COMMUNITY CAPACITY AND RURAL HOUSING IN THE BLACK BELT

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COMMUNITY CAPACITY AND RURAL HOUSING IN THE BLACK BELT

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COMMUNITY CAPACITY AND RURAL HOUSING IN THE BLACK BELT

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Patrick Joseph Kennealy, son of James A. and Susan E. Kennealy, was born April 19, 1977 in Cincinnati, Ohio. He graduated from Elder High School in 1995. He then entered Thomas More College in the fall of 1995 and graduated Cum laude with a Bachelor of Arts degree in Sociology. After working in the social services for three years, he entered Auburn University in the fall of 2003.

THESIS ABSTRACT

COMMUNITY CAPACITY AND RURAL HOUSING IN THE BLACK BELT

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The rural West Alabama Black Belt region faces many
challenges in addressing low-income home construction and
rehabilitation needs. In nearby metropolitan Tuscaloosa,
non-governmental housing service providers draw on
financial and human capital lacking in the rural Black
Belt. Public services, including the United States
Department of Agriculture Rural Development program and the
Department of Housing and Urban Development, also face
challenges of providing housing assistance in the Black
Belt area. Regionally-specific conditions affecting
community capacity, such as land held in heir title,
provide unique challenges to housing service providers.
Analysis of community capacity and qualitative research
provides a basis for understanding the limited

applicability of metropolitan models and Federal aid

programs in meeting housing needs in Alabama's rural Black

Belt. Regionally and culturally specific low-income housing

systems are necessary for addressing these needs.

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I. INTRODUCTION

Rural Alabama has been characterized by decades of economic and social distress (Lee and Sumners 2003). The Black Belt region, comprised of 12 impoverished West and Central Alabama counties particularly has suffered. Poverty in this region is widespread and affects all aspects of life for those who struggle to match limited incomes and basic needs. Among the most basic of needs is shelter, the subject of this thesis. Basic problems of adequate shelter exist despite the presence of various non-governmental and public low- and moderate-income home rehabilitation and construction services in the Black Belt region. Many potential beneficiaries of these programs have little or no opportunity to take advantage of them. This is due to the relative marginality, both economic and geographic, of many Black Belt families.

The Black Belt has a long history of social and economic struggles dating back through the 18th century. The area has experienced severe racial, social, and economic tensions. The rural landscape has been changing from cotton production to timber and catfish production (Norton 2001).

Additionally, the area has experienced significant out migration (Norton 2001).

The West Alabama counties of Greene, Hale, Sumter, and Tuscaloosa are the geographic focus of my study. Greene, Hale, and Sumter are non-metropolitan Black Belt counties while Tuscaloosa County is metropolitan and not considered part of the Black Belt. Upon entering the field, I learned that there are very few housing service providers in rural counties. Therefore, my focus expanded to include service providers in Tuscaloosa. Tuscaloosa County serves in comparison and contrast to differences in capital between it and the rural counties.

The objective of my study is to explore and characterize low-income housing rehabilitation services, in and around the study counties, for the purpose of developing more regionally and culturally specific services. Homes are not only important for us in meeting our physical needs of safety and shelter, but they also provide meaning and identity in our lives (Gunter 2000). Our homes not only include the physical structure of a house but often serve as our place of identification or belonging, and are often the center of our social lives (Gunter 2000; Relph 1976; Tuan 1975). Therefore, addressing

the lack of housing adequacy in the Black Belt region is vital to enhancing the general wellbeing of families and ultimately building community capacity.

My study explores the social climate of housing services in the Black Belt study counties and the more affluent area of the city of Tuscaloosa (in Tuscaloosa County). Secondary data are used to establish a regional demographic profile. Primary data were generated to identify social aspects of low-income housing construction and rehabilitation services in the study region. It is not the intention in this study to quantify the capital investments made by government and non-governmental organizations (NGOs) in the region.

Research Question and Objectives

The objectives of this project focus on exploring the nature of low-income housing rehabilitation in Greene, Hale, Sumter, and Tuscaloosa counties and how these conditions reflect needs for community capacity development. I use demographic data throughout this project to describe the regional characteristics of housing trends, economic conditions, general health conditions, income, employment rates, educational attainment, physical home

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types, home conditions, and population trends in the study
counties.

An assessment of several housing assistance programs
in the study counties and in the State of Alabama
demonstrates the level of access and types of housing
rehabilitation assistance available to low-income families
in the Black Belt study counties. Twenty-one Black Belt
residents were interviewed to qualitatively assess housing
assistance needs. The level of access families perceive
they have to housing rehabilitation assistance programs is
also examined.

Study Background

The focus of my study is on building community
capacity through low-income housing construction and
rehabilitation, largely thought of as a social service.
When I began research in the spring of 2004, my knowledge
of low-income housing rehabilitation and construction
services was limited to the Federal programs offered by the
United States Department of Agriculture (USDA) and the
Department of Housing and Urban Development (HUD), and my
experience working with an inner city community land trust.
My personal experience with low-income housing services was

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limited to those typically found in an inner city

neighborhood of a major metropolitan area. Frankly, I had

no idea what housing service I would find in the rural

Black Belt.

Before conducting research I reviewed literature about

specific low-income housing program models and their

applications. In doing my fieldwork, I learned that housing

assistance in the Black Belt consists of a loose system of

formal and informal assistance programs. Within a week of

beginning my fieldwork, I realized that much of the housing

assistance in the Black Belt is provided to families by

church volunteers, students, Extension agents, and anyone

else willing to help their neighbors or someone in need.

Unlike in an urban environment, there seemed to be

little formality in or even any existence of housing

services. These helpers would assist families with multiple

needs including food, transportation, and home repairs. I

found Extension agents, who typically perform agriculture

assistance functions, acting as social workers, helping

people connect to services or providing people with credit

counseling. I found students and outreach housing

coordinators performing general social work functions as

well. Therefore, it became clear to me that I could not

specifically seek out people who only provide housing services, as I had experienced while working in an urban environment. In short, the housing assistance system in rural Black Belt Alabama was comprised of networks of generalists with diverse personal and organizational backgrounds rather than by specialists working within a formal bureaucracy.

My conceptual framework changed while I was in the field as I realized that I was working in a very new and quite different social setting, different than any other I have experienced. The rural Black Belt communities have a drastically different, less formal, means of meeting their needs than communities in downtown and suburban Tuscaloosa.

Many of the service providers I interviewed in the Black Belt do not offer a single specific housing service. Some help people with USDA Rural Housing Service grants or loans and assist families with food and nutrition issues. Others do a little credit counseling or help people weatherize their homes. Some service providers bring students to the Black Belt to do emergency home repairs, while other service providers simply refer people to churches and other organizations that may assist them.

Based on this experience, I turned to the literature on rural social work, comparing and contrasting it to urban social work and related it to my field data. The literature directly related to rural housing is limited to a few studies that include housing conditions in particularly impoverished rural areas (Housing Assistance Council 2002), a study of housing needs in small Midwestern communities (Zeibarth, Prochaska-Cue, and Shrewsbury 1997), and a study of housing adequacy of in rural communities (Morton, Allen, and Li 2004). Literature pertaining to urban low-income housing is also reviewed to provide a context in which to address rural community capacity development through housing services. I also describe the several housing assistance programs administered by the USDA Rural Housing Service (RHS) and HUD, and include my own field data in describing public service program applicability.

Research Setting

I have chosen Greene, Hale, Sumter, and Tuscaloosa counties as the research site. Greene, Hale, and Sumter counties suffer from persistent poverty and are to a great extent economically dependent on the timber industry (Norton 2001). As I traveled west on Route 80 to the

research site, I first noticed how sparsely populated the area is. The first West Alabama Black Belt town I encountered was Selma. The indications of economic and social distress were glaring as I approached the town and crossed Edmund Pettus Bridge Bridge. The next town I encountered was Uniontown where there is a public housing development on the right side of the road, an old gas station on the left, and a burned out store straight ahead, all surrounding the two main stoplights.

The roads intersecting these Black Belt communities have few cars and many log trucks. Traveling through Hale County gives way to beautiful landscapes patterned with catfish ponds and wide open cattle pastures, and patterns of low human population density persist. Traveling west through Greene County into Sumter County gives way to thicker forests, fewer pastures, and fewer people.

In doing my resident interviews I found myself in clusters of housing often pieced together with old mobile homes or rotting wood frames, nestled in the woods off the county road, a hundred yards or so down a red dirt driveway. The housing clusters were all quiet, sometimes there were chickens pecking the ground, and people were often hidden in their sloping screened porches.

My fieldwork in Tuscaloosa was a study in contrast,
working in a busy modest size town with University of
Alabama students traveling to and fro. Tuscaloosa is
surrounded by small industries, saw mills, and lumber
yards. Social and economic vitality is apparent in
Tuscaloosa. Mid-size family houses with lawns and picket
fences are a relatively common sight. Older homes and
buildings have been preserved too. Federal and State
agencies that serve much of West Alabama, have their
offices in Tuscaloosa. This includes the USDA Rural
Development offices which offer housing assistance programs
to residents of West Alabama.

The weather is a universal characteristic of the Black
Belt region. Many summer days begin at a muggy 70 degrees,
give way to the mid 90's by mid afternoon, and end with a
thunderstorm or two. The winter days are mild with an
occasional cool damp day and a cold blustery night.

Demographics of the Study Counties

Greene, Hale, and Sumter counties are characterized by
significant population loss, a high percentage of residents
living below the poverty level, a significant percentage of
families living in housing lacking complete plumbing

facilities, lacking complete kitchen facilities, and/or homes with multiple other deficiencies (see Table 1). Data for Tuscaloosa County and the State of Alabama are included in this study as a point of contrast and comparison for the study counties. Most of the census data is consistent with the socio-economic indicators I saw while in the field.

