

# LLSC



## From the Ground Up

Affordable Housing as the Building Block  
for Stability in California's Coachella  
and San Joaquin Valleys

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# Executive Summary

## Promoting Stability and Revitalization in Coachella and the San Joaquin Valleys

The Coachella and San Joaquin valleys are two predominantly rural areas in Southern and Central California, respectively. The San Joaquin Valley is home to almost 4.2 million people, and there are about 430,000 residents in the Coachella Valley. In both communities, just over half of the population is Hispanic or Latinx. In the San Joaquin Valley, 19.6 % of people live below the federal poverty line and 39% are housing cost burdened. Among residents of the Coachella Valley 18.4% live in poverty, with 46% facing a housing cost burden. These conditions are exacerbated by racial inequities, as the poverty rate of nearly 25% for Hispanic or Latinx residents is double the rate for white non-Hispanic residents (12%) in both valleys.<sup>1</sup>

These areas are also home to two of California’s most prolific community development organizations— the Coachella Valley Housing Coalition (CVHC) and Self-Help Enterprises (SHE). Both are long-established organizations that have produced thousands of affordable homes and provided a variety of much-needed community support services, from child care and afterschool activities to financial and homeownership counseling, among many others.

Despite the importance of their work, research on the impact of community development and affordable housing in rural areas has been limited. A handful of studies have demonstrated the positive spillover effects of affordable housing development, but these studies have largely focused on urban areas.<sup>2</sup> This paper attempts to fill that research gap by examining community development efforts in Coachella and the San Joaquin valleys through a mixed-methods approach. We focused our study on a subset of towns where CVHC and SHE generated a level of affordable housing investment that could reasonably be expected to influence community trajectories as a whole.<sup>3</sup> Through interviews with community development practitioners, local residents, civic leaders, and public officials, along with a series of quantitative statistical analyses including an adjusted interrupted time series (AITS) analysis of home mortgage values, we ask: *What are the impacts of community development efforts on rural communities, and how can these efforts advance equity over the longer term?*

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**Despite the importance of rural community development, research on its impact has been limited.**

## Findings & Policy Recommendations

Our quantitative and qualitative findings suggest that concentrated, collaborative community development initiatives brought stability and revitalization to small towns including Coachella City in the Coachella Valley, and Wasco and Planada in the San Joaquin Valley. Community development supported by LISC, CVHC, and SHE, among other entities, leveraged results beyond the impressive number of affordable homes produced, including infrastructure improvements, supportive social services, and the development of more representative political leadership. Below are our specific findings and related policy recommendations in housing, infrastructure, political leadership, capacity building, and equity between urban and rural areas.



CITY OF COACHELLA

## HOUSING

In the Coachella and San Joaquin valleys CVHC and SHE have, over the years, produced hundreds of affordable homes. In each of the three communities of focus—Coachella City, Wasco, and Planada—these organizations have been responsible for building between 5% and 20% of total housing stock. This large development footprint means these organizations have been responsible for providing stable housing for a large segment of the three cities' population, and played an important role in their overall growth.

Such significant investments in affordable housing, in the form of multifamily rental apartments and self-help homes, helped improve housing quality measures, homeownership rates, and overall quality of life in all three communities. In both the San Joaquin and Coachella valleys, intensive investments in affordable housing became a building block for other forms of rural community development, by allowing people to settle more permanently, open businesses, and increase their civic engagement.

Furthermore, in Coachella City, rigorous examination of home loans reveals that median values accelerated in the period before the Great Recession in census tracts where affordable housing was developed, compared to similar tracts elsewhere in the valley. This outcome—statistically significant changes in loan amounts—represents a particularly impressive, demonstrable change in investment flows to the area, and the only case of such impact documented in rural communities.

**Our findings suggest that concentrated, collaborative community development initiatives leveraged results beyond the impressive number of affordable homes produced, including infrastructure improvements, supportive social services, and the development of more representative political leadership.**

To produce these results elsewhere, greater investments in federal and state housing programs that support the production and preservation of affordable housing are clearly needed. This includes:

- Increasing federal funds for existing rural homeownership and rental housing programs, including the U.S. Department of Agriculture (USDA) Section 502 Single Family Housing Direct Home Loans program, the Section 523 Mutual Self-Help Housing program, and the Low-Income Housing Tax Credit (LIHTC).
- Strengthening rehabilitation programs such as the Section 533 Rural Housing Preservation Grants program at the federal level, as well as rehabilitation programs at the local level, to improve housing conditions and increase housing options across rural communities.
- Recommitting funding for legacy rural housing programs such as the USDA 515 and 514/516 programs to prevent thousands of units from being lost due to prepayments or expiration of use restrictions.
- Scaling up funds for U.S. Department of Housing and Urban Development (HUD) Housing Choice Vouchers and USDA Rural Development Vouchers, and expanding the latter's availability to rental properties beyond USDA's own portfolio, to provide significant support to households in need. Furthermore, making housing vouchers universally available would provide much-needed housing stability to a large segment of rural households and help eliminate homelessness, especially among families with children.

At the state and local level needed improvements include expanding affordable housing programs such as California's HOME program and Affordable Housing and Sustainable Communities program and enforcing California's fair housing legislation.

Finally, investments in both affordable rental housing and homeownership could be further strengthened by prioritizing shared-equity housing models that ensure permanent affordability and preserve public subsidy.

## **PHYSICAL INFRASTRUCTURE**

Investments in physical infrastructure were a core component of community development efforts across all three communities of focus and were seen by residents, practitioners, and civic leaders as key contributors to these places' overall stability and revitalization. In Coachella City these included investments in public-space amenities such as sidewalks and lighting, as well as the expansion and modernization of local parks, a library, and a senior center. In Wasco they included improving the city's walkability and connectivity through sidewalks and green spaces.

In Planada, investments included advancing vital infrastructure projects such as potable water and wastewater treatment systems so new affordable homes and businesses could be built. As important was investing in and supporting local residents' leadership capacities so they could form and manage a community services district (CSD) to address local infrastructure challenges such as inadequate water systems, garbage collection, wastewater management, security, fire protection, and street lighting, that stem from the community's unincorporated status.

Indeed, one of the most systemic housing challenges across rural communities is the disparity in access to the infrastructure that supports vital municipal services, from well-lighted streets and sidewalks to clean running water and effective drainage. The lack of infrastructure in these areas

makes affordable housing development not only more expensive but also more challenging and time consuming.<sup>4</sup>

Given the diversity and degree of challenges faced by rural communities lacking basic infrastructure, reliable and flexible funding streams are required to better equip these communities and the organizations working with them to solve their unique problems. At the federal level, this includes more robust funding for existing infrastructure programs, such as the Community Development Block Grant (CDBG) Drought Related Lateral (DRL) program and the USDA Community Facilities program. At the state level, it includes increasing funding for the California Infill Infrastructure Grant (CIIG) program, as well as expanding eligible costs in existing affordable housing programs—in particular the California Affordable Housing and Sustainable Communities program—to include broader infrastructure improvement costs, currently restricted to sustainable transportation infrastructure (STI) projects and/or transportation-related amenities (TRA) projects.

### **POLITICAL LEADERSHIP**

Our findings suggest that having political leaders who are representative of local culture and ethnic and racial composition was an important factor shaping these communities' trajectories. In both Coachella City and Wasco, residents and civic leaders noted that the rise of Latinx political representation in their cities made local leadership more reflective of the cities' Latinx-majority populations, and was instrumental to those communities' revitalization and stability. In contrast, Planada's unincorporated status has affected residents' ability to choose local representation, as interviewees noted that county political leadership is not reflective of the community and these leaders are often unaware of local needs.

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**Revitalization and stabilization of rural places must be complemented by efforts to build leadership capacity and remove barriers that hinder civic engagement so that rural residents who have historically experienced political marginalization can engage meaningfully in decision making that impacts their communities and their families.**

Thus, this report's findings suggest that revitalization and stabilization of rural places must be complemented by efforts to build leadership capacity and remove barriers that hinder civic engagement so that rural residents who have historically experienced political marginalization can engage meaningfully in decision making that impacts their communities and their families.

Government and philanthropic funds can support this work through intentional and meaningful investments in leadership development and community organizing, coupled with institutionalized opportunities for residents to exercise leadership (such as boards, commissions, and advisory councils). As important, this may also include intentional discussions among counties and municipalities around structural changes needed to enable fair representation, including direct election rather than city council appointment of mayors (a shift that occurred in Coachella), as well as establishing district-based as opposed to citywide elections if a particular community feels underrepresented in the political process.

## **CAPACITY BUILDING**

The impacts highlighted in this study were made possible by extremely high-capacity community development organizations—namely, the Coachella Valley Housing Coalition (CVHC) and Self-Help Enterprises (SHE)—even though they started as smaller organizations committed to local improvements. Not every area, however, has such long-standing and effective community representation. More robust capacity-building funding for organizations working in rural areas is needed. At the federal level this includes greater appropriations for HUD Section 4 and USDA’s Rural Community Development Initiative (RCDI), with RCDI allocation based on need, such as in census tracts where high proportions of individuals experience poverty.

Furthermore, greater investment in HUD’s Community Development Block Grant (CDBG) program would provide a boost to local government and organizations’ efforts, as this is another important source of flexible resources for affordable housing and community development activities.

