



# Working to Strengthen Rural America

NeighborWorks America and its network of local nonprofits harness the strengths of rural communities to build stronger, more resilient rural places that offer a vibrant economy, access to opportunity, and a high quality of life for all residents.

**79% of NeighborWorks network organizations served rural Americans (FY24).**

**1,759 quality, affordable rural rental homes developed, acquired, or preserved (FY24).**

**25,546 affordable rental homes in rural communities owned by the NeighborWorks network (FY24).**

## NeighborWorks America provides network organizations:

- **Flexible grants** and loan capital.
- **Training** on topics such as property development and management, economic development, self-help housing, manufactured housing and USDA mortgages.
- **Technical assistance** delivered by staff, peers and partners.
- **Best practices** and case studies documenting proven solutions to rural community development challenges.
- **Peer learning** through the Rural Initiative, a community of practice bringing together 121 organizations to address isolation and distance and connect participants to special programs and resources.
- **Flexible support** for building rural organizational and community capacity.

## Access to USDA Mortgages

NeighborWorks collaborates with the U.S. Department of Agriculture to expand access to specialized mortgage products that make homeownership sustainable and affordable for very low-income rural homebuyers. In FY 2024, 45 NeighborWorks network organizations successfully packaged 920 USDA mortgages valued at \$227 million.



## Manufactured Housing

Particularly in rural communities, manufactured housing offers some of the most affordable, sustainable housing opportunities. Drawing on knowledge and experience of network organizations, NeighborWorks published the "Blueprint for Affordability and Community Impact" toolkit to help communities harness the potential of this solution. NeighborWorks supports Next Step, a social enterprise delivering high quality, Energy Star-rated factory-built housing, as well as ROC USA, which uses a shared equity approach to help homeowners of manufactured homes purchase their communities and create lasting affordability.



## Native Partnerships

In partnership with Native communities, NeighborWorks is deeply committed to serving the needs of Native people. NeighborWorks engages with policymakers, intermediaries and others to provide technical assistance and grants, Native-specific professional training and thought leadership, and facilitation for efforts to expand affordable housing opportunities for Native communities.



## Capital Access

Recognizing historic underinvestment in rural communities and the impacts of inadequate access to capital, NeighborWorks is supporting development of financing options, loan products, and pilot programming to meet the network's capital needs. NeighborWorks also provides training, technical assistance, and grant support to cohorts of rural lenders to build partnerships, develop collective solutions, and position themselves to attract additional public and private resources.

## Our Work in Action

After a fire wreaked havoc across Oregon's Rogue Valley, the close-knit Latino community of Talent Mobile Estates was torn apart. Only a dozen of the 89 homes in the community survived. Since then, many residents have lived in hotels or found temporary housing with relatives.

But thanks to an innovative collaboration between CASA of Oregon, a NeighborWorks network organization, and Coalición Fortaleza, a local grassroots organization, residents are beginning to bring their community back — with the intention of forming a resident- owned community cooperative.

"Community and resident engagement are the bedrock of disaster recovery in rural communities, as residents hold the power to transform tragedy into a new life," says Sarah Kackar, NeighborWorks America's director of Rural Initiatives. "When the voices of the people directly affected by the disaster are heard and embraced, their collective wisdom and resilience become the driving force that rebuilds the physical structures, and the bonds of togetherness, hope and a brighter future."