Approximately 67 percent of the three rural study counties' residents are nonwhite, while the nonwhite population of Tuscaloosa County is 32 percent; Alabama is 29 percent nonwhite (Bogie 2003; Census 2000). As shown in Table 2, the combined average population loss for the study counties of Greene, Hale, and Sumter between 1950 and 2000 is 31.4 percent (Center for Demographic Research 2001). The legacy of out-migration is quite evident by the frequent sight of old abandoned kudzu-covered houses and desolate streets. The high number of absentee landowners encountered in my fieldwork provides additional evidence of significant population loss. In contrast, Tuscaloosa experienced a population increase of 75.2 percent between years 1950 and 2000. The State of Alabama increased in population by 45.2 percent during this period.

The reasons for such an exodus in the Black Belt vary, but are primarily economic and social. People went to other

places in the country where there were jobs. The result for many Black Belt families has been out-migration of their friends, relatives, and children (Stack 1996). The social cost has been an undermining of community trust supporting civil society and squandering social capital, as many people who may have potential for developing constructive relationships in and around their community have left (Stack 1996).

As racial tensions between Whites and Blacks have plagued the Black Belt for the past 200 years, many individuals and families have moved away for economic and social betterment; many of whom took with them their own skills, knowledge, and commitment, to cities and places far away (Stack 1996). The Black Belt area was a battleground in the Civil Rights era, which has left wounds that are still unhealed (Norton 2001). Perhaps the opposite could be said about Tuscaloosa.

The population living below the poverty level in Greene, Hale, and Sumter counties is 33.3 percent, while Tuscaloosa County is 14.3 percent and the State of Alabama is 16.1 percent, as shown in Table 2 (Bogie 2003; United States Census Bureau 2000). Of the study counties, Sumter County has the highest percentage of people living below

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the poverty level, at a rate of 38.7, while Hale County has the least, at 26.9 percent.

Housing conditions are bad too. The percentage of homes lacking complete plumbing facilities ranges from 3.5 percent in Greene County to 2.3 percent in Sumter County. Tuscaloosa County only has 0.4 percent of its homes lacking complete plumbing facilities and 0.6 percent of all homes in Alabama lack complete plumbing facilities. The rate of housing lacking complete kitchen facilities ranges from 2.3 percent in Hale County to 1.6 percent in Sumter County. Only 0.4 percent of homes in Tuscaloosa County, and 0.6 percent of homes in Alabama, lack complete kitchen facilities as shown in Table 1.

Existing literature describes poor housing conditions as a barrier to social capital formation (Morton et al. 2004). More obvious barriers to social capital, or civic participation, include transportation and communication abilities such as telephone access.

It is essential that the basic components of community capital are present for building community capacity. The demographic data reveals relatively poor housing conditions, a general lack of education, and widespread poverty, suggesting that social, financial, and human

capital are deficient. Yet, as I visited with residents,

there was a strong sense of family and local community

solidarity, solidarity confined to a parcel of land or a

cluster of housing. Many residents lived among their

extended families. Yet, there seemed to be very little

knowledge of or participation in local government or

regional decisions. At the levels of immediate family and

housing clusters (in some cases the same) there exists

strong social capital. The problem is that residents in

such settings lack a bridging form of social capital which

effectively links them to people and resources of the

larger world.

I. RURAL HOUSING IN PERSPECTIVE

Rural low-income housing research and literature is limited. However, it is known that rural areas of the United States have typically suffered from an array of housing problems. The Housing Assistance Council (HAC) has produced literature on rural low- and moderate-income housing issues. Case studies by the HAC reiterate the significance of housing inadequacy in rural communities today (Morton, Allen, and Li 2004).

In particular, the HAC describes housing problems in the Mississippi Delta region (having similar demographics to the Black Belt region of West Alabama) as being in large part a result of the social, political, and economic character of the region (Housing Assistance Council 2002). Regional agendas in the Delta have historically been created, sanctioned, and nurtured by the economic exploitation and social isolation of the region's African American population (Housing Assistance Council 2002; University of Arkansas n.d.). The Mississippi Delta and Alabama's Black Belt have a long history of racial tensions, resulting in the marginalization of African

Americans that still persists and is a barrier to community capacity building.

Rural homes comprise a little over one-fifth of the nation's occupied housing units and account for over 30 percent of the nation's units without adequate plumbing (Housing Assistance Council 2002). The 2001 American Housing Survey indicates that 6.9 percent (slightly higher than the rate for metro areas) of nonmetro housing units are either moderately or severely substandard (Housing Assistance Council 2002). The South, which is home to the Black Belt, the Lower Mississippi Delta, the Central Appalachian Mountains, and a large portion of the border *colonias* (residential developments along the United States and Mexican border characterized by substandard living conditions), has more than double the rate of substandard housing compared to the rest of the country and accounts for 63 percent of all rural substandard housing nationally (Housing Assistance Council 2002).

The Black Belt counties I studied have worse housing conditions than metropolitan Tuscaloosa County and the rest of Alabama. Approximately 3.6 percent of homes in Greene, Hale, and Sumter counties have multiple deficiencies (occupied housing units with 2 or more selected conditions:

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lacking complete plumbing facilities, lacking complete kitchen facilities, crowded, selected monthly owner costs as a percentage of household income in 1999 greater than 30 percent, and gross rent as a percentage of income in 1999 greater than 30 percent). Only one percent of Tuscaloosa homes and just over one percent of Alabama homes have multiple deficiencies (Table 1). Hale County has the highest rate of housing with multiple deficiencies at 4.1 percent while Sumter County is the lowest at 2.9 percent (Table 1).

Existing housing conditions in rural America indicate the insufficiency of mortgage and home equity credit (Strauss 1999). Such indicators may explain why a greater proportion of dilapidated housing exists in rural areas than in urban areas. Rural residents who can get mortgage credit must pay more for it because mortgages available in rural areas tend to have higher interest rates and shorter amortization periods than those in urban and suburban areas. The 1995 median interest rate for nonmetro mortgages (including government subsidized mortgages) for owner-occupied homes was 8.7 percent, while central city borrowers experienced 8.3 percent mortgages and suburban borrowers paid 8.2 percent (Strauss 1999).

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A shortage of mortgage credit and low-income housing
funding in rural areas compounds the problems of rural
housing. In the United States overall, 53 percent of
nonmetro homeowners are without a mortgage, while 39
percent of metro homeowners are without a mortgage (Housing
Assistance Council 2002). Many analysts believe that there
is not enough credit available in rural America and that
available financing falls significantly short of meeting
current rural needs (Strauss 1999).

Manufactured Housing

Another indicator of the conventional mortgage credit
shortage is the high proportion of manufactured housing in
nonmetro areas. Nationwide, only eight percent of occupied
housing units are manufactured homes, while 16 percent of
rural housing units are manufactured (Housing Assistance
Council 2002). Such a situation in rural America results
from the relative inexpensiveness of manufactured homes,
contrasted to site-built homes, and zoning regulations that
prohibit manufactured housing in urbanized areas.

Manufactured homes are often purchased from a dealer
and financed by a personal property loan (similar to a car)
rather than a conventional mortgage (Strauss 1999).

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Interest rates for personal property loans are generally higher than mortgages, rendering them more costly. Manufactured home lenders often apply interest rates exceeding 15 and even 20 percent. This is the controversial aspect of manufactured housing contrasted to site built housing. Manufactured home owners pay relatively high interest rates on a home that depreciates in value and will likely be functionally useless within several decades, contrasted to traditional mortgages on a much longer-lasting site built home. The result of owning a manufactured home is a negative return on the home owner's investment, deepening the severity of the homeowner's poverty.

The continual demand for inexpensive rural housing has resulted in the sprouting up of roadside clusters of manufactured housing. These clusters fill a market niche by helping to satisfy a desperate demand for inexpensive and readily available rural housing (Fitchen 1991). The higher proportion of manufactured housing in rural areas contributes to the reduced overall housing investment of rural housing. Research from the Consumers Union found that manufactured homes depreciate at a rate of 1.5 percent annually, while conventionally constructed homes appreciate

at a rate of 1.5 percent annually (Housing Assistance
Council 2002; Jewell 2002). Manufactured housing in rural
areas may give people more housing choices in the short
run, but in the long run, the option can lead to lower
family net worth and declining rural housing stock.

A common sight when traveling through the Black Belt
are roadside clusters of five or six mobile homes, often
sharing a common driveway and outdoor space. Slightly less
than 34 percent of all housing units are mobile homes in
Greene, Hale, and Sumter. While only 14.3 percent of homes
in Tuscaloosa County, and 16.3 percent of homes in Alabama,
in general, are mobile, as shown in Table 1 (Bogie 2003;
United States Census Bureau 2000). Hale County has the
highest percentage of mobile homes at 35.6 and Greene
County has the lowest percentage at 31.8.

Older mobile homes are spatially and temporally
associated with an increase of poverty (Fitchen 1991). The
high prevalence of heir land, shares in undivided land
equally and evenly distributed among family members of a
deceased landowner as a result of an estate settlement
where no will existed, may also contribute to the use of
mobile homes in the study region (Zabawa 1991). Heir land
presents a challenge for obtaining a traditional home

mortgage for a site built home, as there is no one owner of the land on which the home will be constructed. Purchasing a mobile home through a personal property loan may be the only available option because land held by numerous individuals cannot be used as collateral.

Rural areas generally have fewer financial institutions than urban markets, resulting in less competition and increased mortgage rates for borrowers (Housing Assistance Council 2002). This may be due to the tendency for money to flow to points of higher return, areas of more significant wealth than rural America overall. The national median household income of nonmetro places is $33,687, while the median income of metro areas is $44,755 (Housing Assistance Council 2002). This gap is primarily due to the greater likelihood of rural workers to be underemployed and less likely to improve their job circumstances over time (Housing Assistance Council 2002; Department of Health and Human Services 2002).