## **ADVANCE GEOGRAPHIC EQUITY IN FEDERAL PROGRAMS AND PROCESSES**

Consistently, stakeholders interviewed for this report described challenges in accessing federal and state resources that were designed for more urban areas. As a growing number of practitioners, researchers, and advocacy organizations argue, government’s tendency to require a large administrative infrastructure, and its emphasis on disbursement of resources at larger scale, often disadvantages areas with fewer people, resources, and/or projects. Given this reality, it is important to intentionally consider geographic equity in program design and allocation to ensure that people living in rural areas do not continue to be underserved.

Some coalition proposals, including the **New Deal for Housing Justice**, have advocated for the creation of a Rural Opportunity Task Force to identify and address barriers to effective rural program implementation, calling for reforms from creating more responsive funding formulas and resource allocation procedures to making program requirements and implementation plans more reflective of rural realities. They have also advocated for increased resources for the U.S. Census Bureau’s American Community Survey sampling to create more accurate estimates of housing needs and population in rural areas, and to allow better use of administrative data for research and programmatic purposes. These proposals could significantly advance equitable outcomes for rural places.<sup>5</sup>



Community event at Coachella's Veterans' Memorial Park.  
PHOTO CREDIT: CITY OF COACHELLA



# Rural Affordable Housing Needs and Challenges

One in five Americans, about 60 million people, live in rural communities that are diverse in geography, population, and economic conditions. Though many rural counties rely on agriculture, mining, or manufacturing, the service sector, including tourism, makes up a growing portion of employment in non-metro areas. Regardless of their economic focus, rural areas are important contributors to the country's prosperity and are crucial sources of water, food, energy, and recreation for all Americans.<sup>6</sup>

Despite the contributions of rural areas to the country as a whole, a large segment of the rural population lives in poverty and struggles to meet basic needs. Long before the economic crisis exacerbated by Covid-19, the lack of quality, affordable housing has been one of the most pressing issues rural areas face, and it remains so, especially for low-income households and renters. Over 8.1 million rural households—25% of them—pay more than 30% of their monthly income toward housing costs and are considered cost burdened.<sup>7</sup>

Farmworkers particularly experience housing instability, as the seasonal nature and often low pay of agricultural jobs affect both the amount they earn and the consistency of their earnings. Farmworkers' median personal incomes range between \$17,500 and \$19,999 yearly, 33%

of farmworkers have family incomes below the poverty level, and the same percentage live in "crowded" dwellings.<sup>8</sup> About 75% of farmworkers are immigrants and a bit over half have work authorization. Many move frequently to follow seasonal work; according to the U.S. Department of Agriculture (USDA), about one quarter of farmworkers work 75 miles or more from their own residence. Even for those who live closer to their work, crowded conditions and a lack of housing code enforcement make it difficult to find safe, affordable housing.<sup>9</sup>

The Coachella and San Joaquin valleys, rural areas in Southern and Central California, respectively, are emblematic of these dynamics, places where wealth creation does not always reach the populations

that help generate it. Both are major agricultural hubs for the state and the country, generating billions in yearly agricultural production. Yet a large segment of their population does not share in this prosperity. Nearly 20% of residents in Coachella Valley live below the federal poverty line and almost half of its residents experience housing cost burden. Similarly, in the San Joaquin Valley almost 20% of residents live below the federal poverty level and 39% are experiencing housing cost burden.<sup>10</sup>

Addressing affordable housing needs in rural communities poses unique challenges for housing providers. The largest challenge is financing projects for very low-income populations including farmworkers. The Low-Income Housing Tax Credit program is the main source of financing for affordable rental housing, although rural communities often receive lower pricing for credits due

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**Community development organizations across the nation have consistently addressed rural challenges.**

to regulatory issues. Federal and state government assistance is also available through several programs including USDA Rural Housing Service programs such as the Section 502 Single Family Housing Direct Home Loans program, Section 514/516 Farm Labor Housing Loans and Grants program, and 523 Mutual Self-Help Housing grants, along with other federal sources and state housing trust funds. Very often, however, farmworker housing projects also require a component of philanthropic financing, which is not always available in many communities.<sup>11</sup>

Beyond financing, other common barriers to developing affordable housing in rural communities include challenges associated with unincorporated areas, restrictive zoning, and limited space for development. Unincorporated rural areas frequently lack the infrastructure to support any type of housing development. In many rural communities, unpaved streets and the lack of sidewalks means that developers willing to build locally will also have to provide those basic amenities. In addition, the extra cost of installing basic water, sewage, and energy infrastructure makes the price for even the most modest housing project prohibitive—particularly if the units are targeted to a low-income and/or seasonal population. In many states, special permission must be obtained to build housing on land zoned for agricultural use. In other states, the proximity of agriculture to cities or tight restrictions on growth limits the land available for new housing. In California, limited space and astronomical costs for both construction and land are the top barriers to providing adequate housing for rural and farmworker communities. Throughout the state, the boundary between urban and rural is frequently seamless, with many farms in the backyards of cities or on the boundaries of expensive suburbs, which increases land costs and often also generates NIMBY backlash.<sup>12</sup>

Furthermore, rural jurisdictions' small size and limited ability to raise their own funds mean they most often rely on state and federal programs to support affordable housing and community development programs. But compared to urban and suburban governments, rural public decision makers are significantly disadvantaged. Most rural jurisdictions have relatively few or no grant writers or technical-assistance providers like consultants. Many are led by part-time public servants, with few or no paid staff, and thus have limited capacity to advocate for those resources and manage them at the scale of need.<sup>13</sup>

One consistently available resource to address rural challenges has been community development organizations across the nation. Despite being commonly associated with urban neighborhoods, a large number of these nonprofits serve less dense, rural communities, some covering statewide or even regional areas, while others serve smaller single communities. In many instances, these local organizations are the only entities providing affordable housing or other vital services for low-income people in their communities.

Despite the importance of their work, research on the impact of community development and affordable housing in rural areas has been limited. A handful of studies have demonstrated the positive spillover effects of affordable housing development, but these studies have largely focused on urban areas.<sup>14</sup> This paper attempts to fill that research gap by examining community development efforts in two rural California areas, through a mixed-methods approach. It asks: What are the impacts of community development efforts on rural communities, and how can these efforts advance equity over the longer term?

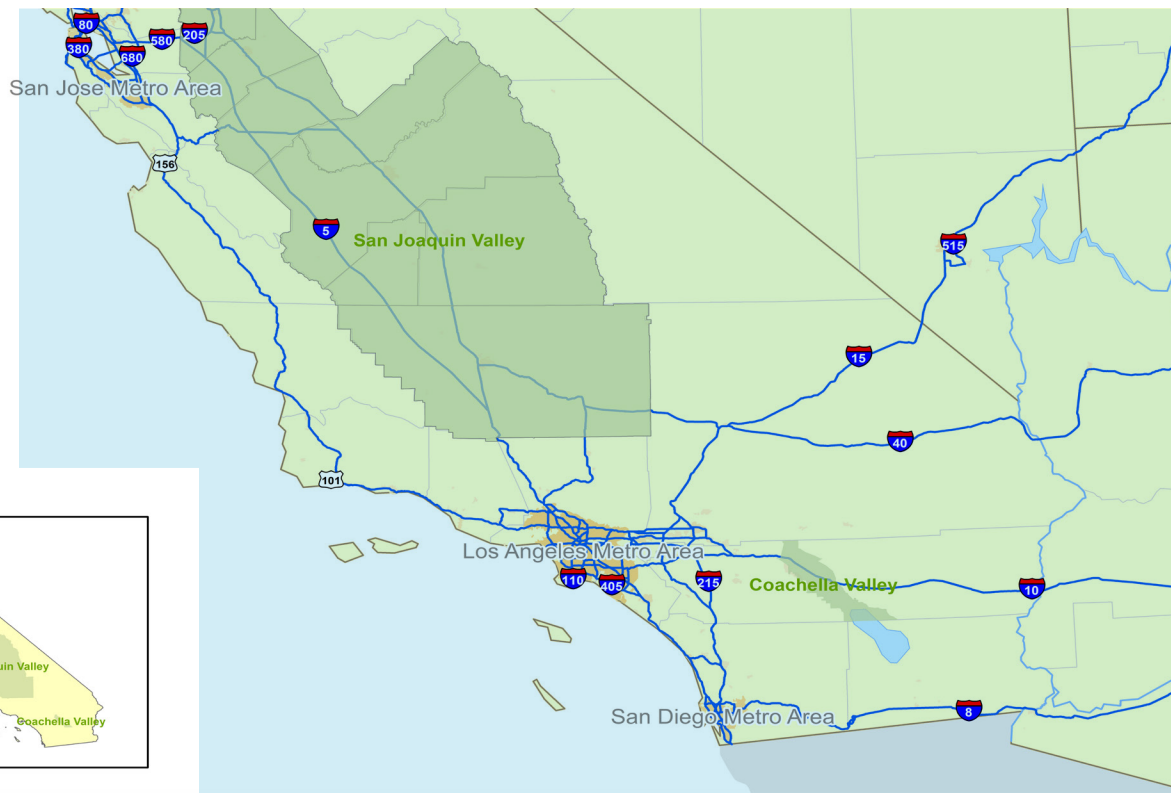
# Affordable Housing Development in the Coachella and San Joaquin Valleys

