

# RURAL COMMUNITY DEVELOPMENT INITIATIVE IMPACT REPORT

Building Capacity, Strengthening Community



# INTRODUCTION







## Expanding Capacity for Rural Community Development

The Rural Community Development Initiative is more than a grant program; it is a catalyst for meaningful change in rural communities across the United States. Funded by the U.S. Department of Agriculture and supported by a matching grant from NeighborWorks America's Rural Initiative, the program delivers targeted technical assistance to organizations on the front lines of affordable housing, economic development, disaster resilience and energy efficiencies.

Through this initiative, NeighborWorks America partnered with seven rural-serving members of the NeighborWorks network to advance housing and economic solutions tailored to the unique needs of rural areas. These organizations strengthened their strategic capacity, built new partnerships, secured critical funding and launched innovative programs that will leave a lasting impact.

## Key Outcomes and Innovations

-  \$4.8 million HUD Green Resilient Retrofit Program (GRRP) grant secured for energy-efficient housing improvements (GROW South Dakota).
-  CDFI certification achieved and lending expansion initiatives launched (LIFT CAA).
-  Development of a Shared Equity Housing program to preserve affordability (AHEAD).
-  Implementation of a business continuity disaster plan to enhance organizational resilience (Arbor Housing and Development).
-  Employer engagement strategy and workforce housing initiatives launched (Southwest Minnesota Housing Partnership).
-  Advancement of energy efficiency and solar energy generation business models (Total Concept).
-  Fair housing access policies to improve rental practices (Neighborhood Development Services).

Through hands-on technical assistance and strategic guidance, these organizations are now better positioned to lead their communities forward. This report highlights their progress, shares best practices and offers recommendations to expand rural development efforts across the country.



## The foundation of the RCDI program

The Rural Community Development Initiative was built on NeighborWorks America's long-standing commitment to strengthening rural communities through capacity building, technical assistance and peer learning. As a national leader in community development, NeighborWorks America has supported rural-serving organizations for decades, ensuring they have the tools, strategies and resources needed to address complex housing and economic challenges. This initiative provided targeted technical assistance to seven organizations in the NeighborWorks Rural Initiative, each focused on advancing critical community development efforts such as affordable housing, economic resilience and sustainability.

At the outset, each organization identified a key challenge and was paired with a subject matter expert to guide their work. AHEAD focused on revitalizing downtown Whitefield, New Hampshire, through mixed-use development. Arbor Housing and Development worked to strengthen disaster preparedness in Corning, New York. GROW South Dakota explored strategies to access federal funding for workforce housing, while LIFT Community Action Agency pursued certification as a Community Development Financial Institution (CDFI) to expand lending in southeast Oklahoma. Neighborhood Development Services aimed to increase access to housing opportunities for residents across northeast Ohio and parts of Pennsylvania, and Total Concept sought to incorporate energy efficiency and solar energy into Colorado's rural housing solutions.

Grounded in an emergent learning framework, the program began with Before-Action Reviews to establish goals and align strategies. Throughout the initiative, organizations engaged in a collaborative, adaptive process using monthly check-ins, learning logs, quarterly updates and After-Action Reviews to refine their work and build long-term capacity. By pairing organizations with subject matter experts and emphasizing collaborative learning, RCDI strengthened the ability of rural-serving nonprofits to implement innovative, community-led solutions that will extend beyond the life of the grant.





## IMPACT & STORIES FROM THE FIELD

### ✓ ADVANCING SHARED EQUITY HOUSING



► In response to the growing affordability crisis, AHEAD, based in New Hampshire, developed a Shared Equity Housing initiative to ensure long-term affordability for homeowners. Through RCDI support, AHEAD established a deed restriction framework that balances wealth-building for homeowners while preserving affordability for future buyers.

AHEAD's approach to Shared Equity Housing is now a model for other rural communities exploring sustainable homeownership solutions.