III. COMMUNITY CAPACITY

The theoretical approach of my study is inductive. My intention while doing field work was not to test theory but to explore and characterize low-income housing rehabilitation services, in and around the study counties, for the purpose of developing more regionally and culturally specific services in the region. Since there clearly is a need for housing assistance in the Black Belt and many residents and service providers were willing to share their time and knowledge with me, I felt that it was only appropriate that my main intention be to conduct a study that could directly inform and effect policy. When it became clear to me that what I was indeed studying was community capacity, I applied the community capacity conceptual framework to my findings. Thus, the need for theory grew out of my research.

A 1997 study by Ziebarth, Prochaska-Cue, and Shrewsbury uses qualitative and descriptive data in investigating rural housing needs in 589 Midwestern (United States) communities. Quantitative data related to housing and living conditions was obtained through the U.S. Census

and qualitative data was obtained through focus group

discussions. An interview by Ziebarth et al. (1997)

characterizes rural housing as structural disasters. The

informant explained:

> …some are just a step above living in a tent-no
> closets, a space heater for the entire house, roofs
> starting to leak, plaster is falling down, and that's
> all that's available (Ziebarth et al. 1997:118-19).

Furthermore, Ziebarth explains that families have

difficulty undertaking repairs and meeting building codes

in a cost-effective way.

Ziebarth et al. (1997) found that generally their

qualitative findings verified their quantitative data and

that based on growth and location, small communities have

significant differences in terms of their housing

availability and affordability. Small communities also

varied in their ability to address housing needs (Ziebarth

et al. 1997). Some communities were well organized with a

number of agencies and groups that could gather information

about local housing needs, plan for community housing

improvement, obtain funding, and carry out low-income

housing development. Other communities had no community

organizations addressing local housing needs. Location or

proximity to an urban area is not a key factor in

establishing a local capacity to address housing needs
(Ziebarth et al. 1997).

Findings from Ziebarth et al.s' (1997) focus group
(consisting of small community residents representing the
overall community demographics) indicate concerns for
housing in small communities beyond availability and
affordability. The quality of existing housing stock,
indications of housing discrimination, and the ability of
housing to meet the needs of people with special needs,
were all discussed by focus group participants. They
concluded federal policy aimed primarily at affordability
is not sufficient for addressing housing needs of small
communities (Ziebarth et al. 1997). Moreover, macro level
or national policies and programs that are designed to
address housing needs may be ineffective or even
counterproductive at the local level. Smaller communities
may differ from the national norm in their housing needs.
Further, they noted that it is difficult to determine
whether federal and state policies adequately address
housing needs of small communities (Ziebarth et al. 1997).

Rural housing adequacy has been linked to civic
structure, the level of dynamic and multiple social
relations among residents, groups, and organizations where

common bonds are forged that can either transform or bind the community to the status quo (Morton, Allen, and Li 2004). Housing issues transcend household boundaries and constraints to developing quality housing and must be viewed as a function of not only the family but also the community (McCray 1999). For McCray (1999), "Housing problems link families and communities in systemic social networks that require multifaceted responses and partnerships for resolution" (1999:47). The rate of inadequate housing stock is symptomatic of the conflict between community values and decision makers who control local regulations, zoning, and land use (Morton et al.2004; McCray 1999). This conflict results in the failure of local communities to regulate occupancy standards, building codes and land use (McCray 1999).

Rural communities with strong norms of mutuality, high information flows, and inclusive behaviors, have social capital and the capacity to frame and address housing needs, resulting in better housing conditions (Morton et al. 2004). Unequal housing outcomes perpetuate socioeconomic inequality (Morton et al. 2004; Henderson, Lickerman, and Flynn 2000).

The rural or small community needs help if it is going to develop (Wilkinson 1999). For Wilkinson, at least four development needs must be addressed in struggling small communities: jobs and steady incomes, services and facilities to support a complete local society, the reduction of social inequality to allow for the development of true local social solidarity, and informed and committed local leaders (Wilkinson 1999). The work of Wilkinson and Morton et al. (2004) focuses attention on the need for community-wide human and social capital formation. Wilkinson (1999) specifically points to the need for community improvement in financial capital, social capital, and human capital.

Morton et al. (2004) found that the adequacy of the local housing stock in small rural communities is associated with the social relations of those communities. There is a positive relationship between housing adequacy and civic participation among residents of small rural communities. Dynamic and multiple social relations among community residents combined with a collective ability to 'problem frame' and collective knowledge of existing housing conditions is essential for community sustainability (Morton et al. 2004).

Community Capacity Framework

Human capital, organizational resources, and social capital are interrelated and comprise a community capacity system (Chaskin et al. 2001). The word capacity includes the ideas of 'containing' or holding certain resources and 'ability' for action (Chaskin et al. 2004). 'Community capacity' implies that a community can act in particular ways and has specific faculties or powers to do certain things. My framework of analysis is the community capacity concept as defined by Chaskin et al. (2001:7) who state:

> Community capacity is the interaction of human capital, organizational resources, and social capital existing within a given community that can be leveraged to solve collective problems and improve or maintain the well-being of that community. It may operate through informal social processes and/or organized efforts by individuals, organizations, and social networks that exist among them and between them and the larger systems of which the community is a part.

The components that make up community capacity are not only contained within the community, but may also include connections with the larger systems of which the community is a part (Chaskin et al. 2001). For example, most communities that include banks in their capacity system have financial and human connections to other financial sources such as stock markets and governments functioning on a worldwide scale. In the Black Belt region, community

capacity is heavily influenced by major forest products corporations often headquartered in a different region of the country (Norton 2001). This situation may have a negative effect on capacity for the Black Belt because key decisions are made elsewhere.

'Community' and the range of goods it is expected to provide have been described in many different ways (Chaskin et al. 2001; Chaskin 1997; Sampson 1999). Communities are often defined by their physical boundaries such as rivers or walls. Another way to define 'community' is through social constructs such as language, literature, customs, and ethnicity. Often these two dimensions are combined and include geographically distinct areas within which a unique set of sociological characteristics is shared (Chaskin et al. 2001; Golab 1982; Massey 1985; Portes and Manning 1986).

The operational definition of 'community' for Chaskin et al. (2001) is a geographical area that assumes a commonality of circumstances and identity among its people and contains functional units for the delivery of goods and services. My operational definition of community is slightly different given the rurality of my study area. My definition of community is an entity contained in a

geographical area that has functional units for the delivery of goods and services to its constituents, and assumes some commonality of circumstances and identity among its people. The town of Greensboro and its surrounding clusters of farms, housing, schools, businesses, and other social and economic units is an example of a community as I am using it in this study. The same is true for Eutaw, Alabama, Tuscaloosa, and the other towns in the study region.

The research setting in which I am applying the notion of 'community' is different than that used by Chaskin et al. (2001) who focused on building capacity in a single or a few neighborhoods in an urban environment. I am focusing on capacity building in rural towns and their surrounding population.

Communities have differing levels and types of resources or capital such as services, schools, infrastructure, and financial stability. These differentiations in resources often correspond with patterns of residential segregation by race and class (Chaskin et al. 2001; Jargowsky 1997; Massey and Denton 1993; Massey and Eggers 1990). Communities are also always changing in function, population, organizational structure,

and in the political connectedness of its inhabitants;

resulting in changes in capacity (Chaskin et al. 2001).

Definitional Framework. The concept 'community

capacity' can be defined several different ways, focusing

on local reserves of human capital, or on skills,

resources, and problem solving abilities (Chaskin et al.

2001; Mayer 1994; Aspen Institute 1996). Other definitions

emphasize social capital and processes of relationship

building, planning, and decision making (Chaskin et al.

2001; Gittell, Newman, and Ortega 1995; Eichler and Hoffman

n.d.; Goodman et al. 1998). 'Community capacity' has also

been considered to include financial and built capital,

money and physical assets such as businesses or

institutions (Chaskin et al. 2001; Kretzmann and McKnight

1993). Taken together, these definitions of 'community

capacity' demonstrate agreement that various forms of

capital are necessary for a functional community capacity

system (Chaskin et al. 2001).

Chaskin et al.'s (2001) definitional framework for

'community capacity' has four community-level

characteristics: sense of community, commitment to the

community among its members, mechanisms for problem

solving, and access to resources. These characteristics

exist along a continuum from less to more with different communities having different levels of each. The levels of these characteristics do not necessarily correlate with each other. For example, a community may have a significant sense of community and little access to financial or other resources, or vice-versa, and still have capacity. Chaskin et al.s' (2001) characteristics of communities with capacity are similar to Flora and Flora's (2004) notion of community capital, as comprised of various forms of capital such as human, social, financial, and several other forms of capital, necessary for a community to meet its needs.

'Sense of community' reflects the degree of connectedness and recognition of mutuality of circumstances, which includes collectively held values, norms, and vision (Chaskin et al. 2001; McMillan and Chavis 1986). 'Sense of community' varies by type and degree ranging from affective bonding and identity to more instrumental ties such as shared circumstances based on investments in rehabilitating dilapidated housing or constructing a park (Chaskin et al. 2001; Crenshaw and St. John 1989; Guest and Lee 1983; Suttles 1972). Often, areas of relative social disadvantage may have greater evidence of a sense of community, as hardships makes sharing and

togetherness a matter of survival, such as residents

protecting each other from crime (Chaskin et al. 2001;

Stack 1974). These communities of relative disadvantage may

have a strong sense of community, but may lack access to

resources or political power to solve problems, and

therefore lack capacity.

'Commitment' requires that community members see

themselves as, and participate as, stakeholders in the

collective well-being of their community (Chaskin et al.

2001). 'Commitment' describes the responsibility that

individuals, groups, and organizations take for what

happens in their community. The people participating in

their community in this way are generally a minority, have

active connections with local organizations such as

churches and social services, and are frequently responding

to a crisis, conflict, or immediate issue (Chaskin et al.

2001; Berry, Portney, and Thomson 1993; Crenson 1983).

'The ability to solve problems' transcends commitment

into action when community members apply their commitment

and resources to obtain more resources or change policy

(Chaskin et al. 2001). 'The ability to solve problems,' to

a great extent determines how communities evolve. Do

community decisions get mired in bureaucracy and politics,

or can positive change be made? Can the community properly manage money and other resources it leverages?