The Coachella and San Joaquin valleys are predominantly rural areas in California. The San Joaquin Valley is home to almost 4.2 million people, and there are about 430,000 residents in the Coachella Valley. Just over half the population of both communities is Hispanic or Latinx. In the San Joaquin Valley, 19.6 % of people live below the federal poverty line and 39% are housing cost burdened; in the Coachella Valley 18.4% of people live in poverty, with 46 % facing a housing cost burden. These conditions are exacerbated by racial inequities, as the poverty rate of nearly 25% for Hispanic or Latinx residents is double the rate for white non-Hispanic residents (12%) in both valleys.<sup>15</sup>

These areas are also home to two of California’s most prolific community development organizations—the Coachella Valley Housing Coalition (CVHC) and Self-Help Enterprises (SHE). Both are well-established organizations that have produced thousands of affordable homes. Despite their large service areas, they have long focused intensive work in a subset of towns, where they generated a level of affordable housing investment that could reasonably be expected to influence community trajectories as a whole.<sup>16</sup>

Our quantitative and qualitative findings suggest that their concentrated, collaborative community development initiatives brought stability and revitalization to small towns. Community development supported by LISC, among other entities, leveraged results beyond the impressive number of affordable homes produced, including infrastructure improvements, supportive social services, and the development of more representative political leadership. In both the San Joaquin and Coachella valleys, intensive investments in affordable housing became a

**FIGURE 1** ▶  
Rural Impact  
area map



building block for other forms of rural community development, by allowing people to settle more permanently, open businesses, and increase their civic engagement. In particular, in Coachella Valley, rigorous examination of home loans reveals that median values accelerated in the period before the Great Recession in census tracts where affordable housing was developed, compared to similar tracts elsewhere in the valley. This outcome—statistically significant changes in loan amounts—is a high bar for assessing community change, especially in rural areas and small towns, because not every property is purchased using loans captured in Home Mortgage Disclosure Act (HMDA) data and even recorded loans may not occur in concentrations physically close enough to newly developed quality, affordable housing to capture plausible changes in surrounding home values. Therefore, it represents a particularly impressive, demonstrable change in investment flows to the area, and the only case of such impact documented in rural areas. After describing the intensive, collaborative community development efforts at issue, along with their impacts in the Coachella and San Joaquin valleys, we make recommendations to government and philanthropic partners based on these findings.

### CASE STUDY 1 Promoting Homegrown Revitalization in the Eastern Coachella Valley

The Coachella Valley is a major hub for agricultural production in Riverside County and California as a whole, representing \$526 million in gross agricultural value. The Coachella Valley also attracts roughly 8.2 million visitors each year, including international and domestic travelers to its many hotels, casinos, and golf course resorts, generating over \$2.5 billion in spending annually.<sup>17</sup>

The area, though, experiences stark disparities between the communities of Western Coachella Valley (WCV) with its golf courses and resorts, and Eastern Coachella Valley (ECV), with its agricultural fields. The ECV includes the communities of Coachella, Indio, Thermal, Oasis, Mecca, and North Shore, with a total population of approximately 88,000 residents, while the WCV extends from the northern neighborhoods of Indio to Palm Springs and includes 324,000 residents (illustrated below).

**FIGURE 2** ▶  
The Coachella Valley



It is in this context that the Coachella Valley Housing Coalition (CVHC) has operated since 1982. CVHC is the largest nonprofit affordable housing development organization in Riverside County. Through multifamily development and its mutual self-help housing program, the organization has built over 4,000 affordable homes in Riverside and neighboring Imperial counties, and provides a variety of support services and community programs, including credit and housing counseling services, child development and enrichment programs, and many others.

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“In the city of Coachella we have built over 1,000 residences. And if you think of an average of four people living in each residence, we helped increase the population of Coachella quite a bit.”

JULIE BORNSTEIN, FORMER EXECUTIVE DIRECTOR OF CVHC

Coachella City has been one of CVHC’s oldest communities of focus. According to Julie Bornstein, CVHC’s former executive director, the organization began building homes in the 1980s to address the lack of affordable homes for the farmworker population living in the Eastern Coachella Valley, in places like Coachella City. When CVHC started this work, Coachella was a small rural town, with a little over 10,000 residents. Separated from major urban centers by the Santa Rosa and San Jacinto mountains, Coachella City was historically less connected than other places in the valley, socially and economically, to big cities such as Riverside, and its economy was heavily focused on agriculture.

CVHC’s oldest properties are in Coachella City, including Pueblo Nuevo, a 50-unit housing complex for low-income farmworkers completed in 1986, followed by the 50-unit Las Casas Apartments in 1988. In 1989, CHVC completed its first set of 15 mutual self-help homes. As the organization grew, so did its capacity and reach, achieving the completion of nearly 1,400 homes in the city of Coachella alone by 2020, which corresponds to over 5% of the city’s total housing stock.

This large development footprint means the organization has been responsible for providing stable housing for a large segment of the city’s population, and played an important role in its overall growth. New affordable housing allowed farmworkers, who often had experienced significant housing instability, to create roots and be able to stay permanently in the community. In turn, this increase in population supported the opening of new businesses and creation of new municipal services, and helped build Coachella’s middle class. Julie Bornstein, CVHC’s former executive director, described how affordable housing became the building block for the town’s overall development:

In the city of Coachella we have built over 1,000 residences. And if you think of an average of four people living in each residence, we helped increase the population of Coachella quite a bit. Given that increased population, then you increase businesses, because once they got critical mass of population, they could attract services. The school district of course is paid on a per-pupil basis. So when they started to have more pupils they had a need to build more schools, hire more teachers. The teachers didn’t want to live too far from their school. So this process then created sort of a middle class in the city that had been pretty much entirely a low-income community until then.



**New affordable housing allowed farmworkers, who often had experienced significant housing instability, to create roots and be able to stay permanently in the community. In turn, this increase in population supported the opening of new businesses and creation of new municipal services, and helped build Coachella's middle class.**

An event at  
Coachella's Veterans  
Park.  
CITY OF COACHELLA

An important characteristic of Coachella City's affordable housing landscape has been the balanced mix between self-help homeownership units (approximately 60% of total units) and multifamily rental units (40% of total units) which interviewees see as playing a crucial role for the city's growth and stability. Michael Walsh, deputy director of Riverside County Housing Authority and former CVHC staff member, explained:

CVHC has developed more than 500 affordable rental units in the city of Coachella and uses these rental units to create homeownership opportunities for families. When I was at CVHC, the number of people that transitioned from living in apartment rental communities CVHC produced to homeownership opportunities was high, so those rental units were the feeder to their self-help housing program. Living in CVHC housing allowed families the opportunity to not only anchor themselves within the community but also, through the affordable housing programs CVHC offers, to generate equity in the community.

Another way that affordable housing helped spark broader economic development in Coachella City was through the sweat equity approach of self-help homebuilding. In self-help housing programs, groups of families or individuals, typically between 6 and 12, form an informal partnership to help build one another's houses under the guidance of a nonprofit housing development organization. With a construction supervisor on site, these building groups perform at least 65% of the construction work required to build their homes, a contribution known as "sweat equity." In most cases, the nonprofit housing organization also provides construction and homeownership training, and assists those families to qualify for their mortgage. Self-help not only allows a larger segment of workers earning very low wages to afford homeownership, but also enables residents to develop valuable skills in the construction trades. Many people who learned about construction by building their own homes experienced additional economic opportunities beyond agricultural work; some were hired by CVHC as contractors or site supervisors, while others opened contracting businesses serving Coachella and the rest of the valley, or supplemented their incomes through occasional construction work.

In addition to directly providing affordable housing, CVHC and other local organizations developed culturally responsive initiatives to help promote economic mobility and civic engagement. Some of these included CVHC's resident support services, such as afterschool academic and enrichment programs ranging from Ballet Folklórico to STEM courses. CHVC offers college scholarships, along with credit counseling and homebuyer education programs that provide access to stable housing beyond the developments CVHC itself builds. Community organizing and leadership development also followed affordable housing development. For example, Raices Cultura, a youth advocacy organization that uses arts and culture as means to individual and community empowerment, has been active in Coachella since the mid-2000s. The organization has focused on a range of issues critical to the community, from advancing local political leadership to advocating for public green spaces to celebrating and preserving culture.

These services and organizing efforts not only furthered economic mobility for individuals and contributed to more equitable local policies, but also helped advance the representation of the Latinx community in municipal government. As the city grew in the 2000s, several community organizations, like Raices Cultura, formed to represent a diverse range of Coachella City residents, including not only farmworkers but also attorneys, teachers, and social service professionals. Many members of the emerging civic sector were raised in the Coachella Valley, had gone away, but had recently returned and were interested in contributing to positive change in their hometown.





Above left to right: The old and new Coachella Public Libraries.

CITY OF COACHELLA



**Back in the '90s, there was a lot of gangs and violence and lack of positive outlets for youth. So we invested in a new library, created more park spaces while addressing graffiti and partnering with nonprofits on youth programming, to create an environment where they can thrive and be successful."**

EMMANUEL MARTINEZ

Believing that the city wasn't getting its fair share of county, state, and federal resources, and that the Latinx community needed better political representation, these civic forces promoted the candidacies of two civic leaders, Victor Manuel Perez, who ran for school board, and Eduardo Garcia, who ran for city council. After being elected in 2004, they helped change the structure of local government to make it more directly representative of its residents, by allowing the city's mayor to be elected by residents rather than appointed by the city council. This in turn helped lead to Garcia's election as mayor, and to the election of two other Latinx civic leaders to Coachella City Council.