#### Key Achievements

- Developed and finalized governance documents, bylaws, resale formula and stewardship policies for the Community Land Trust (CLT).
- Created a full suite of CLT implementation tools, including orientation materials, buyer policies and deed restriction templates.
- Applied for Federal Home Loan Bank of Boston Affordable Housing Program (AHP) funding to launch AHEAD's first project.

## ✓ DOWNTOWN REVITALIZATION



► AHEAD also made significant progress on their 12 King Square Downtown Revitalization Project, a small-scale, mixed-use development aimed at revitalizing a key commercial space in a rural downtown. Through strategic partnerships and creative funding solutions, AHEAD successfully navigated complex regulatory and financial hurdles to move the project forward.

AHEAD's work on 12 King Square is positioned to demonstrate how rural downtown revitalization can drive economic development and community engagement.

### Key Achievements

- Secured a \$750,000 Northern Border Regional Commission (NBRC) Catalyst grant and reallocated \$400,000 in CDFA tax credits for the 12 King Square redevelopment.
- Partnered with the town to obtain \$100,000 in demolition funds to prepare the site for redevelopment.
- Developed a replicable, small-scale mixed-use redevelopment model to serve as a blueprint for how rural downtown revitalization can drive both economic development and community engagement.



## ✓ STRENGTHENING DISASTER PREPAREDNESS



► With growing climate challenges, Arbor Housing and Development in New York focused on business continuity planning to ensure its housing communities are resilient in the face of disasters. RCDI technical assistance helped Arbor create a business continuity disaster plan (BCDP) that outlines emergency preparedness steps for staff and residents across 18 housing sites.

Arbor's proactive planning will ensure that their communities remain safe and functional during future crises.

### Key Achievements

- Completed a disaster resilience plan covering Arbor's headquarters and one pilot site, with plans to expand across all properties.
- Trained staff using a scenario-based disaster drill to assess preparedness.
- Formed a disaster preparedness leadership team to oversee implementation.

## ✓ ADVANCING CLIMATE-RESILIENT HOUSING



► Through RCDI support, GROW South Dakota secured a \$4.8 million grant from the U.S. Department of Housing and Urban Development's Green and Resilient Retrofit Program to improve energy efficiency in rural housing. The funding will enable critical upgrades at Pheasant Valley Courtyard, a 60-unit HUD-assisted property serving residents with limited incomes. The retrofits are expected to reduce energy bills, allowing families to save money and reinvest in other household needs and local economic activity.