A community with capacity also has access to resources. These resources include those of economic, human, physical, and political nature (Chaskin et al. 2001). These resources represent the community's ability to make instrumental links with larger social systems such as the city or state, and the ability to access and leverage resources located inside and outside of the community. Embedded in most communities are resources which would include individuals, with knowledge, skills, money to solve problems. Community capacity building efforts strive to enhance the capacities of local social and institutional actors while strengthening relationships with actors external to the community (Chaskin et al. 2001).

Levels of Social Agency. These characteristics of community capacity operate through three levels of social agency: individuals, organizations, and networks (Chaskin et al. 2001). These levels of agency are areas where communities can be organized, and leadership and organizations can be developed.

In a community with capacity, the 'individual' level consists of human capital and leadership; the skills

knowledge and resources of individual residents and their participation in community-improving activities (Chaskin et al. 2001). The presence of human capital translates into a community's ability to leverage resources and improve social and economic conditions. When human capital is applied by individuals, they exercise leadership. When a community member, such as a Black Belt farmer I interviewed, applies his organizational skills and political connections to set up and operate a farmers' market in Greene County, human capital (as well as social and political capital) takes the form of leadership that results in a new organization.

The 'organizational' level is where collective bodies such as community based organizations, local businesses, and other organized groups carry out community functions and are connected to larger systems within and beyond the community (Chaskin et al. 2001). Organizations can vary greatly in their functions, formality, and visibility. They could include government departments such as a HUD office, or be less formal such as a victims' support group.

The binding point of 'individuals' and 'organizations' is the 'network' level, as community capacity works through relationships among individuals, informal groups, and

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formal organizations (Chaskin et al. 2001). The networks of

positive social relations that provide a context of trust

and support for access to resources are 'social capital'

(Chaskin et al. 2001; Coleman 1988; Putnam 1993).

Individuals and organizations that operate at points of

connection among different networks are able to leverage

resources (political, financial, and other forms of

capital) to address community issues. Ties to relationships

beyond the neighborhood are particularly important for poor

communities, where resources (particularly financial and

physical) often need to be imported or developed. For

example, several of the Black Belt housing service

providers I interviewed rely almost exclusively on external

resources. One uses USDA Rural Housing Service (RHS) funds

to help low-income families build new homes. Auburn

University's Rural Studio relies on students, faculty, and

funding, most of which comes from sources external to the

Black Belt, to develop housing resources or built capital.

   Functions of Community Capacity. The functions of

community capacity are the production of goods and services

such as education and emergency services, planning and

governance, and informing, organizing, and mobilizing

residents toward collective action (Chaskin et al. 2001).

Two outcomes that result from these functions are a sustainable community capacity system and the achievement of other desired community conditions.

Communities that have a weak capacity often lack institutions that perform basic everyday functions, such as safe play areas for children. Such communities often are characterized by widespread dilapidated housing and few housing services. Communities of this type need to develop mechanisms for problem solving, such as a task force or a coalition of services. Simply pouring money into a community or enforcing building codes (as in the case of housing) does not address the overall problem of deficient capacity. Investments in developing social capital, human and physical resources, commitment, and a sense of community are all important to developing community sustainability.

In the Black Belt region, the unique aspects of community capacity include the relatively strong presence of the timber industry and socioeconomic scenarios such as heir land, land equally divided among the heirs of a deceased landowner. The legal nature of heir land preserves a physical resource (land) for many Black Belt families. However, heir land presents other community development

obstacles for housing and infrastructure development (Zabawa 1991). Heir land serves as a bonding point, or a way in which a 'sense of community' is maintained. The abundance of timber resources in the Black Belt, is another community resource in the sense that it is a source of financial capital, for at least some absentee landowners and loggers in the region. Wealth generated from timber resources is controlled by outsiders to a great extent (Norton 2001).

High poverty rates for African American families, a history of struggle for voting rights, racism, and relatively depressed economic conditions tend to constrain social capital formation for the collective good in the Alabama Black Belt region (Norton and Bailey 2003). Similar to the Mississippi Delta region, questions of race are dominant in the Alabama Black Belt (Norton and Bailey 2003; Housing Assistance Council 2002; Duncan 1999).

The demographic data presented in this thesis and previous research demonstrates a need for the development of community capacity in the Black Belt region. This study describes a lack of low-income home construction and rehabilitation services, and a general lack of knowledge of such services in the study counties. The research data

generated in this study indicates a relative deficiency of forms of capital comprising community capacity, necessary for effective community development, as described by Chaskin et al. (2001), Wilkinson (1999), and Morton et al. (2004). The results of this study suggest that for the Black Belt region to address its housing needs, locally and culturally specific policies and programs that infuse the region with the elements of community capacity are necessary.

My conceptual framework considers the potential for addressing low-income housing dilapidation in the context of building community capacity in the Black Belt region. Improved housing is a significant need and can only be addressed through a comprehensive approach to community development that mobilizes human capital, organizational resources, and social capital.

I have found no qualitative studies of housing conditions and housing services specific to the Black Belt or the rural South in general. Therefore, my study is exploratory and I expect to add to the larger body of existing research on housing and community development.

IV. METHODOLOGY

This study of low- and moderate- income housing rehabilitation services in the Black Belt region was conducted during a five month period in the spring, summer, and fall, of 2004. Few low-income and moderate-income home construction and rehabilitation social services were found in the study counties. Therefore, interviews of Tuscaloosa based service providers were conducted as a point of contrast to the study counties. Analysis of community capacity provides the basis for understanding the applicability of social service low-income home construction and rehabilitation models in meeting housing needs in Alabama's rural Black Belt.

The study is of quantitative and qualitative nature. My qualitative field research is supported by secondary data based on United States Census Bureau. Nineteen qualitative interviews of housing service providers, including representatives from the USDA Rural Housing Service (RHS) and Habitat for Humanity, were conducted, as shown in Table 5. Twenty-one residents of Greene, Hale, Sumter counties (9 of whom have or have had a need for

housing assistance of some sort) were also interviewed to assess their knowledge of and use of housing rehabilitation assistance services. Resident interviews provide this study with insight into public knowledge and attitudes regarding housing rehabilitation and other assistance services.

All interviews were hand recorded (not audio recorded) to optimize the comfort of those interviewed. Quotes from interviews may not be the exact wording of the subjects but still capture the ideas they conveyed. After all the interviews were hand recorded, they were retyped with notes and clarifications.

The questions asked of the service providers and residents were intended to gather factual information and attitudinal data about the socio-economic and political environment and low-income housing rehabilitation. Factual information gathered includes information pertaining to how many homes a service provider builds per year, or if the resident owns land. More subjective or attitudinal data includes information such as the perceived barriers to housing rehabilitation by the service providers and residents (See Appendix).

Combining factual and attitudinal data provides this study with insight into the regional level of community

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capacity. In other words, data on how people financially support themselves, address their housing needs, and perceive housing services was gathered and used to describe community capacity building assets and barriers from a housing assistance point of view.

Service Providers

I began my fieldwork by interviewing housing service providers first. After I became familiar with the communities and social service agencies in which I was working, I turned my attention to interviewing residents. When I began my field work it was my expectation that I would locate and interview people who primarily provide housing services to low-income families and residents who need or use housing services. However, I quickly learned that my work would not be that simple. Upon entering the field I was primarily focused on locating service providers in the Greene, Hale, and Sumter Counties. I called and visited local Extension agents, social workers, advocates, and public officials, to find housing service providers to interview. What I learned from my initial search is that there are very few low-income housing services in those counties. This was the first bit of crucial data. These

initial contacts turned into key interviews and testaments to capacity of the communities I was studying.

The only formal housing services most of my initial contacts knew of operate in downtown Tuscaloosa (in Tuscaloosa County). So, I changed my focus from examining services operating in the three rural counties to understanding why low-income housing rehabilitation services operate in downtown Tuscaloosa and not in the rural counties I was studying, where housing is generally more substandard than in Tuscaloosa. At this point my research focus changed to an analysis of community capacity. I began asking what a community needs to assist its low-income families with housing. Why can some agencies and organizations do this in Tuscaloosa, but not in rural Sumter County?

Both housing service providers and other social service representatives serving low-income families with housing needs of any sort, and operating in the Black Belt were contacted. They were asked to participate in an interview consisting of 13 open-ended questions pertaining to their services, their funding and funding sources, the population they serve, the number of families they serve,

and their challenges with providing housing services for low-income families.

The operations of, perceptions of, and need for low-income and moderate-income housing construction and rehabilitation services is the focus of this aspect of my study. Many types of housing and other service providers were interviewed, including low-income advocacy organizations, and other social workers, to gather qualitative data regarding the housing needs of many low-income Black Belt families. Some organizations provided a number of different services such as rental assistance or low-income housing tax credits for developers, but only housing construction and rehabilitation services were examined in the interviews.

I interviewed a sample of the housing service providers in Greene, Hale, Sumter, and Tuscaloosa counties. I stopped contacting service providers after I had interviewed 19. It was at that point (19 interviews) when the service provider interviews were generating no new attitudinal data and a point of significant redundancy had been reached. Service providers were selected from their service advertisements and "snowballing" with other service providers and residents. Most service provider interviews

occurred at their place of business and lasted from one to three hours.

Quantifying the number of low- and moderate- incomes homes rehabilitated or constructed is not the primary focus of my study. My study focuses on the social challenges of providing housing services in the study counties. However, the data reveal that relative to the demonstrated housing need, few families are assisted.

Ten of the 19 service providers (See Table 10) interviewed operate in either Greene, Hale, Sumter, or Tuscaloosa counties, or some combination of the four. These ten service providers directly work with low-income families in the study counties, improving housing and living conditions. The remaining nine service providers are either indirectly affiliated with low-income housing services in the study counties, such as an Alabama Housing Finance Authority (AHFA) representative, or are in some other way involved with housing services in the Black Belt and throughout Alabama. One service provider I interviewed, for example, assists low-income families in Wilcox and Lowndes counties (Black Belt counties) with housing needs. However, provides no families in Greene, Hale, Sumter, or Tuscaloosa counties with services. Therefore, this service

provider is not considered one of the ten service providers operating in the study counties.