For the first time, Coachella City's Latinx-majority population was represented by a majority of Latinx-identified elected officials, who felt better able to advance significant policy decisions to meet the community's service needs and the economic development needs of the city as a whole. These included investments in infrastructure and services, such as the creation of new sidewalks and lighting, the revitalization of the city's Veterans' Park with a new playground and concert area, and the expansion and modernization of the Coachella Library and the Eleanor Shadowen Senior Center. All of these facilities are located in close proximity to one another, and they serve as anchors for the city's downtown.

Emmanuel Martinez, one of the civic leaders elected around that time, reflected how the new crop of elected and public officials helped create new vitality and a new practice of professional planning that helped build on itself:

I came to realize how the different pieces of the puzzle work together to create resilient communities and higher opportunities for the people that live in our communities, from education, infrastructure and environmental quality, proper planning, and the type of development investments we prioritize in the city. For example, back in the '90s, there was a lot of gangs and violence and lack of positive outlets for youth. So we invested in a new library, created more park spaces while addressing graffiti and partnering with nonprofits on youth programming, to create an environment where they can thrive and be successful and provide positive outcomes as they develop into young adults, because those are going to be our future leaders.



**Performers at the Tacos, Tequila, & Chavelas Festival at Coachella's Veterans' Memorial Park.**  
CITY OF COACHELLA

Besides their local advocacy efforts for more responsive political representation, community organizations were also working with local young people, organizing cultural events to strengthen community ties and developing youth empowerment programs. This parallel effort of advocacy and youth engagement and empowerment is considered by interviewees an important component of the city's revitalization, helping promote equity by ensuring new investments enhanced existing and cherished community assets while addressing local needs.

The city viewed the steady demand for affordable housing as an opportunity to generate equitable growth, by strategically using local building permit fees, including those levied during the affordable housing development process, to help fund ongoing investment in the city's physical and civic infrastructure. In an interview, Mayor Hernandez shared that affordable housing development allowed Coachella City to intentionally plan its growth over the years. Because of the steady pace of development, the city was able to project revenues from development impact fees and increases in local sales tax collections due to added population, and as a result, plan and allocate resources for municipal departments such as transportation, police, fire, and parks. This kind of projection could not reliably be based on other forms of housing development, due to fluctuations in value that come with the market:

That's why Coachella has been able to advance its infrastructure even in a down economy. We've had a steady stream of affordable housing and we stayed true to our development impact fees, where we didn't buy into this idea that if we lower them, all of a sudden that was going to be an inducer of growth. So if you're able to build affordable housing and you embrace it as a community-building strategy, irrespective of what happens on Wall Street, you know that money will be there and can be programmed in a way where you can anticipate and plan for that growth.

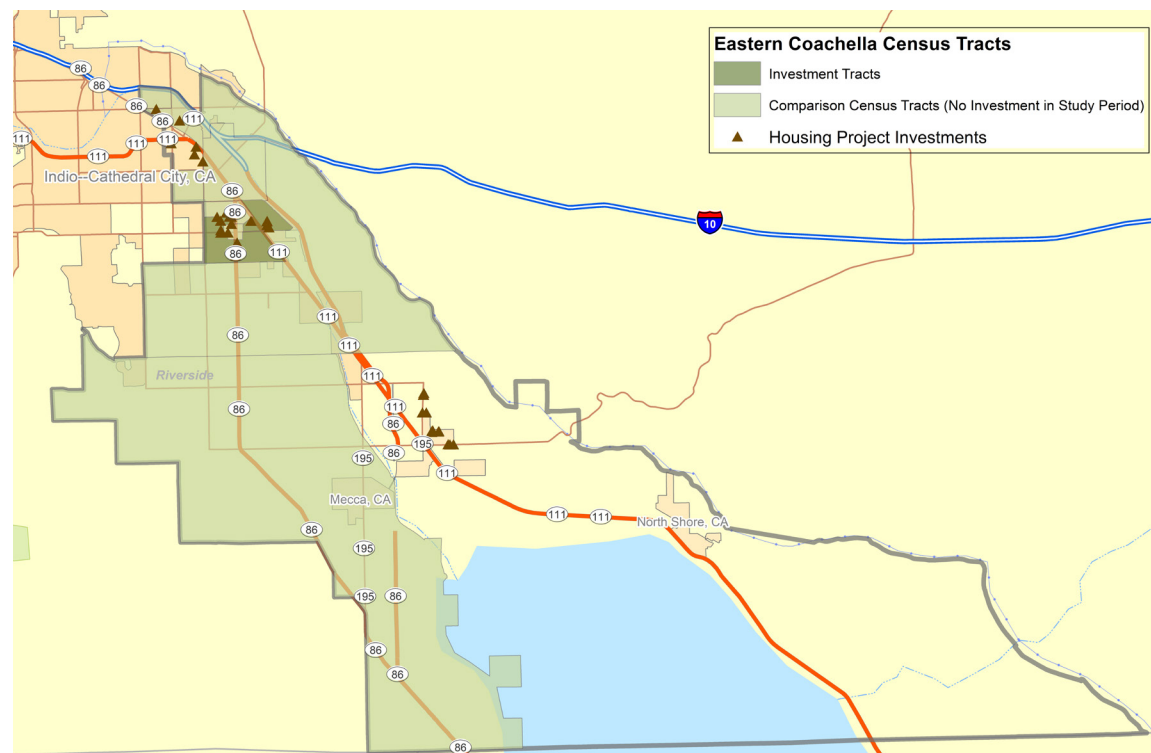
Coachella City has quadrupled in size since the 1980s to become one of the largest cities in Eastern Coachella Valley; today, it has a population of about 45,000 residents, over 97% of whom identify as Hispanic or Latinx. Agriculture is still an important component of the city's economy, corresponding to 31% percent of local jobs, but the economy has diversified to include greater numbers employed in construction and manufacturing (12.5%), retail trade (10%), accommodation and food services (8%), and arts, entertainment, and recreation (8%).<sup>18</sup> Furthermore, Coachella City homeownership rates, an indication of housing stability, increased from 60% to 71% between 2000 and 2019, whereas in Riverside County as a whole homeownership declined from 69% to 66% during the same time period. Given the fact that the median household income of Coachella City is approximately \$34,000, compared to \$67,000 in Riverside County as a whole,<sup>19</sup> the fact that its homeownership rate is *higher* than the county's is quite impressive.

“If you embrace affordable housing as a community building strategy, irrespective of what happens on Wall Street, you know that money will be there and can be programmed in a way where you can anticipate and plan for that growth.”

STEVEN HERNANDEZ

To measure the impact of intensive community development investments in Coachella, we focused on home mortgage loan values, as reported to the Federal Financial Institutions Examination Council (FFIEC) as required by the Home Mortgage Disclosure Act (HMDA). While many measures may capture community revitalization generally, home loan values are most directly related to community development housing investments, and the relevant data was available for a substantive period of CVHC's work. In addition, despite known limitations in HMDA coverage for rural areas,<sup>20</sup> recent evidence<sup>21</sup> and local rural practitioner interviews confirmed HMDA as a valid proxy/measure for rural housing investment in those communities.

**FIGURE 3** ►  
**Housing Project Investments  
 in Eastern Coachella Valley,  
 1987 - 2017**

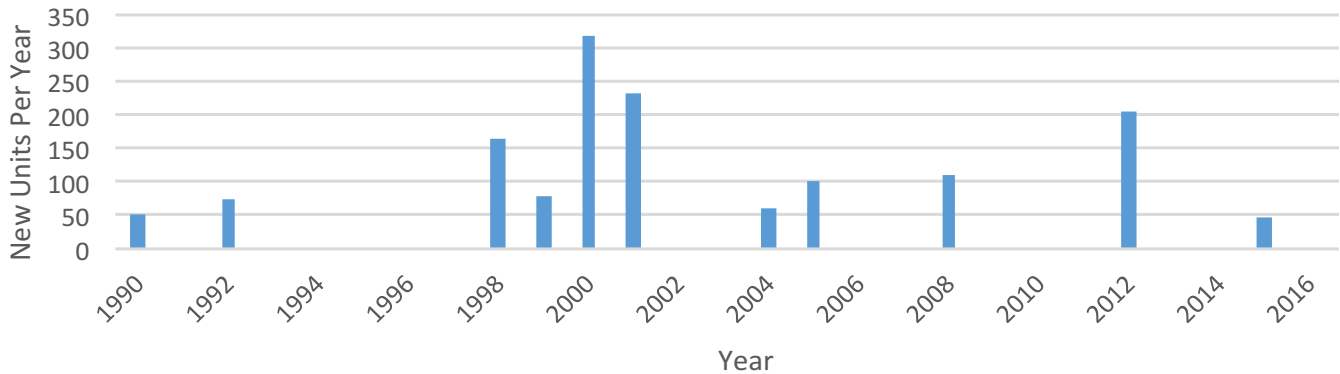


In order to test whether there was change at the community level in these communities, LISC researchers used an adjusted interrupted time series (AITS) model. It is difficult to understand whether community development impacts neighborhood-level indicators, because neighborhoods are always changing in ways that are influenced by broader social and economic trends. The AITS approach compensates for these problems in two ways. First, it examines both absolute levels and trends of the outcome before and after a defined intervention. This before-and-after approach establishes whether there has been an “interruption” or break in past patterns that could be attributed to the beginning of an intervention. Second, it compares these levels and trends to those of similar neighborhoods in the same city, to determine whether the study area “outpaced” other low-income areas. This methodology has been used before to understand impacts of Community Development Block Grant spending in such places as Richmond, VA, and in LISC’s own analysis of community change in the Phillips neighborhood of South Minneapolis.<sup>22</sup>

Our impact model compared median home mortgage loan values in census tracts that received affordable housing investment in Coachella City versus census tracts<sup>23</sup> in Eastern Coachella Valley that did not, while controlling for home mortgage investor percentage, the Census 2000 poverty rate, the Census 2000 percentage of renter-occupied units, and population density. Housing investments included both self-help homes built and multifamily housing developments.