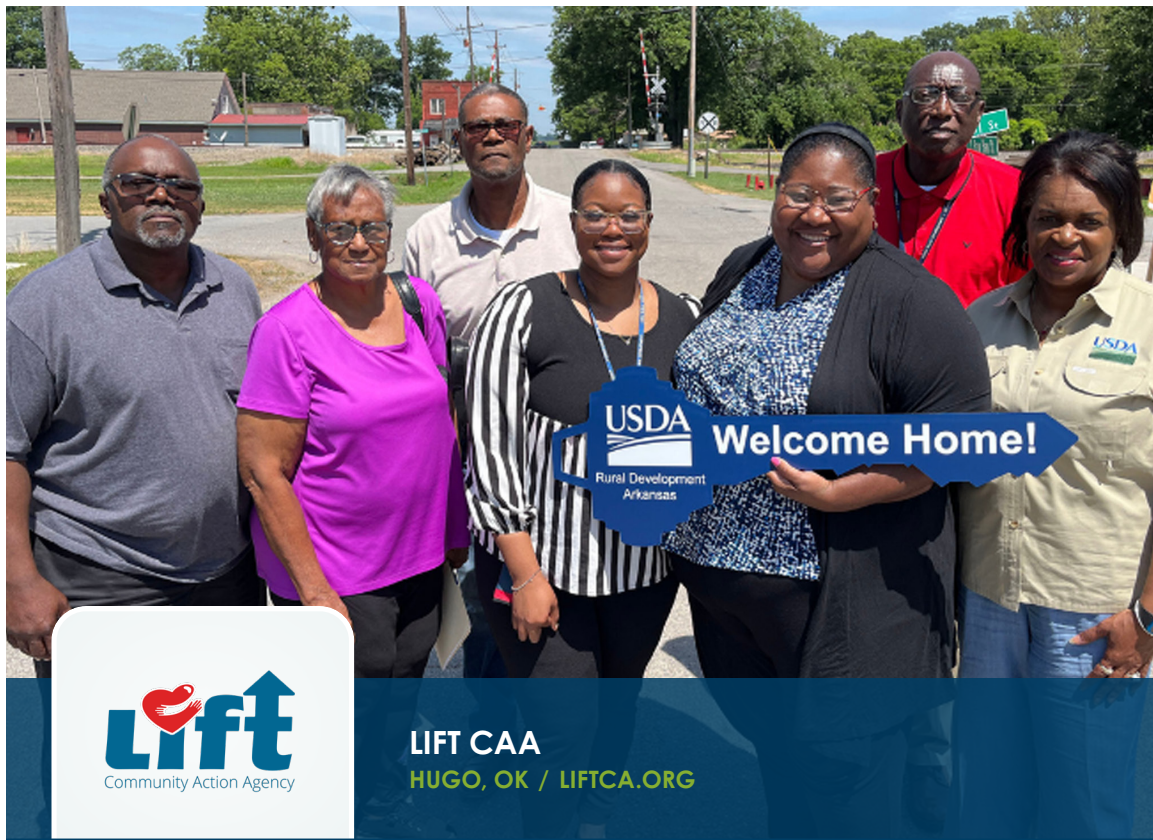
By integrating energy efficiency into its housing initiatives and building capacity for sustainable financing, GROW South Dakota is setting a model for resilient, cost-conscious rural development.

### Key Achievements

- Secured a \$4.8 million Green and Resilient Retrofit Program grant from HUD to support energy efficient upgrades at Pheasant Valley Courtyard.
- Strengthened internal expertise in energy focused lending, positioning the organization to pursue future energy efficiency financing opportunities.
- Participated in Opportunity Finance Network's Specialize Lender Training to refine strategies for accessing investment capital for energy-efficient housing initiatives.
- Began developing a business lending model to help finance resilient housing projects in rural communities.



## ✓ EXPANDING ACCESS TO CAPITAL FOR RURAL COMMUNITIES



► LIFT Community Action Agency (LIFT CAA) in Oklahoma supported its partner, the Southeast Oklahoma Community Development Corporation (SOCDC), in achieving Community Development Financial Institution (CDFI) certification, unlocking new funding opportunities for small business and homeownership lending. With technical assistance LIFT CAA built a solid foundation for launching a new financial product, including a Credit Builder Loan and a Down Payment Assistance Loan.

LIFT CAA's success in becoming a CDFI will bring more financial resources to under-resourced rural communities.

### Key Achievements

- Developed a capitalization plan to attract investment for new lending programs.
- Strengthened board engagement and financial education to support long-term sustainability.
- Positioned the organization to apply for CDFI Financial Assistance funding to scale operations.
- Applied and received funding from USDA Rural Development Rural Microenterprise Assistance Program to serve rural small business owners.

## ✓ EMPLOYER-DRIVEN WORKFORCE HOUSING SOLUTIONS



► Southwest Minnesota Housing Partnership (SWMHP) recognized that local employers play a critical role in addressing the rural housing crisis. With RCDI support, they launched a workforce employer engagement strategy, focusing on the manufacturing and agricultural sectors.

By aligning workforce needs with housing solutions, SWMHP is setting a replicable model for other rural regions seeking to engage employers in housing solutions.

### Key Achievements

- Created employer profiles using local wage and housing data to inform engagement.
- Developed messaging that connects workforce housing to economic and workforce stability.
- Designed an eight-session employer engagement curriculum tailored to rural markets.
- Secured partnerships with statewide housing and policy organizations to strengthen alignment.