Residents

Locating residents willing to participate in my study was the most challenging part of my work. I relied on several key informants and an Extension agent to help find people who would talk with me. I sensed a strong reluctance of many residents to meet with or let me come to their homes. Many service providers would not let me talk with their clients as I had nothing to offer their clients in the way of assistance. Nevertheless, other key informants assisted me. To establish trust with the residents I relied heavily on my affiliation with and reputation of Auburn University and other key informants.

The 21 resident interviews consisted of 26 open-ended interview questions pertaining to their demographics, type and condition of home, experience with low- to moderate-income housing rehabilitation and homeownership assistance services and their knowledge of housing assistance programs. In most cases, my key informants provided me with resident telephone numbers. I contacted most residents by telephone first to establish a meeting and get directions

to their home. Sometimes residents were not home when I arrived at their house for our meeting. On several occasions residents refused to talk with me when I arrived at their home.

Ten respondents were residents were of Hale County, five were residents of Greene County, and six were residents of Sumter County. No residents of Tuscaloosa County participated in this study. All but one of the 21 resident interviews occurred at the resident's home or place of business. The interviews lasted from a half-hour to three hours. One interview occurred by telephone. My sampling technique was purposive. My goal was to interview residents with an expressed housing rehabilitation or new home need. I also wanted at least ten of these residents to be landowners, in the hope of gathering data regarding a potential link between low-income housing development and the supplies of timber which could be used for housing rehabilitation.

Most of my fieldwork occurred on Tuesdays, Wednesdays, and Thursdays throughout the summer of 2004. I would leave Auburn and drive to West Alabama in a state vehicle on Tuesday mornings and return on Thursday evenings. Every night, during my fieldwork, I stayed at a motel in

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centrally located Demopolis, which is the largest town among the Black Belt study counties. That motel served as my office, where I would type my field notes at night and enjoy solitude after a day of field interviews. I would typically drive at least 500 miles each week doing field research. In my spare time I would frequently visit with Rural Studio Outreach students working in Greensboro. I was linked by radio, to a colleague conducting a logging study in the same area.

V. RURAL SOCIAL SERVICE: ORGANIZATIONS AND COMMUNITY CAPACITY BUILDING

Most initiatives to build community capacity work through organizations (Chaskin et al. 2001). Organizations such as community development corporations (CDCs), public housing offices, social clubs, and churches are important vehicles for addressing community issues and an organizing point for taking action to leverage resources. Organizational contributions to community differ in type, clout, and scope. They may focus on establishing community forums to improve community solidarity, provide people with social outlets, or undertake the voluntary redevelopment of low-income housing, as in the case of Habitat for Humanity.

An organization can play one or more of the following roles: produce needed goods and services, provide access to resources and opportunities, leverage and broker external resources, foster human capital development, build on community identity and commitment, and support community advocacy and exertion of power (Chaskin et al. 2001). Organizational change can be challenging for many

communities, especially organizations that provide public services. Most community capacity building initiatives are not well positioned to make large sweeping changes in the larger public sector agencies. Imagine residents from York, Alabama (in Sumter County) attempting to change the rules and regulations of HUD or the USDA? It is far more feasible for concerned citizens to make changes and build organizations on the local level.

In communities that have been persistently poor or polarized by ethnic strife, it may be that there are no existing organizations that specifically work to build community capacity (Chaskin et al. 2001). Or, if there are, they may be embedded in the political and economic relationships that perpetuate the strife, and are at best ineffective. This seems to be a widespread problem in the Black Belt. I encountered very few organizations that effectively address housing needs.

It is essential that community development initiatives also build leadership, social capital, and ties among organizations (Chaskin et al. 2001). Ideally, an organization should develop individual skills, provide a forum for bringing people together to address common goals, have an active community-based constituency, be

collaborative, and contribute to the community infrastructure. This type of organization will have the ability to leverage resources for build community capacity.

Few of the organizations I examined seemed to embody all those characteristics ideal for capacity building. Public agencies such as HUD and RHS are of national scope and have little representation or receive little input from those they serve. The NGO services are perhaps in the best position to transfer resources within and to communities in ways that build social capital, skills, and the other components necessary for community capacity development.

I begin my discussion of community services by first describing some challenges of serving rural communities. I then review relevant public housing programs and discuss my own field findings relating to these services. I conclude this chapter by describing the presence of NGO services in Greene, Hale, Sumter, and Tuscaloosa counties.

Rural Social Service

The housing services explored in my study are primarily social services. Nonmetropolitan areas in the United States have all of the problems of metropolitan areas, plus some unique problems associated with severe

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poverty (Ginsberg 1993). Social services and other resources are more likely to be deficient in rural areas than urban areas. The special aspect of rurality or geographic isolation is a significant impediment to service delivery.

Barriers pertaining to geographic isolation, transportation, professional isolation, retention of professional staff, and training of staff, have been associated with rural social work practice (Landsman 2002). A 2002 study (Landsman) suggests that rural and small child welfare agencies are considerably more agreeable places to work than their urban counterparts. Rural practitioners report less demanding workloads, stronger job satisfaction, commitment to the organization, and intent to stay with the agency (Landsman 2002). Social worker's perceptions of rural areas have been found to be characterized by a perceived slower pace of life, informality of decision making, less emphasis on education, stability of lifestyle, emphasis on traditional values, importance of informal support systems, and a greater emphasis on individualism (Landsman 2002; Denton, York and Moran 1988).

Rural social workers also report stronger community support, indicative of greater connection between the

organization and community (Landsman 2002). This may result from less access to larger systems of social services relative to metropolitan areas. This finding is consistent with Weber's differentiation between the communal social relationships of small communities and the associative relationships of larger communities (Landsman 2002; Weber 1968). In rural regions especially, natural resources and access to markets are required to support the community, provide employment, and play a key role in the ability of many communities to thrive (Taylor 2004). These are essential components for social capital development and sustainability.

For Taylor (2004) 'Social capital' is the outcomes from the network of relationships between people in a community that help the community operate effectively. In the field of social work, the creation of social capital is a means to an end in improving child and family well-being. Areas or neighborhoods with high rates of child abuse have been characterized as low trust, and poorly connected neighborhoods, and therefore have low levels of social capital (Taylor 2004).

Rural Social Service Field Findings

The information I was trying to gather from the service provider interviews was primarily related to their methods of providing housing services and their attitudes about the social climate. I noticed some differences in focus among the agencies I visited in Tuscaloosa contrasted to those in the Black Belt.

The way social and financial capital is attained and managed is different in the rural Black Belt than in Tuscaloosa. Information dissemination is vital to building community capacity resources, especially social and human capital. A NGO housing coordinator explains that the Black Belt communities face several challenges in linking themselves to service system:

> *Transportation is a problem in rural areas. We also have trouble getting information out to people. Providing services in a rural area is different. Churches play a big role. There are informal community institutions where people would learn about services. It helps if there is a local person on the ground to outreach to families in the rural areas. There is such a need in rural communities.*

The few NGO services that do operate in Greene, Hale, and Sumter counties in most cases function within the communities they serve and are part of the local social capital system. However, these services seem to have little access to or connection with the larger public or external

capital systems necessary for developing local capacity.

Many of the Black Belt agencies operate with relative

autonomy or little knowledge of other programs or potential

collaborations. During my discussions with many service

providers, I was asked about the others I had interviewed.

"What exactly does Habitat in Tuscaloosa, or RHS, do?" were

common questions I was asked.

All of the community based NGO service providers

seemed well engaged with their clientele and provided me

with insight into how their programs, especially in

Tuscaloosa, have helped people build the forms of capital

important for capacity building; particularly in the realms

of built capital, financial capital, community commitment,

and problem solving. A Tuscaloosa housing coordinator

explained:

> *People begin to perceive themselves differently (after*
> *successfully completing a homeownership education*
> *program) and take a lot of pride in their homes and*
> *community. People maintain their homes and communities*
> *and are very protective of each other. If a stranger,*
> *or something strange, is seen in one of the*
> *developments, people will be calling the office*
> *asking, "what's going on?" They are now setting up a*
> *neighborhood watch.*

Public Rural Housing Assistance

Current rural housing rehabilitation assistance in

rural America takes one of three forms: non-governmental

programs (NGOs), Federal programs such as the United States
Department of Agriculture Rural Housing Service (USDA RHS),
and the U.S. Department of Housing and Urban Development
(HUD). Such programs have been established to improve the
overall living conditions of low-income rural families.
However, substandard housing, characterized by inadequate
or non-existent plumbing, lack of kitchen facilities, and
no telephone service, continues to be problematic in rural
America, especially in the boarder region separating the
United States and Mexico, Appalachia, many Native American
reservations, and the Lower Mississippi Delta region which
is demographically similar to the Alabama Black Belt
(Housing Assistance Council 2002).

Since the early 1950's, the United States government
has facilitated programs designed to help provide
affordable housing for low-income rural families (Collings
1999). The Housing Act of 1949 brought about the Farmers
Home Administration (FmHA), a division of the USDA that
oversaw and funded public rural housing assistance
programs. The primary focus of the FmHA was on farm housing
while the HUD attempted to address and fund other low-
income rural housing needs.

The role of FmHA was to finance modest housing and housing repairs for farming families that lacked their own resources or could not obtain other credit at affordable rates and terms (Collings 1999). HUD had the same task for non-farming rural families. However, as a result of USDA reorganization, HUD's rural housing focus changed, and FmHA was eliminated altogether in 1994. FmHA was replaced by the current USDA Rural Housing Service (RHS).