Even though CVHC had been building homes in the city since the 1980s, HMDA data availability begins in 1993 and therefore limited the study start date. The most concentrated affordable housing investment in Coachella City occurred between 1998 and 2001, as shown in the chart below.

**FIGURE 4 | NEW SUBSIDIZED HOUSING UNITS IN COACHELLA CITY, 1990 - 2017**



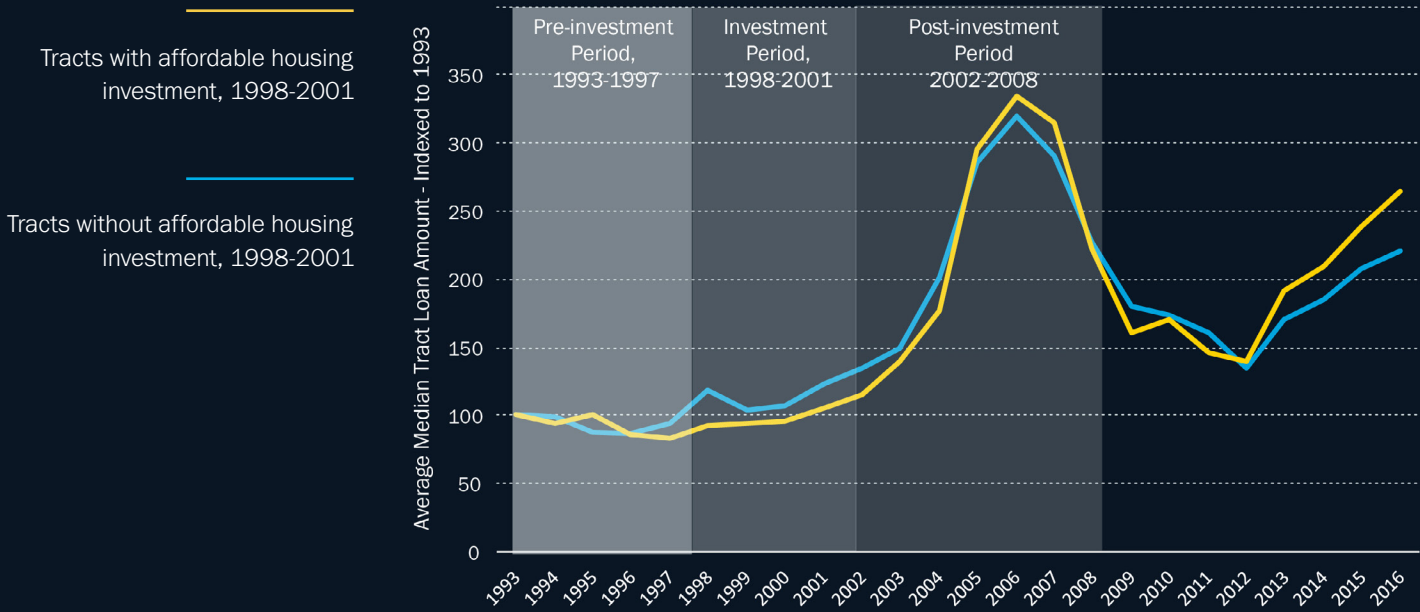
Given the start date limitations and the dates of investment, the impact model compared median mortgage loan amounts in the time period before, during, and after the concentrated investment period (1998-2001). The line graph below shows the indexed trends in median census tract loan values during the pre-investment period (1993-1997), the investment period (1998-2001), and the post-investment period (2002-2008) for tracts with and without investment.

During the pre-investment period (1993-1997) in our model there is no significant difference between median mortgage loan values in tracts with and without investment. This is roughly confirmed in the line graph as the two trend lines between 1993 and 1997 are similar. There is

FIGURE 5

1993-2016

**AVERAGE HMDA TRACT LOAN AMOUNTS IN EASTERN COACHELLA VALLEY**



also no significant difference between median values during the investment period (1998-2001) when the Low-Income Housing Tax Credit (LIHTC) and other investments were allocated and early construction started. This is also roughly confirmed in the graph as both trend lines show a similar gain in the four-year period. However, in the post-investment period (2002-2008), our model indicates that the median loan values increased about 10% more each year in tracts with affordable housing investment compared to tracts without it, while controlling for neighborhood factors. In this post period, construction of the housing investments continued and new units came online as projects were completed. Note that in the graph, median values are lower in tracts with investment than in tracts without investment at the beginning of the post-investment period (2002-2004), but start to increase at a faster rate, and by 2006 tracts with investment have outpaced tracts without. After 2006, both trends drop as the nationwide subprime and foreclosure crisis starts to take effect.

In summary, when comparing HMDA loan values in census tracts that received affordable housing investment between 1998 and 2001, in the city of Coachella, against comparison tracts throughout Eastern Coachella Valley that did not, the findings reveal a post trend that is significant and positive, indicating that HMDA loan values were increasing at a faster rate relative to comparison areas in the period after investment, 2002 to 2008.

With a local poverty rate of 20% and a housing cost burden rate of 70% for local renters, a large segment of the population still struggles. But our quantitative and qualitative findings indicate that the city is in a better place, with a better quality of life, than in the days of CVHC's early work.

## CASE STUDY 2

### Promoting Stability in the San Joaquin Valley

One of the most agriculturally productive regions in the country, this eight-county area in Central California is home to nearly 4.2 million people.<sup>24</sup> According to the 2019 American Community Survey, Hispanics/Latinx-identified residents make up more than 50% of the region's total population, non-Hispanic whites constitute 32%, African Americans represent 4%, and Asian/Pacific Islanders are 8%. Encompassing about 11% of the state's overall population, the valley runs south from San Joaquin County through Stanislaus, Merced, Madera, Fresno, Tulare, Kings, and Kern counties that together produce nearly 13% of the entire country's agricultural output.<sup>25</sup>

Despite such agricultural bounty, a significant share of the valley's population struggles to meet basic needs, with an overall poverty rate of 10.2% that is disproportionately felt by Latinx and African-American residents, who experience poverty rates—24% and 28%, respectively—that are two to almost three times higher than that of white-identified residents.<sup>26</sup> Housing affordability is a major issue as 82% of low-income and extremely low-income renters pay over 30% of their income on housing, and 60% pay over 50% of their income on housing.<sup>27</sup>

Self-Help Enterprises (SHE), a nonprofit housing development organization serving this expansive region, has responded to this need. SHE's roots stem from a 1960s-era American Friends Service Committee project to address some of the inequities experienced by predominantly Latinx farmworkers in the San Joaquin Valley. Identifying housing as one of the main issues farmworkers faced, the American Friends Service Committee adopted the mutual self-help housing model it had initially pioneered in Pennsylvania. Over time, the organization's work has expanded from self-help housing to include housing rehabilitation, multifamily development, resident support services, and resident leadership development. Through various activities, the group also seeks to address a common issue often overlooked in rural communities—a lack of basic infrastructure.

**FIGURE 7** ▶  
San Joaquin  
Valley



Throughout the valley there are many unincorporated communities, settlements that lie outside established city limits. Many of them are former camps and villages formerly inhabited by Dust Bowl agricultural workers in the early 20<sup>th</sup> century that became home to new immigrants from Mexico and Central America in the 1970s and following decades. Some of these communities were developed on the edges of cities, where manufacturing was concentrated and housing was more affordable. Others were located in more isolated and remote areas.<sup>28</sup> Because of the significant economic, social, and infrastructure needs in these historic communities, many cities have chosen not to annex them. As a result, these communities remain under county control, are systematically underserved in the overall allocation of public resources, and are frequently left out of decision-making processes. This means they have often been denied the most basic aspects of publicly supported infrastructure, including not only public transportation, sidewalks, and streetlights, but also potable drinking water and sewer systems.<sup>29</sup>

One place that exemplifies some of these challenges is Planada, an unincorporated community in Merced County, and one of Self-Help Enterprises' first communities of focus. Currently, Planada is a community of nearly 4,500 residents, 97% of whom identify as Latinx.<sup>30</sup> SHE began developing self-help homes in Planada in the late 1960s to provide affordable and safe housing for farmworkers and their families. Tom Collishaw, president/CEO of Self-Help Enterprises, described the need and early impetus for the work:

When Self-Help Enterprises began in the 1960s as a project of the American Friends Service Committee, they were looking for a way to address some of the inequities for farmworkers in the San Joaquin Valley. The AFSC approach is to ask what it is that folks want most, and what kept coming back as a priority for many of farmworkers at the time was: 'I really need a good place to live for my family because I'm living in a really unhealthy shack or some ancillary building that has no running water.'

