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Rural redevelopment: Smart housing and community development ideas

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As cities continue to boom and economic activity becomes more and more concentrated, rural renewal becomes an even more pressing problem.

A much-discussed Wall Street Journal article from last week, "Rural America Is The New 'Inner City'" put the crisis of economic anxiety and drug abuse front and center in the national conversation about small towns and country communities.

This part of the country has gone from "breadbasket to basket case," according to the story, complete with a deep demographic dive that shows a declining population and disappearing economic activity.

Current stats from the National Rural Housing Coalition also paint a grim picture. Rural development funding has been cut by 75 percent over the last 40 years, and the poverty rate in rural areas—home to 46 million Americans—is 17.7 percent, triple that of urban areas.

The structural shifts that have upended the rural economy make the numerous community-development programs and affordable-housing organizations on the front lines that much more important for buoying and building rural communities. Here are some of the organizations working to fix and fortify these communities, as recommended by experts from the National Rural Housing Coalition.

Coastal Enterprises (Brunswick, Maine)

While "tech-savvy" investors may turn to software and Silicon Valley, this longtime regional-development organization places big bets on the continued growth of agriculture, fisheries, and rural areas, and continues to win. "Our goal is to grow good jobs, environmentally sustainable enterprises, and shared prosperity in Maine and across the country," says Gray Harris, one of the group's senior program directors.

Started by Ron Phillips in the late '70s to help redevelop a fish freezer and processing plant in Boothbay Harbor, Maine, Coastal Enterprises Inc. (CEI) has financed \$1.27 billion in projects, secured 35,707 jobs, preserved 2,001 affordable housing units, and provided business counseling to 53,143 clients.

Since its start 40 years ago, CEI has become the largest distributor of economic development tax credits in the United States, helping to send funding and loans to businesses throughout rural America. And CEI has done so by staying true to its rural roots while still evolving with business trends: A recent equity investment in Forager, for example—a new startup and software platform that helps small farms more efficiently distribute fresh food to customers—has helped farmers link to a new and better distribution system

BitSource (Pikeville, Kentucky)

As the coal industry continues to decline amid changing energy markets, communities that built themselves around mining have struggled to figure out their next chapter. A new startup decided miners could trade coal for code.

Launched by a pair of Kentucky businessmen in 2015, BitSource trains miners in the intricacies of coding and software development. When hundreds of unemployed locals immediately applied for open positions after the firm started running radio ads, it became clear there was a hunger for challenging, rewarding work and a desire to switch industries.

As Rusty Justice, one of the founders, told *Wired*, "coal miners are really technology workers who get dirty," since they're already adept at teamwork and operating complex engineering technology. A similar nonprofit, Mined Minds,

has done the same thing in areas of Pennsylvania and West Virginia, showing the potential transformative power of 21st-century occupational education.

Energy Raisers (Plymouth, New Hampshire)

Offering a green spin on a traditionally Amish community gathering, the New Hampshire nonprofit Plymouth Area Renewable Energy Initiative helps cut energy costs and increase resilience for local homes and businesses. Volunteers band together to set up solar installations, lowering the cost of clean energy by providing free labor, which helps owners recoup the cost of setting up solar panels.

Since it was founded in 2004, the group has overseen hundreds of installations in nearby cities and towns, providing communities with energy and hot water. The group is a small but significant example of how rural clean energy has undergone a rapid growth spurt, especially in red states, and how programs for clean-energy generation have benefitted rural power co-ops and agriculture. The Rural Energy for America Program (REAP), created in 2003, invested \$237 million in renewable and energy-efficiency programs last year—including \$5 million for 337 solar projects.

Self-Help Enterprises (Visalia, California)

In California's Central Valley, one of the nation's busiest agricultural areas, those that till the soil often struggle to purchase their own piece of land. This community development and housing nonprofit, active since 1965, has helped agricultural workers and other blue-collar workers in this low-income stretch of the state achieve the goal of homeownership by creating a community support system. Groups of prospective owners band together to build each other's homes, collaborating on dozens of projects, with the help of professional construction workers and supervisors.

This system of sweat equity isn't easy—families put in 1,300 hours of work on average—but it's helped hundred of families afford to put roofs over their heads, and nobody moves in until every new home is finished, creating an instant sense of camaraderie among workers.

This mutual self-help system builds communities, not just homes, and is a big part of how the organization has helped 24,000 families find housing. Like similar organizations across the country, such as the Office of Rural and Farmworker Housing in Washington state and Tierra Del Sol in New Mexico, Self-Help Enterprises helps the rural working poor achieve a more sustainable housing situation.