HUD continues to fund rural low-income housing and development initiatives through Community Development Block Grants (CDBGs), the Section 8 program which provides low-income families and individuals with rent assistance, homeowner education programs, and a variety of other programs. RHS currently functions to provide grants and loans to low-income families and housing organizations to improve the overall quality of rural housing.

The Federal housing system that reaches rural communities has become a complex series of programs that include HUD, RHS, Fannie Mae, and many others (Housing Assistance Council 2002). HUD is the largest source of Federal funding for low- and moderate-income housing in the United States. RHS programs receive relatively little funding.

FmHA/RHS has financed or rehabilitated more than 2.7

million housing units since 1969 at a cost of more than $70

billion (Collings 1999), yet the need for subsidized rural

housing remains. As of 1995, there were more than 3.1

million occupied rural households that were severely cost

burdened, paying between 30 and 50 percent of their incomes

for housing costs (Dolbeare 1999). At the same time, from

1994 through 1997, funding by RHS for subsidized housing

programs decreased from $3.072 billion to $1.436 billion

(Collings 1999). Unsubsidized programs grew from $800

million to $2.3 billion (Collings 1999).

Addressing rural low-income housing issues has been

problematic for many service providers. In a 2003 statement

to the United States Subcommittee on Housing and Community

Opportunity, House Financial Services Committee, Madeline

Miller, Executive Director of Wil-Low Nonprofit Housing

Inc., serving the Alabama Black Belt counties of Wilcox and

Lowndes, spoke of the challenges of rural low-income

housing assistance. Miller (2003) outlined 21 challenges to

providing housing services. These challenges include

locating mortgage lenders, utilizing the Section 8 Voucher

program, obtaining site certification from the Rural

Housing Service (RHS), funding, resolving family credit issues, and a lack of existing housing stock.

Public Rural Housing Assistance Field Findings

The public low-income home construction and rehabilitation services operating in Greene, Hale, and Sumter counties consists of a combination of HUD, RHS, and other initiative such as low-income housing tax credits. Gathering information regarding these services involved visiting offices of the Tuscaloosa USDA Rural Development, the Alabama Department of Economic and Community Affairs (ADECA) where HUD Community Development Block Grants (CDBG) are allocated, and the Alabama Housing Finance Authority (AHFA). I also interviewed a HUD Community Development Block Grant (CDBG) consultant. All of these meetings and conversations were very professional and began by discussing factual information. After an hour or so the focus of interviews tended to shift as agency representatives began to express their attitudes about home construction and rehabilitation in the Black Belt, telling the real story behind the facts.

All of the public service representatives reported that credit problems, limited financial opportunities, and

a lack of education among many low-income Black Belt

families were a significant cause of persistent poverty in

that region. One representative explained:

> *There is hardcore poverty here (Black Belt). Education is the crux of the problem. Without education we can't get out of poverty. It's pathetic! Forkland (a town in Greene County) has no police force now. The chief retired and they can't afford police. They (local people) broke into a city building and nobody could do anything about it. There is real desperation here. There are a lot of women who have a bunch of kids with a bunch of different boyfriends. Some of the housing here looks like something in Botswana. It can be disgusting being in some of these houses. People cook bacon and the grease gets all over. I'm afraid I'm going to get sick while in some of these houses. There's got to be germs in all that grease. Termites are eating away at houses and people don't understand what they are. One lady I worked with thought they are just flying ants. This area is way underserved. We spend billions of dollars on Iraq and nothing on housing.*

At first, some public service providers seemed to have

little respect for the people they were supposed to be

helping. As the interviews progressed, however, I began to

realize that, for the most part, these people truly care

about providing families with access to improved housing,

but they are often constrained by the formality or

political culture of their employers and funding sources.

Most of my interviews with the public service providers

took place at agency offices far away (socially and

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physically) from the Black Belt families who are in most need of their assistance. One representative told me:

> *Some of the struggles of this agency include reaching people who need to be reached. It's hard for people to know what's out there (homeownership opportunities) and don't know they can be homeowners. Also, there are cultural differences in rural communities. Some people don't even use banks and/or have no way of knowing about mortgages. Lack of income, poor personal credit, and a lack of adequate housing stock are also variables faced by low-income people.*

Using public housing funds or services is difficult for many Black Belt families and is validated in my resident interviews. Again, the primary challenge is a general lack of knowledge of services and access to them; a huge barrier to transferring organizational resources to communities for building capacity. This is clearly an area where social capital needs development.

One public service provider anxiously invited me to talk with her about her program, as she wanted to "get the word out." It became clear to me that a major obstacle for building community capacity through homeownership or home rehabilitation opportunities is simply connecting families with service providers and for those service providers to interact with families in a non-threatening way. Somehow, the culture of the services must be merged with those who

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could use the services; or a synthesis that builds capital in the Black Belt (Woolcock 1998).

USDA RHS. The USDA Rural Development Rural Housing Service (RHS) in Tuscaloosa provides low- and moderate-income residents in the counties of Greene, Hale, Sumter, and Tuscaloosa with homeownership, home repair loans, and grants. In 2003, approximately $90 million was invested in the State of Alabama in housing programs by RHS (USDA 2004a).

The four RHS funding programs relevant to this study are the 502 Direct Loans, 502 Guaranteed Loans, 504 Housing Repair Grants, and the 523 Self-Help Sweat Equity Housing Program. The 502 Guaranteed and Direct Loan programs are the USDA's main housing loan program for single family housing. In Alabama during 2003, over $56 million dollars were invested in Home Ownership Guaranteed Loans in which RHS assisted qualified banks in providing home loans to low- and moderate-income families (USDA 2004a; USDA 2004c). Approximately $20 million was invested in Home Ownership Direct Loans by RHS made directly to low- and moderate-income families (USDA 2004a; USDA 2004b). About $4 million was invested in home repair loans and grants and the Rural Rental Housing Rehabilitation Loans program (USDA 2004a).

Minimum and maximum income requirements for RHS services vary on a county-by-county basis and are based on the area median income (USDA 2005).

For a household to qualify for an RHS loan, applicants must fall below 80 percent of the area median income for a 502 Direct Loan, and 115 percent of the area median income for the 502 Guaranteed Loans (USDA 2005). The upper income limits vary based on household size, county, and elderly or disability status. Applicants for the 502 loans must have no delinquent loans, outstanding judgments, or bankruptcies during the past three years (USDA 2004b). Furthermore, the applicant must have 'clear title' on the land on which the home will be sited. 'Clear title' implies that the land on which the home is located not be 'heir land,' land owned by several family members other than the resident as a result of estate settlement.

Many families in the study counties of Greene, Hale, and Sumter meet the income requirement to qualify for the 502 Direct Home Loan Program (USDA 2005). The 502 Direct Loan is issued through RHS, carries an interest rate of one to four percent, and amortizes over a 33 or 38 year period based on the applicant's payment abilities.

Higher income households may qualify for a 502 Guaranteed Loan. The 502 Guaranteed Loan is issued through an approved third party lender and caters to more moderate income households (USDA 2004c). The Guaranteed Loans have interest rates similar to the Direct Loans and amortize over a 30 year period (USDA 2005). The national average 502 Direct Loan amount is $73,350 and $88,000 for Guaranteed Loans (USDA 2005). The minimum loan amount is $1,000 (USDA 2005). The combined number of 502 Direct and Guaranteed Home Loans issued in the three Black Belt study counties, from 1994 through 2004, was 97 (personal conversation with Lou Rambo, USDA Rural Development Representative 2005). There were 53, 502 Direct and Guaranteed Home Loans in Tuscaloosa County between 1994 and 2004.

Low-income families are eligible to apply for a Rural Development 504 loan (grant for homeowners age 62 years or older) for the amount of $7,500 for home repairs. The 504 Loan carries an interest rate of one percent and amortizes over a period of 20 years (USDA 2005). However, there are stipulations regarding grant applicability. The severity of dilapidation of many homes in the Black Belt prevents many families from qualifying for RHS Home Repair loans or grants, as RHS will only grant money to residents with

houses that are repairable and lasting. Both site built and manufactured homes may qualify. There were a combined total of 94 Grants/Loans under the 504 program issued in the three Black Belt study counties from 1994 through 2004 (personal conversation with Lou Rambo, USDA Rural Development Representative 2005). Tuscaloosa County residents received seven 504 Grants/Loans during this time period.

RHS also administers a Self-Help Sweat Equity Program that provides loan funds to organizations that coordinate families in constructing their own homes (USDA 2004d). However, no 523 loans were issued in Alabama in 2003.

When asked to describe challenges to providing housing services (homeownership, rehabilitation, and construction), five service providers described the inapplicability of RHS services for many families in the Black Belt study counties. Thirteen of the 19 service provider interviews were with professionals directly providing public and/or social services to families in or near the study counties. Twelve of the 13 service providers described excessively low incomes, personal credit problems, and heir land, as the three most significant barriers to providing families

with homeownership and home construction/rehabilitation housing services.

HUD. An interview with a representative of the Alabama Department of Economic and Community Affairs (ADECA) revealed that a HUD Community Development Block Grant (CDBG) has funded a new home construction initiative in Greene County, to benefit 75 families. Construction is currently underway. In 2003 this was the only CDBG designated for low- and moderate- housing construction in the three Black Belt study counties. ADECA, the state entity that manages Federal funding programs for the State of Alabama, approved 42 CDBGs for Alabama in that year. Only three CDBGs were for housing development.

The political ramifications of using CDBG money for housing were explained by a service provider affiliated with HUD funding. He noted that housing rehabilitation can be very expensive due to laws regarding lead and asbestos abatement. This respondent continued:

> *Another reason housing rehab is a pain, is when municipalities spend money on one neighborhood, other neighborhoods get jealous and upset that they aren't receiving services. Why them, not me? Why that side of town and not mine? It's a major headache. People (municipalities) would rather stick to water and sewers for community improvement.*

HUD sponsors a variety of other housing services programs such as Section 8 rental assistance, credit counseling, and several others designed to educate and empower residents in managing their housing situation. HUD also is involved with managing an 'Empowerment Zone,' which provides financial and educational opportunities (among other opportunities) to low-income individuals and families in the Black Belt. I did not study these other programs of HUD as I primarily focused on individual family new and rehabilitated home opportunities as a vehicle for building community capacity. As far as I know, the CDBG program is the only HUD initiative in Greene, Hale, and Sumter counties that builds new homes (or repairs) for individual families.