In 1980 the organization purchased its first rental housing complex, which was an existing labor camp, and rehabilitated it with USDA funding to create Bear Creek, with 37 family-sized units. Olivia Gomez, Planada resident, member of the local community services district and SHE board member, lived in Bear Creek before moving into one of SHE's self-help homes. She described the importance of those family units for farmworkers:

Prior to the remodeling, Bear Creek had only a communal restroom for all residents. And so because of the importance of not having children and adults going into the same restrooms or having to go out in the middle of the night to go to the restroom, Self-Help remodeled that camp to have restrooms inside the units and make them bigger. So that was a big change that helped a lot of people.

A barrier to working in Planada was the lack of adequate water and sewer infrastructure for new development. SHE helped Planada drill its first well for a community water system, and supported residents in forming a community services district (CSD). Unincorporated communities' reliance on counties for basic service provision means that those services are often inadequate or lacking entirely; the CSD fills that gap by raising funds to pay for and

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**Remodeled Bear  
Creek housing unit,  
Planada**

SELF HELP ENTERPRISES



administer services, including water, garbage collection, wastewater management, security, fire protection, public recreation, and street lighting.

As a strategy to help advance these vital infrastructure projects while building local resident capacity at the same time, SHE provides training to residents working on CSD boards through its Leadership Institute. The Institute is a fully paid six-month program where participants learn with like-minded people from other rural communities how to seek resources and manage projects for their communities. Collishaw described the Institute's importance to SHE's practice of developing more genuine partnerships with rural communities:

Many residents don't have an education that goes beyond high school, but yet they are important community leaders in what is the closest thing to local government that exists in these communities. We often call this work technical assistance because there's expertise we're providing and capacity that we're bringing to the table. But we understand inherently the historic inequities that are in place in our communities, so we also see this as an empowerment process. We're not doing this work absent their involvement and decision making, we're working with, rather than for them.

This support for CSDs has helped Planada residents attract greater funding for infrastructure improvements, including a new \$13.5 million local wastewater treatment plant. The project, which took over a decade from planning to completion, included major infrastructure upgrades to allow treated wastewater to be used for irrigation, and in the process help mitigate the effects of droughts, which are a common occurrence in the valley.

As the organization's work expanded in the community, so did its impact. With over 284 affordable homes completed in Planada, SHE has built a little more than 20% of the community's housing stock. Housing quality and affordability measures have performed better in Planada than in Merced County as a whole. Some twenty years ago, the proportion of housing without complete plumbing was significantly higher in Planada than in Merced as a whole, but



Planada's proportion of homes with inadequate plumbing decreased faster and is now lower than the county's. In 2000, 1.9% of housing units in Planada lacked complete plumbing facilities, but five-year U.S. Census American Community Survey estimates in 2019 show that no units in Planada lacked them at that point, whereas in 2000 1.25% of housing units in Merced lacked complete plumbing, decreasing to an estimated 0.35% through 2019.<sup>31</sup>

In addition, the rate of local households that pay 30% or more of their incomes for housing is also lower in Planada than in the surrounding county. In Planada, 35% of residents were cost burdened in 2000. This proportion increased to 47% following the Great Recession, and dropped significantly in 2019 to nearly 28%. Meanwhile, in Merced County, about 35% of residents in 2000 were cost burdened, increasing with the recession to 47%, then dropping to 37% in 2019.<sup>32</sup>

Homeownership rates, another indicator of stability, are higher in Planada when compared to Merced County as a whole, even though the median household income in Planada is considerably lower. Planada's estimated homeownership rate of 62% in 2019 is substantially higher than Merced County's rate of 52%, even though Planada's median household income of \$43,000 is considerably lower than Merced's (\$53,000).<sup>33</sup>

Quality affordable housing, especially for immigrant farmworkers who often traveled far for work or lived in fairly distressed conditions, creates a haven for families to take part in training and education, an ability to set down roots, a sense of community, and hope for a better future. Reflecting on her own experiences, Gomez offered:

My family was one of the fortunate families to go through the whole process of self-help . . . [I]t helped us and my parents to have more stability, because for them coming to the United States and leaving all of their family behind to come here and live this American dream and make sure that their children had a better education was hard. So finally having a home they knew was going to be a stable place and nobody was going to come and tell us to leave or to move was life changing.

In addition, the self-help process has allowed for a greater sense of community, belonging, and pride, as through the process of collectively building one another's homes families get to know each other:

The [self-help] process, I think, is very awesome because you become a family. For a whole year you have to work together. If you don't work together, you don't get your home. Once every single house is built and complete, then everybody gets the key.

But if there's still one house missing, one thing, everybody has to go and help with that particular house until everything, every detail, is finished. That kind of helped us get to know each other. As a nine-year-old, I could know the children of the other families and [it helped] my parents to know these other families that were going to be living there, since we had to rely on each other.



**Almond Court, left, and Villa Hermosa apartments, right.**  
SELF HELP ENTERPRISES

Despite major accomplishments, Planada’s unincorporated status has been a major barrier affecting its ability to expand. The absence of appropriate water and sewer infrastructure to accommodate additional residential and especially commercial development has constrained the opening of new businesses. Lack of municipal incorporation has affected residents’ ability to choose local representation, as interviewees noted that county political leadership is not reflective of the community and these leaders are often unaware of local needs. Pointedly, Gomez observed:

We still have a white leadership leading a brown population. And if the mentality of these up here doesn’t change, then these down here [residents earning lower wages] are the ones that are suffering because they cannot afford half-a-million-dollar homes in a mostly rural farmworker community.

Another community where SHE has done substantial work over the years is Wasco, located 24 miles northwest of Bakersfield (Kern County’s largest city), at the intersection of California state routes 43 and 46. When Self-Help Enterprises built its first subdivision there in the 1970s, the city had a little over 8,000 residents. Over time, SHE’s work expanded to include multifamily affordable housing, such as Almond Court, a 36-unit project completed in 1996, followed by Villa Hermosa, a 40-unit development completed in 1998, and Sunrise Villa, a 44-unit complex completed in 2002. The majority of SHE’s work, however, involved large self-help housing efforts, reaching a total of 253 affordable housing units by 2019, corresponding to approximately 5% of the city’s entire housing stock. Wasco has a current population of over 27,000 residents, more than 80% of whom identify as Latinx.<sup>34</sup>

As in Planada, SHE’s work in Wasco also involved resident support services provided in partnership with local organizations. One of these partnerships is with the Farmworker Institute for Education and Leadership (FIELD), to create education and training opportunities for farmworkers and their families. FIELD offers free English literacy classes and continuing education, along with career technical education and workforce training programs, in many of



**Above: Move-in day, Wasco.**  
SELF HELP ENTERPRISES

SHE's multifamily buildings. Another example of SHE's support services is an electric-car-sharing program that brought together utility provider PG&E, Wasco public officials, and residents to improve accessibility and provide transportation options for Wasco residents.

One important aspect of SHE's affordable housing is the amenities it brings to residents beyond the housing itself, including especially community rooms. These serve multiple purposes, allowing partners like FIELD to offer much-needed educational services, as well as creating space for community gatherings and civic engagement. Alex Garcia, councilmember and appointed mayor for the City of Wasco, described the importance of these spaces for connecting to residents: "I held my 'Mondays with the Mayor' at one of those locations, which serve as office hours, so those places have become hubs of information, allowing us to bring resources directly on site where people live."

In the decades that SHE has been working in Wasco the city has grown and stabilized, and it now offers a greater variety of housing and shopping options. New restaurants and larger grocery stores—amenities that in some cases had been available only by a forty-minute drive to Bakersfield—have allowed a wider range of goods and services. As in Coachella, interviewees see affordable housing as the building block contributing to Wasco's growth, by contributing to the city's physical fabric and infrastructure and, in the process, helping improve the city's image and quality of life for residents.

Language and educational barriers are significant among the farmworker population. Spanish is the primary language of over three-quarters (77%) of U.S. farmworkers, and many report not being able to speak or read English at all (30% and 41% respectively).<sup>35</sup> Thus, affordable housing, especially when accompanied by support services such as educational opportunities, is seen by practitioners interviewed as a stepping stone for individuals earning low wages, affording them the stability of a home coupled with the means to improve their lives. Elizabeth Tapia, student services manager of admissions and records at FIELD, shared:

I think being able to have affordable housing and having these types of programs, it improves their lives and their livelihoods. A lot of our community members are farmworkers, especially migrant farmworkers, and it's not that easy for them and their families. They have to go from one place to another. So having affordable housing, it's a step up for them to be able to set themselves up, establish a home here and then eventually move up.

Furthermore, the stability that affordable housing brings impacts not only farmworkers themselves but also their families, as over half of U.S. farmworkers (55%) are parents and have an average of two children.<sup>36</sup> Tapia illustrated this compounding effect:

A lot of our students go through our courses to address the language barriers they face; they can't get promoted or change jobs so they come to us. Many end up continuing their education, others move on to other jobs. But one of the big issues that they tell us is that one of their main problems has always been being able to help their kids with homework, you know, never being able to do something like that. And by learning the language, getting this type of education, they are able to help their kids. So we're able to help them and give them hope for a better future not just for them but also for their families . . . we hear that the children of our students, when we have our graduation ceremonies, how they're so impacted by seeing their parents graduating from high school, something that a lot of us would probably have never imagined, but by seeing their parents' accomplishment, it also empowers them to continue their own education.

