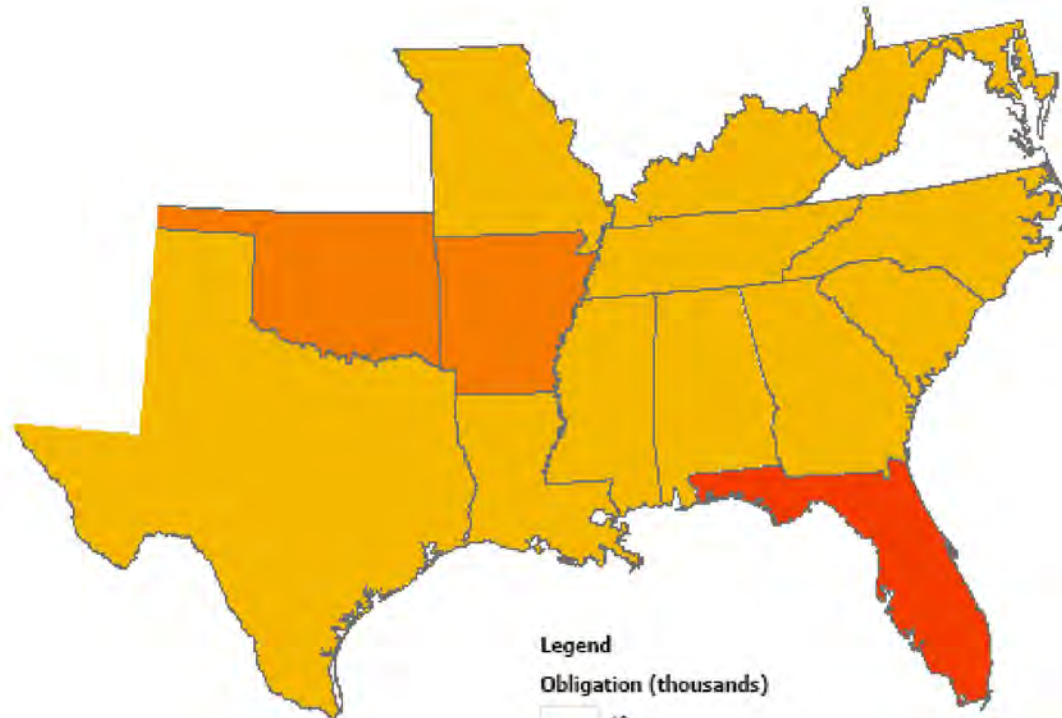
### State

ALABAMA	1	\$10
ARKANSAS	6	\$861
FLORIDA	1	\$1,169
GEORGIA	1	\$250
KENTUCKY	1	\$250
LOUISIANA	2	\$492
MARYLAND	1	\$472
MISSISSIPPI	1	\$10
MISSOURI	2	\$183
NORTH CAROLINA	3	\$409
OKLAHOMA	3	\$345
SOUTH CAROLINA	1	\$250
TENNESSEE	3	\$470
TEXAS	1	\$213
VIRGINIA	0	\$0
WEST VIRGINIA	1	\$134
National Total	93	\$30,413



## Section 523 Self-Help Technical Assistance Grant Obligations, FY 2007

Total Obligations by State (Dollars in Thousands)



**U.S. TOTAL \$35,313**  
**93 Grants**

Produced by the Housing Assistance Council  
Washington, DC

Source: HAC Tabulation of RD 205 Report Data  
and 1940 L Report.

## Section 538 Guaranteed Rental

Loans

Obligation

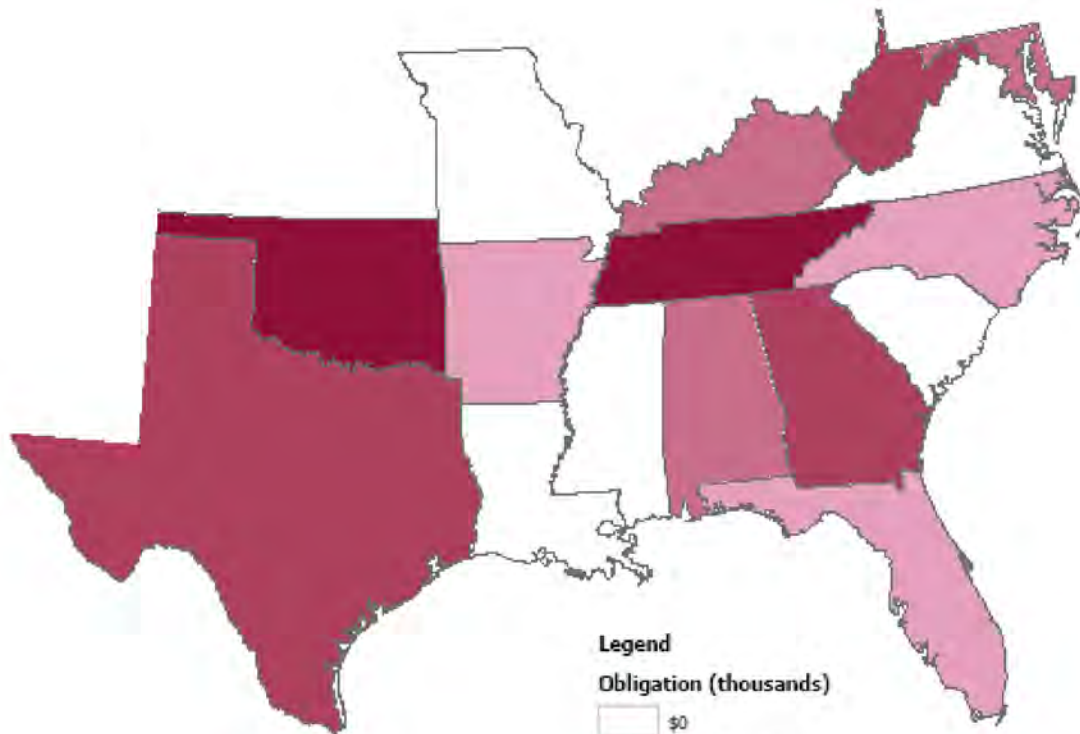
State

ALABAMA	1	\$2,445
ARKANSAS	1	\$1,500
FLORIDA	1	\$700
GEORGIA	5	\$3,925
KENTUCKY	3	\$2,191
LOUISIANA	0	\$0
MARYLAND	2	\$3,097
MISSISSIPPI	0	\$0
MISSOURI	0	\$0
NORTH CAROLINA	1	\$800
OKLAHOMA	11	\$11,204
SOUTH CAROLINA	0	\$0
TENNESSEE	6	\$8,804
TEXAS	4	\$4,331
VIRGINIA	0	\$0
WEST VIRGINIA	4	\$4,550
National Total	86	\$90,356



## Section 538 Guaranteed Rental Housing Loan Obligations, FY 2007

Total Obligations by State (Dollars in Thousands)



**U.S. TOTAL \$90,356**  
**86 Loan Guarantees**

Produced by the Housing Assistance Council,  
Washington, DC

Source: HAC Tabulation of RD-205 Report Data  
and 1940 L Report.