Low-income Housing, Social Services, and Empowerment

Inadequate housing often occurs with and tends to exacerbate the problem of inadequate jobs (Fitchen 1993). Housing programs alone do not necessarily solve these problems for vulnerable families (Cohen et al. 2004). Inadequate housing has also been linked to family instability and residential mobility, creating additional barriers to social work applications and employment

(Fitchen 1993). For a family to address their housing needs, a comprehensive service model is often needed to assist with issues of family instability and mobility.

Low-income housing services are provided through various models. The 'top-down' housing approach implies that a housing program is designed, funded, and implemented by high level government officials with little or no engagement with the community purportedly served. The 'bottom-up' approach is the opposite and often involves grassroots movements such as community or privately funded construction and self-help programs similar to Habitat for Humanity. The hallmark of such programs is that they often are designed and implemented by the community itself.

Evidence of the futility of top-down intervention is overwhelming, just as forcing those with low-income to rely completely on their latent capacities (Berner and Phillips 2005). Self-sufficiency or empowerment of the poor is the ideal behind community organization. Community organizing is the building of organizations controlled by local residents including people normally shut out from decision making power who then go on to fight for changes in the distribution of power (Stoecker 2003; Alinsky 1969; Beckwith and Lopez 1997).

The top-down approach to housing interventions includes Community Development Block Grants (CDBG) and other government programs. This involves the transformation of community development organizations into subcontractors of public sector services to distressed communities, instead of generating power within a community (Silverman 2001). The nature of CDBG funding can lend itself to political quandary and the limitations of 'red tape'. The subcontracting role, filled by many community based NGOs, results in the moderation of their emphasis on grassroots activism and a reduction in advocacy for the redistribution of wealth and power (Silverman 2001; Petras 1999). The act of development itself can even serve to disorganize communities as old residents move out and new residents move in during the redevelopment process (Stoecker 2003; Stoecker 1997).

The self-help model of housing intervention is perhaps the best method for community organizing and power attainment, in relation to housing. The self-help approach, similar to that of Habitat for Humanity, recognizes that many of the best strategies for tackling poverty come from members of poor communities (Berner and Phillips 2005). The self-help model also operates form the notion that simple

transfers of resources, from rich to poor, are degrading. An emphasis on assisting the low-income in addressing their needs is much more conducive to empowerment.

Non-Governmental Organizations (NGOs)

The NGO services operating in Greene, Hale, and Sumter counties include the Auburn University Rural Studio and several Methodist ministry organizations. The Rural Studio is affiliated with the Auburn University School of Architecture and operates as a nonprofit organization in service to Hale County residents. The Rural Studio also serves in the training of architecture students (Rural Studio 2004).

Most of the NGO service providers I interviewed had a somewhat different perspective on housing and needs of families in the Black Belt than did those at public agencies. Unlike most of the public service providers I interviewed, NGO representatives often were working among the people they serve.

I began to understand why there seems to be little applicability of public service programs in the Black Belt. The public service programs are set up so people have to go to them, their offices, often an hour or so drive away, to

learn about and use their services. For households with no

available vehicle (approximately 17 percent in the Black

Belt study counties, see Table 4) this means that they are

physically isolated from such agencies, and must rely on

service providers to come to them or find assistance to

travel to the service provider's office, assuming they even

know of the service provider. This leaves low-income

housing construction and rehabilitation to private sector

non- and for-profit organizations.

The Rural Studio constructs 1 to 3 new homes per year.

The outreach services of the Rural Studio link low-income

families with external housing services such as RHS loans

and grants as well as local charitable contributions and

assistance.

Wil-Low Nonprofit Housing, a non-church based new home

and housing rehabilitation service provider operating in

the Black Belt counties of Wilcox and Lowndes, demonstrated

that obtaining private funding and support in the rural

Black Belt area is extremely difficult. This agency

functions by assisting their clients with locating

available land, when applicable, and obtaining RHS new home

and home repair loans and grants. After clients obtain a

loan or grant, this organization assists them with self-

help construction services. This organization also relies on HUD funding to provide its clients with homeownership education. This organization constructs and/or rehabilitates 1 to 3 homes per year and operates on an annual budget of $100,000 to $150,000 per year. The director of this agency stated in an interview, "We sweat alone. We work alone. We are minorities."

Alabama Rural Ministries (ARM), a religious based organization operating in Sumter County coordinates volunteers, mostly high school and college students to provide home repair services in Sumter County on weekends and during the summer. The scope of services performed by this agency includes emergency roof repairs, furnace (heating systems) repairs, and any other repairs able to be performed by volunteers to help families stay warm, safe, and dry. ARM operates in several other locations in Alabama and operates on an annual budget of approximately $160,000 per year. ARM has repaired about 150 homes in Sumter County, since 1998.

This is not intended to be a comprehensive list of all housing service providers, but a description of the different types of services operating in the Black Belt. However, my study examines most services operating in

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Greene, Hale, and Sumter counties. Other services that I did not examine include several other church based service providers, Habitat for Humanity in Demopolis, and possibly several others in Tuscaloosa.

In assessing the housing rehabilitation and construction services for the low-income families of the study counties a constant theme emerges; there are not enough services and resources to serve the needs of the study counties. This theme is consistent with the finding of Ziebarth et al. (1997). Since most of the nonprofit organizations are able to serve relatively few families, while there is a significant need, a more regionally specific service system is probably needed. Aldrich and Sandhu (1995) who point out that the common shortcoming in all policy approaches to housing, from relocation to sites and services to autonomous housing, is that none have been substantial enough in terms of either resources or time (Berner and Phillips 2005; Aldrich and Sandhu 1995).

My fieldwork found a limited presence of nonprofit housing construction and rehabilitation services in Greene, Hale, and Sumter counties. A Sumter County Section 8 service provider explained:

> *There is a limited amount of funding for housing.*
> *Rural areas, especially, do not get their fair share.*

> *Developers prefer to be in Tuscaloosa (urban area)*
> *where there is more money and it is easier to work*
> *(transportation, supplies, and other resources). The*
> *poor people of Sumter County are left out.*

My focus on housing service providers expanded to
Tuscaloosa for this very reason; what makes Tuscaloosa a
place easier to provide services?

Several Tuscaloosa based organizations were examined,
including Habitat for Humanity – Tuscaloosa, and Community
Services of West Alabama. The data from this comparative
study in Tuscaloosa reveals that the difficulty of
providing new home and existing home rehabilitation
services in the study counties is compounded by four
repeating variables: lack of private and public funding,
lack of volunteer support, family credit and financial
problems, and the relative expense for a low-income family
to own and maintain a site built home. These variables were
reported by all interviewed NGO low-income housing
construction and rehabilitation service providers. In
contrasting the Tuscaloosa area with the study counties,
Tuscaloosa service providers rely on several resources,
volunteers and private funding in particular, that are
significantly scarce in the Black Belt.

Tuscaloosa based Habitat for Humanity relies heavily
on local donations, financial and labor, from businesses

and individuals interested in enhancing the community of Tuscaloosa. This indicates the necessity of existing local financial and human capital for grassroots service programs to operate. In other words, resources in the form of committed volunteers, money, and organization must be present for a home to be constructed in a capacity building way.

Volunteers, many of whom work several days per week, are the primary source of labor for Habitat. Therefore, reaching beyond the Tuscaloosa area is less feasible than addressing low-income housing needs within Tuscaloosa. A service provider explained:

> *Habitat (Tuscaloosa) serves Tuscaloosa, the West End almost exclusively. It does not serve rural counties due to expensive access to water, it is difficult for volunteers to reach sites (long commute, etc.).*

Habitat constructs approximately four homes per year at a financial cost of approximately $23,000 each, not including donated materials. Habitat is projecting to do upwards of ten homes per year in Tuscaloosa, by 2006.

Community Services of West Alabama also operates in Tuscaloosa with a HUD funded lease/purchase homeownership program and a home weatherization/rehabilitation program that also serves families in Hale and Greene counties. The lease/purchase program does not serve families in the study

counties. The HUD funded homeownership program in Tuscaloosa develops approximately 8 to 10 new homes per year. Approximately six homes per year are rehabbed, some of which are in Hale and Greene counties. Seventy to 80 homes are weatherized per year, also some of which are in the Black Belt.

VI. BLACK BELT RESIDENTS AND HOUSING SERVICES

The resident interviews produced results that describe a general lack of knowledge of housing services, a significant dependence on public service programs such as Social Security Income (SSI) and Social Security Disability Income (SSDI), an expressed racial bias within the local political structure, and a significant presence of land held in heir title. Of the 21 residents interviewed two were white and 19 were black. Fourteen residents were landowners. Twelve of these 14 residents live on and are owners of, land held in heir title. Thirteen of the 21 residents characterized themselves as 'low-income' and relied solely on public assistance benefits, mostly social security. Eleven of these 14 landowner residents describe themselves as 'low-income' and 11 of these 14 landowners own land held in heir title. Three of the 21 residents are living in homes that are structurally dilapidated. The resident interviews also produced indications of existing characteristics of community capacity in the forms of human capital and land resources.

Resident Field Findings

My field work among residents produced several major themes. These include a strong reliance on public assistance income, some housing condition issues, and a general lack of knowledge about housing services.

Public Assistance Income. During field interviews, residents were asked how they would describe their level of income. Residents, for this study, are considered low-income when they said they are 'low-income' and/or described their monthly income at or below the USDA Rural Development Low-Income designation, which for a family of one, in Greene, Hale, and Sumter counties is $22,400 annually (USDA 2004b). The thirteen residents who describe themselves as 'low-income' primarily rely on the Social Security benefits of themselves and/or a relative. Most residents would not disclose the exact income amounts and chose to use more general terminology, such has "I make enough to get by" or "I have enough to get by. Most of my money comes from my son's disability." Some residents simply said my income is "medium" or "low."