Like in Coachella City, interviewees highlight an increase in Latinx political representation as an important factor shaping Wasco's trajectory, making the city's leadership more reflective of the local Latinx-majority population. In less than 20 years Wasco's city council changed from having all white members in the mid-2000s to a full membership of Latinx-identified elected officials, including Alex Garcia, a Wasco native with a grassroots community organizing background and the youngest mayor in the city's history. Furthermore, interviewees indicate these changes in representation have extended to other important governing bodies including school boards. Not surprisingly, such comprehensive and collaborative community development efforts appear to have produced substantive impacts in Wasco. Housing quality measures indicate higher quality and faster improvement in Wasco than in Kern County as a whole. The rate of local housing units without complete plumbing is not only lower in Wasco but also has decreased at a higher rate. In 2000, 0.62% housing units in Wasco lacked complete plumbing, decreasing to 0.13 % in 2019, whereas in Kern County 1.16% of housing units lacked complete plumbing in 2000, decreasing to 0.44% in 2019. In addition, the homeownership rate in Wasco (60%) is higher than in Kern County (58%) and has shown more stable and consistent growth over the last 20 years even though Wasco's local median household income (\$28,000) is lower than the county's (\$35,000).<sup>37</sup>

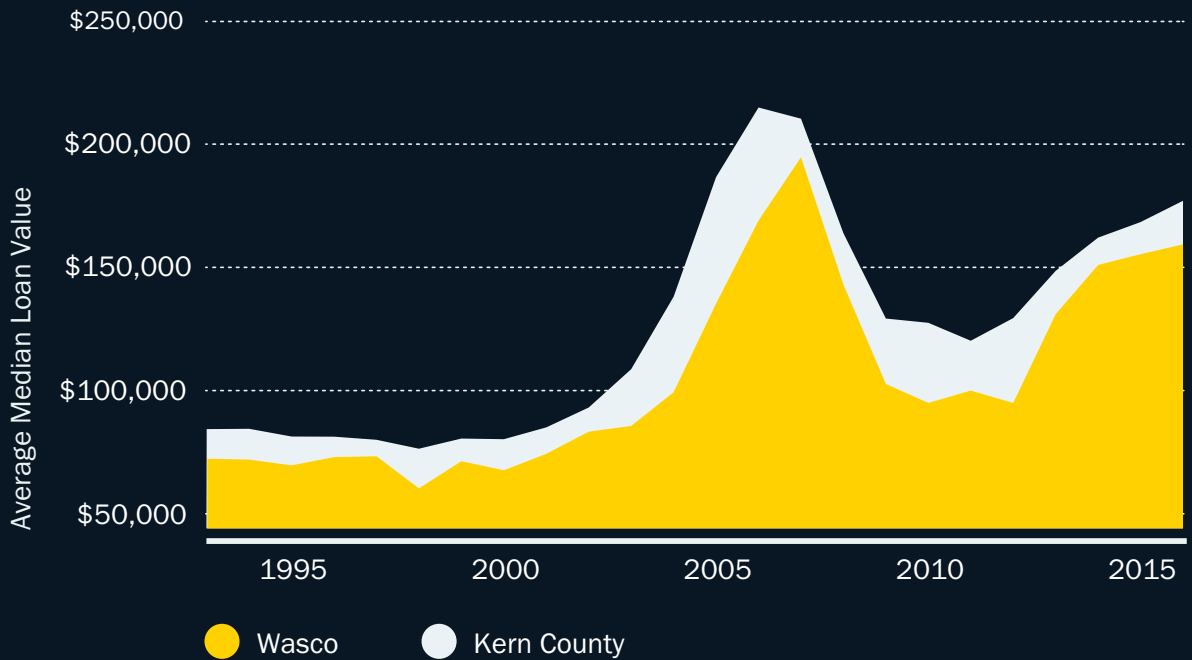
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A lot of our community members are migrant farmworkers. They have to go from one place to another. So having affordable housing, it's a step up for them to be able to set themselves up, establish a home here and then eventually move up.

ELIZABETH TAPIA, FIELD

When using the same AITS model described above for Coachella Valley, there were no statistically significant impacts of concentrated affordable housing investments on the level or trajectory of loan values in Wasco compared to Kern County, when controlling for a number of

FIGURE 6 **MEDIAN LOAN VALUES BY REGION | WASCO & KERN COUNTY**



demographic factors.<sup>38</sup> Given NIMBY claims that affordable housing *reduces* property values, it's important to note that the absence of statistically significant differences between tracts with affordable units and those without them also means that there is no evidence that affordable housing development has any negative impact on local property values.

Affordability pressures, however, are higher in Wasco and have increased at higher rates than in Kern County. The percentage of households in Wasco paying 30% or more of their incomes on housing is slightly higher than in Kern County. In 2000, 32% of Wasco residents were cost burdened, climbing to 42% in 2019. Meanwhile, in Kern County, 35% of county residents were cost burdened in 2000, increasing to 39% in 2019<sup>39</sup>.

With Wasco's poverty rate of nearly 22%,<sup>40</sup> many residents still struggle, but as this report's findings reveal, community development efforts were able to dramatically change the lives of many people, helping provide much-needed local housing stability.

# Recommendations

The case studies above suggest the following recommendations related to housing, infrastructure, capacity building, political leadership, and equity between urban and rural areas.

## Housing

The shortage of safe, affordable housing is a persistent problem across rural communities, and conditions are particularly bleak for workers earning very low wages, including farmworkers. High housing costs burden families and strain their ability to afford other essentials such as food, health care, child care, and transportation; and housing instability increases their risk of eviction and homelessness.<sup>41</sup> In the Coachella and San Joaquin valleys, significant investments in affordable housing not only provided benefits to individuals, but also brought stability and revitalization to agricultural communities as a whole. To produce these results elsewhere, greater investments in federal and state housing programs that support the production and preservation of affordable housing are clearly needed. This includes:

- **Increasing federal funding** for existing rural homeownership and rental housing programs, including the USDA Section 502 Single Family Housing Direct Home Loans program, the Section 523 Mutual Self-Help Housing program, and the Low-Income Housing Tax Credit (LIHTC). Development in the San Joaquin and Coachella valleys was a combination of self-help housing and LIHTC programs, and participants described how the mix of development was helpful for individual residents and for serving a spectrum of needs.
- **Strengthening rehabilitation programs** such as the USDA Section 533 Rural Housing Preservation Grants program and the Section 504 Single Family Housing Repair Loans and Grants program at the federal level, as well as rehabilitation programs at the local level, to improve housing conditions and increase housing options across rural communities. Housing rehabilitation is an important source of quality affordable housing in these communities. (To date, SHE has rehabbed over 6,600 homes, and in many cases these rehabs are critical.)
- **Strengthening preservation options** for USDA 515 and 514/516 affordable rental housing projects to prevent thousands of units from being lost due to owner prepayments that accelerate their exit from the affordability program or expiration of the program's use restrictions. These units serve over 415,000 rural households earning extremely low wages, with an average income of \$13,600.<sup>42</sup>
- **Creating new federal housing assistance programs**, such as proposed in the Neighborhood Homes Investment Act (NHIA). Too often the major impediment to building new homes or rehabilitating abandoned or deteriorated ones in distressed communities is that the cost exceeds the homes' market value upon completion. The NHIA would address this problem by providing a tax credit to cover a portion of the construction and rehabilitation costs of homes for owner occupancy. The program would benefit rural communities since 27% of nonmetropolitan tracts are eligible, while just 22% of metropolitan census tracts qualify.

In addition to these development and rehabilitation programs, rental assistance programs constitute another important housing resource for individuals earning low wages, but their availability is quite limited in rural areas. In California, only 2% of U.S. Department of Housing and Urban Development (HUD) rental assistance programs are assisting rural households, while USDA's Section 542 Rural Development Voucher Program<sup>43</sup> (the agency's tenant-based rental assistance demonstration program) is limited to assisting tenants in multifamily properties financed through USDA's Section 515 Rural Rental Housing Loans program that are undergoing prepayment or foreclosure. To further tenant protections, this rental assistance program should also provide vouchers for Section 515 residents in properties experiencing mortgage

maturity. In addition, many Section 515 properties would benefit from additional and more robust USDA Section 521 Rural Rental Assistance, since many units are unassisted, increasing burden on low-income residents, while hindering preservation options.

Scaling up funds for HUD's Housing Choice Voucher program would provide significant support to households in need. Furthermore, making housing vouchers universally available—as proposed in the playbook *New Deal for Housing Justice* by the national advocacy organization Community Change and by the National Low Income Housing Coalition's HoUsed campaign<sup>44</sup>—would provide much-needed housing stability to a large segment of rural households and help eliminate homelessness, especially among families with children.

At the state and local levels, needed initiatives include expanding affordable housing programs such as California's

HOME program and Affordable Housing and Sustainable Communities program and enforcing California's fair housing legislation (the Housing Element Law) to increase affordable housing production across rural communities and make sure all localities across the state are providing their fair share of affordable housing units.