## ✓ BUILDING A RURAL ENERGY EFFICIENT BUSINESS MODEL



**Total Concept**  
FOWLER, CO / [TOTALCONCEPT.NET](http://TOTALCONCEPT.NET)

► Total Concept in Colorado is advancing energy-efficient housing by developing a resilient model that integrates solar energy and energy-saving measures into its housing initiatives. This approach not only strengthens long-term community resilience but also reduces utility costs for residents, making housing more affordable.

Total Concept's efforts will help rural communities reduce energy costs while strengthening housing resilience and long-term affordability.

### Key Achievements

- Completed solar feasibility studies to assess renewable energy potential across multiple properties.
- Applied for a contract with Energy Outreach Colorado to expand energy education and community engagement.
- Collaborated with state agencies to increase access to renewable energy financing for rural households.

## ✓ ADVANCING FAIR HOUSING ACCESS



► Neighborhood Development Services in Ohio focused on strengthening fair housing practices within its housing and property management operations. With support from RCDI technical assistance, the organization developed a strategic framework to guide compliant rental policies and ensure all residents have access to safe, stable housing.

NDS's work underscores the importance of advancing fair, community-centered housing strategies that expand access and opportunity in rural areas.

### Key Achievements

- Completed an organizational review to assess internal policies, rental practices and application processes.
- Developed a practical framework for third-party property managers to support compliant and consistent operations.
- Created staff training modules focused on housing access and tenant engagement.
- Implemented tracking tools to monitor outcomes and strengthen accountability across the housing portfolio.



## LESSONS LEARNED & RECOMMENDATIONS

1

**Employer Engagement Works** – Rural employers are key stakeholders in housing development. SWMHP's employer-driven strategy can be replicated across other communities.

2

**Flexible Technical Assistance is Critical** – Organizations benefited from adaptable technical support structures that allowed them to pivot as needed.

3

**Stakeholder Collaboration Accelerates Progress** – Partnering with state agencies, funders and local organizations helped technical assistant recipients achieve greater impact.

4

**Capacity Constraints Require Long-Term Planning** – Staff transitions and resource limitations highlighted the need for sustained capacity-building efforts.

5

**Resilient Housing is the Future** – Investments in energy efficiency and sustainability will be critical for long-term affordability and resilience in rural communities.

### Conclusion and looking ahead

The Rural Community Development Initiative has demonstrated the power of technical assistance in helping rural organizations gain the tools, strategies and partnerships needed to drive meaningful change. From energy efficient housing retrofits to employer-driven workforce solutions, these efforts offer replicable models for rural development across the country.

NeighborWorks America is committed to supporting rural innovation and helping communities thrive. By investing in capacity building, flexible funding and collaborative strategies, we can sustain this momentum and strengthen rural communities for current and future generations.



Visit [NeighborWorks.org](https://www NeighborWorks.org) for more information.

## APPENDIX



### Southwest Minnesota Housing Partnership

- [Cohort Convening Agendas](#)
  - [Employer Profiles](#)
  - [Employer Budgets](#)
  - [Engaging Southwest Minnesota Employers to Support Workforce Housing – Reinvestment Fund Presentation](#)
  - [SWMHP – Employer Supports for Housing in Southwest Minnesota – Side 1](#)
  - [SWMHP – Employer Support for Housing in Southwest Minnesota – Side 2](#)
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### Arbor Housing and Development

- [Arbor Disaster Plan Eaton Headquarter Effective January 1, 2025](#)
  - [Arbor Disaster Plan Sedgwick \(Draft\) January 9, 2025](#)
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### AHEAD

- [Shared Equity Housing Program Final Report by Jeff Washburne](#)
  - [AHEAD Business Model Analysis Final Report by Plan F Solutions](#)
  - [AHEAD Business Model Analysis Supplemental with Appendix](#)
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### Neighborhood Development Services

- [RCDI Inclusion Plan Final Report](#)





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