

# FRESNO BEE

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## Too many homes in the rural San Joaquin Valley are rundown. Congress must help | Opinion

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By: Tom Collishaw, Fresno Bee



There is a housing crisis in rural America, including numerous communities in the San Joaquin Valley, and the federal response needs to be up to the task.

There is too much bad housing in rural America: Of the 25 million units located in rural and small communities, more than 5%, or 1.5 million, of these homes are considered either moderately or severely substandard; more than 30% of the nation's housing units lacking hot and cold piped water are in rural and small-town communities; and on some Native American lands, the incidence of homes lacking basic plumbing is more than ten times the national level.

In the San Joaquin Valley, the rural housing stock in deteriorating condition is overwhelming — many homes never complied with building codes. There is no need to look further than the devastation of housing in Planada during flooding last winter to understand the vulnerability of rural housing. Sadly, dozens of other rural communities face the same dangers.

We are, however, making progress. One of our important partners is the U.S. Department of Agriculture's rural housing programs, which provide loans, grants, and other assistance that increase the supply of affordable housing in rural America. Over its history, federal rural housing programs have financed over 2 million units of single-family housing and some 500,000 units of rental housing. In many rural communities, USDA housing programs are the only available and accessible source of financing.

Using the homeownership and multifamily rental housing programs at USDA, Self-Help Enterprises has developed more than 7,000 permanently affordable housing units, providing working families and other low-income households the opportunity to improve their lives. The lion's share of these units have included a robust sweat-equity requirement, making the recipients active and engaged stakeholders in their neighborhoods and communities.

In recent years, funding for USDA housing programs has been limited and has not kept up with inflation, and the need and demand far outstrip the funds available.

Congress remains in the midst of budget debates for the coming fiscal year. We hope that members of Congress will recognize that the affordable housing crisis extends to rural America and that they'll support increases in rural housing programs, such as the ones we've used effectively in the San Joaquin Valley. A good place to start is the recommendations made by the National Rural Housing Coalition.

Tom Collishaw is the chief executive officer and president of Self-Help Enterprises in Visalia.