Investments in both affordable rental housing and homeownership could be further strengthened by prioritizing shared-equity housing models that ensure permanent affordability and preserve public subsidy. Shared-equity housing balances affordability and community wealth building by investing public and private resources to lower home prices, and by keeping them affordable to future buyers through resale restrictions. Notable examples include limited-equity housing cooperatives, community land trusts, and resident-owned communities. There are over 250,000 documented units of shared-equity housing throughout the country; on average, they serve families at or below 80% area median income, and the average homeowner accrues \$14,000 in equity.<sup>45</sup> By providing permanently affordable homes and ongoing stewardship of land and housing, including through pre- and post-purchase support to homeowners, shared-equity housing helps stabilize communities and mitigate the risks of homeownership.

## Physical Infrastructure

One of the most systemic housing challenges across rural communities is the disparity in access to municipal services, as many rural residents do not have access to basic infrastructure such as sidewalks, streetlights, drainage, sewage, and clean water systems. The lack of infrastructure in these areas makes affordable housing development not only more expensive but also more

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In the Coachella and San Joaquin valleys, significant investments in affordable housing not only provided benefits to individuals, but also brought stability and revitalization to agricultural communities as a whole. To produce these results elsewhere, greater investments in federal and state housing programs are clearly needed.



Veterans Memorial Park  
CITY OF COACHELLA

challenging and time consuming.<sup>46</sup> In this report, this can be seen especially in the infrastructure needs of unincorporated communities in the San Joaquin Valley.

Furthermore, neither federal affordable housing programs nor those administered by the state directly or substantially finances infrastructure construction such as sidewalks, roads, or new water systems. California's Infill Infrastructure Grant, which was designed to address deficiencies in infrastructure funding, is subject to the same urban bias and regional apportionments that have left behind many rural communities and those communities with the greatest need. As a result, developers and organizations building in rural communities in need of new or improved infrastructure must secure additional funding through a separate application within the same program or through other infrastructure-targeted programs, such as the Infill Infrastructure Grant (CIIG) program, the Community Development Block Grant (CDBG) Drought Related Lateral (DRL) program, the USDA Community Facilities program, and the U.S. Economic Development Administration's Public Works program. Alicia Sebastian, director of housing and community development programs at the California Coalition for Rural Housing, described the challenge in this way:

What we see over and over again is that the burden for this infrastructure work—and frequently for affordable housing in general—most often falls on the shoulders of developers. They are now the folks who are advocating for it, they're the ones trying to get the dollars for it. They're having to change the hearts and minds to get the projects in. And as the state continues to create complex projects and programs, developers have to make a hard call whether they can get it to happen in these rural areas. And that puts the burden and the blame on a developer for not being able to serve the places they want to serve. For-profit developers may come in but most often they pull out, leaving sites unfinished or in substandard conditions because of the extra cost and hoops that come with the lack of infrastructure.

Despite an increase in funding for infrastructure improvements at the state and federal levels over the past decades, funding levels have not kept pace with increasing costs, speedily aging infrastructure, and increased need from population growth.<sup>47</sup>



Federal investments proposed in two pieces of legislation advanced in 2021 by the Biden Administration, the American Jobs Plan and the American Families Plan, if passed, would also have a significant impact in rural areas. The \$2.3 trillion American Jobs Plan seeks to revitalize and upgrade U.S. infrastructure, with an emphasis on green investments that address climate change. In addition to \$621 billion for transportation, \$166 billion for electric-grid, clean-energy, and water-system upgrades, and \$100 billion for high-speed broadband,<sup>48</sup> the American Jobs Plan notes affordable, resilient housing as critical infrastructure. The plan would invest \$213 billion for housing production, preservation, and retrofits, with the goal of producing over one

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Given the diversity and degree of challenges faced by rural communities lacking basic infrastructure, reliable and flexible funding streams are required to better equip these communities and the organizations working with them to solve their unique problems.

million affordable, resilient rental homes in underserved areas—including rural and tribal areas—as well as creating 500,000 homeownership opportunities for low-income buyers.<sup>49</sup> Notably, the plan also proposes a \$5 billion Rural Partnership Program to support capacity-building and community-based planning in rural areas and tribal nations.<sup>50</sup> A complementary \$1.8 trillion American Families Plan could further address affordability pressures for low-income families by reducing the costs of child and family care, education, and health care. The proposal includes \$495

billion for child and family support, \$200 billion for free universal preschool, a \$200 billion expansion of Affordable Care Act premium tax credits, and a \$600 billion expansion of earned income, child, and dependent-care tax credits.<sup>51</sup>

Given the diversity and degree of challenges faced by rural communities lacking basic infrastructure, reliable and flexible funding streams are required to better equip these communities and the organizations working with them to solve their unique problems. This includes more robust funding for existing infrastructure programs such as the aforementioned CIIG, CDBG-DRL, and USDA Community Facilities programs, as well as expanding eligible costs in existing affordable housing programs—in particular the California Affordable Housing and Sustainable Communities program—to include broader infrastructure improvement costs, currently restricted to sustainable transportation infrastructure (STI) projects and/or transportation-related amenities (TRA) projects.

### Capacity Building

The impacts described above were made possible by extremely high-capacity community development organizations—namely, the Coachella Valley Housing Coalition (CVHC) and Self-Help Enterprises (SHE)—even though they started as smaller organizations committed to local improvements. Not every area, however, has such long-standing and effective community representation. As a whole, rural areas with residents earning lower wages and who experience poverty confront distinct difficulties in responding to local affordable housing and community development needs, because the same challenges of need often also mean these areas have smaller local governments that are under-resourced to respond to local funding opportunities, which in turn results in further exclusion from resources. This situation puts rural low-income communities at a double disadvantage and makes them experience a kind of Catch-22: not only are they more reliant on federal funds to provide core community services, but their reduced staff and budgets also put them at a disadvantage in applying and competing for funds for themselves and community partners.

Adding to this challenge is the fact that the majority of rural-serving organizations (60%) rely on federal, state, or local public funds for more than half of their budget.<sup>52</sup> Thus, more robust capacity-building funding for organizations working in these areas is needed. At the federal level this includes greater allocation for the HUD Section 4 Capacity Building for Community Development and Affordable Housing program and the USDA Rural Community Development Initiative (RCDI). RCDI is the only specific capacity-building resource provided through USDA's Rural Development programs to help scale the ability of nonprofits to further their community development work in rural areas. However, RCDI grants are competitively awarded and are capped at \$250,000. LISC's policy department has recommended increased appropriations for the RCDI program and suggests allocation based on need, such as in census tracts where high proportions of individuals experience poverty.

Furthermore, greater investment in HUD's Community Development Block Grant (CDBG) program would provide a boost to the efforts of local government and organizations, as this is another important source of flexible resources for affordable housing and community development activities.

## Political Leadership

In Coachella City, extensive investments in affordable housing and in community services were complemented by a growing leadership role for Latinx residents and organizations in civic and political life. In the San Joaquin Valley, however, despite SHE's impressive accomplishments in unincorporated areas, an absence of political representation meant that residents felt their needs were neglected by county leadership, and also presented practical roadblocks to community development. Throughout the country, to achieve equitable and inclusive development, residents must have the opportunity to organize amongst themselves and become leaders. A large number of rural residents, however, either because of immigration status or because the places they live are unincorporated, lack such opportunity.

This report's findings suggest that revitalization and stabilization of rural places must be complemented by efforts to build leadership capacity, and also must remove barriers that hinder civic engagement so that rural residents who have historically experienced political marginalization can engage meaningfully in decision-making that impacts their communities and their families. Government and philanthropic funds can support this work through intentional and meaningful investments in leadership development and community organizing, coupled with institutionalized opportunities for residents to exercise leadership (such as boards, commissions, and advisory councils). As important, this may also include intentional discussions among counties and municipalities around structural changes needed to enable fair representation, including direct election as opposed to city council appointment of mayors (a shift that occurred in Coachella), as well as establishing district-based elections rather than citywide elections if a particular community feels underrepresented in the political process.

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**Rural low-income communities are at a double disadvantage: not only are they more reliant on federal funds to provide core community services, but their reduced staff and budgets makes it harder for them to apply and compete for funds.**

## Advance Geographic Equity in Federal Programs and Processes

Consistently, stakeholders interviewed for this report described challenges in accessing federal and state resources that were designed for more urban areas. As a growing number of practitioners, researchers, and advocacy organizations argue, government's tendency to require a large administrative infrastructure, and its emphasis on disbursement of resources at larger scale, often disadvantage areas with fewer people, resources, and/or projects. Given this reality,



**Community development efforts were able to dramatically change the lives of many people, helping provide much-needed local housing stability.**

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it is important to intentionally consider geographic equity in program design and allocation to ensure that people living in rural areas do not continue to be underserved.

Some coalition proposals, including the *New Deal for Housing Justice*, have advocated for the creation of a Rural Opportunity Task Force to identify and address barriers to effective rural program implementation, calling for reforms from creating more responsive funding formulas and resource-allocation procedures to making program requirements and implementation plans more reflective of rural realities. They have also advocated for increased resources for the U.S. Census Bureau's American Community Survey sampling to create more accurate estimates of housing needs and population in rural areas, and to allow better use of administrative data for research and programmatic purposes. Practitioners also emphasized that set-asides in all programs for high-need communities such as those in persistent-poverty counties could have substantial impact in those places. These proposals could significantly advance equitable outcomes for rural places.<sup>53</sup>

# Endnotes

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