This finding may point to a relative significance of public assistance money for individuals' economic sustainability in the Black Belt. This finding is also

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consistent with Census data, that 33.3 percent of household

in Greene, Hale, and Sumter counties live below the poverty

level (Bogie 2003; United States Census Bureau 2000).

Housing Conditions. The housing conditions of the

residents I interviewed vary considerably. Of the 21

residents, three rented their homes, one was homeless, and

the rest owned their homes. The housing economic

demographics of the residents are similar to the Census

data for housing conditions in the study region.

Five residents expressed an immediate need for a new

home or an immediate need for significant repairs to their

existing home. One of these five residents was homeless and

seeking rental housing, while living with a friend. One of

the five residents was on the verge of homelessness, as her

lender for the purchase of her mobile home notified her of

their foreclosure on her home for delinquent payments. Her

mortgage was $490 per month with a rental lot fee of $50

per month. Her monthly income, comprising of her's and her

son's Social Security Disability payments, amounted to just

under $1,000 per month. She described her situation:

> *I need a new home. I need one soon! I don't work. I'm*
> *disabled from a stroke. I became disabled in year*
> *2000, when I bought this trailer. I used to be a*
> *nurse, a supervisor, and made a lot of money. Now, I*
> *don't. I barely get by. I used to have china, nice*
> *dishes. But, I don't anymore. Me and my 12 year old*

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son live here. My son is disabled too. I receive $615/month disability. My son receives $372/month disability.

Another resident was in the process of filing for bankruptcy and anticipating needing to move into a less expensive home. Her monthly income also consisted of her's and her son's Social Security Disability payments amounting to $1,000 per month, while her mobile home mortgage payment was $280 per month.

The other two residents with housing needs were both elderly, on fixed Social Security Retirement incomes each amounting to less than $700 per month, and each living in a wooden home, both built in the 1950s, and both had rotting floors and leaking roofs. Both live on and are partial owners of land held in heir title. For each, the parcels of land on which they reside amount to approximately 100 acres. One of these residents will be built a new home through the Rural Studio's HUD-funded '20K House Program.'

Two of the 21 residents had homes that were in dilapidated condition and were repaired, in one case, and replaced, in the other case. Both were clients of the Rural Studio. Both are Hale County residents, low-income, rely on Social Security benefits, and live on land held in heir title.

The remaining residents interviewed had no expressed

significant housing needs. Some residents suggested that

they would like minor improvements, such as a little more

space, or an extra bedroom, but are, for the most part,

content with their current homes. Only one resident, a

renter of a mobile home, had deficiencies in his home's

plumbing and electrical system. He explained:

> *This home has been here for a while. It's not up to*
> *standard. Just look at this place. It's substandard!*
> *Where do you want to start? The kitchen is in bad*
> *repair. The side door doesn't work. The electricity is*
> *all messed up and doesn't work in parts of the house.*
> *I'm going to have to fix that myself! The landlord has*
> *not been helpful. I found this house one night, about*
> *2am, when I needed a place to live.*

Perceptions of Housing Services. A consistent theme

throughout the resident field data is a lack of knowledge

of housing services. Since several of the residents were

identified through a key informant who assists low-income

families with housing needs, they had become familiar with

RHS and the Rural Studio. However, prior to knowing this

key informant, only one of the 21 residents was familiar

with the services of RHS. Most residents had heard of

Habitat for Humanity and the Rural Studio but were not

familiar with the presence of any housing rehabilitation or

construction services operating in the Black Belt study

counties, other than the Rural Studio in Hale County. No

residents were interviewed who have received services or funding through RHS. Four residents had applied for services and were turned down or had not yet been notified they would receive funding.

I asked the residents what they feel are challenges to providing housing services in the Black Belt region. Their answers varied. Most pointed to a lack of jobs and other economic problems. Three described the political environment as a significant problem for housing in the Black Belt. One Hale County resident in need of a new home as a result of dilapidation explains the political environment:

> *…when you go to the poll you help them (politicians), then they won't help you. No reason to go to the poll. If I could help anybody I would. White guy came here (campaigning). I don't lie, why go to the poll and vote, then when something needs to be done, can't be done. Can't get no help from the government.*

This resident claimed that Alabama Governor Riley gave the Town of Greensboro money to get brand new garbage trucks, implying that the Governor could have allocated money to the Greensboro area for housing rehabilitation assistance. This resident said that she has heard of Friends of Hale County helping people. But:

> *…they haven't been up here (where this resident lives). Habitat does a lot of work in Tuscaloosa.*

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> *Please get me in a house, my lord! I can't sleep at*
> *night worrying about this house.*
> A Greene County resident, landowner, and farmer who

describes himself as low-income explained the history of

the area along the Black Warrior River, where he has lived

most of his 65 years:

> *The Federal Government had us (local black residents)*
> *move out of the wetlands along the River because of*
> *flooding. People had to move up into the county. Then*
> *rich white folks come out and build mansions along the*
> *river… It's who you know. People who know somebody;*
> *governors, senators – will get something.*

According to this resident, the Federal Government sold

land to people who built large "beach front" style homes

and the homes are vacation houses for rich white people

from Atlanta and Birmingham. He also described the area as,

a hunting and fishing paradise. According to this resident,

the vacation homes are located within a mile or so of

housing and living conditions characterized as "without

running water." These two interviews reflect the economic

and political isolation from the larger society,

experienced by poor rural residents of West Alabama. They

also indicate a lack of trust in the political system.

Perspectives of oppression and the political system

varied in the field data. A Black Belt real estate broker

and forest landowner described his view of housing and

government assistance in the region:

We are overrun with black housing. We have a lot of sorry sons of bitches who need to have their asses kicked and go back to work. Welfare has allowed blacks to be lazy and do nothing. It started back in the 1960s during the Johnson administration when the government started giving these people handouts. Now we have had several generations grow up on welfare. Those sons of bitches don't want to work. They don't have to. The problems of welfare have gotten worse over the past 20 years. "They" think the world owes them a living. We have a pile of people around here on disability too. They get disability for having things like hangnails. Somebody just gets on disability for having a hang nail and then draws checks from the government. These people can do anything they want to (they are able bodied). But, they just won't work. They feel like the world owes them a living – that's their attitude. The White people who lived in the projects went on to move up and out…

This interview was of particular importance as it points to the racial tensions within the region. However, this was the only overtly racist informant interviewed. There are other people in the Black Belt region with this viewpoint. This interview occurred at this informant's office, around his employees, all of whom were white.

The fact that this individual is a real estate broker and openly racist with me demonstrates that there is at least some acceptability of this attitude within parts of the local community. Building community capacity at the organizational level in an ethnically mixed (whites and blacks) community is directly challenged by this mindset. How can this real estate broker be encouraged to

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collaborate with other community based services that have African American constituents and stakeholders? Furthermore, acceptability of racial bias at the organizational level indicates that the Black Belt area suffers a far greater barrier (overt institutionalized racism) in developing capacity, than a mere lack of resources or lack of social and human capital.

Land Ownership

A common theme in my field interviews was the significance of landownership. When I started my fieldwork, the service providers with whom I spoke emphasized the difficulty of applying USDA Rural Development services to families who live on land held in heir title. Heir titles are a culturally significant characteristic in the Black Belt and present some unique challenges to developing community capacity.

Heir Title. In the post-Civil War era, many blacks were excluded from landownership due to racist and discriminatory practices (Zabawa 1991). However, black families were able to start obtaining land which included major benefits such as social stability. This stability allowed these landowners to participate in local

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organizations such as churches, schools, and businesses (Zabawa 1991). Furthermore, black landowners could act as mediators between the white and black communities and find other avenues for employment off the farm to augment family income (Zabawa 1991; Raper 1936). This is consistent with the findings of Ribot and Peluso (2003) that property generally evokes some kind of socially acknowledged and supported claims or rights, by law, custom, and convention.

Black landowners in the Black Belt region were often the targets of trickery, perpetuated by unscrupulous lawyers, county officials, and land speculators, in taking away their land (Zabawa 1991; McGee and Boone 1979; Nelson 1979). These tactics have relied in part on the general illiteracy and lack of education of black landowners and include tax sales and foreclosures (Zabawa 1991; Browne 1973; McGee and Boone 1979; Nelson 1979). Another reason for the decline of Black owned land in the South is the migration of Black families from the rural South to urban areas (Zabawa 1991). The populations of Greene, Hale and Sumter counties have an average population loss of approximately 30 percent between years 1950 and 2000 (Center for Demographic Research 2001).

When a landowner dies without a will their property is divided among their heirs and is called 'heir land.' The property is divided among the landowner's spouse and children. When the spouse dies, her (or his) land is divided equally among the children, and the number of owners of a single parcel of land may expand greatly across generations (Zabawa 1991). For example, a 100 acre parcel of land may have 16 owners, each owning 6.25 percent of the whole 100 acres. The problem with this situation is that this collectively held land cannot be rented, sold, or developed without the consent of all of the heirs. This is a barrier for many families in obtaining RHS homeownership loan, selling the land, or using it for most anything else, as the title for the land must be 'clear.' When a landowner dies with a will that equally divides their land among heirs, it is called 'equal shares.' However, the effect is the same as 'heir land' (Zabawa 1991).

My fieldwork found a significant presence of heir land, providing unique character to the local community capacity systems. When I began my fieldwork I had little knowledge of heir land or its social and economic significance. I had not planned to study or ask informants about issues pertaining to heir titles. But, early in my

fieldwork most service providers emphasized its

significance as a barrier to community development in the

Black Belt. As I realized the significant occurrence of

this unique situation, I decided to ask the residents about

their ownership of and attitudes about heir land.

Twelve of the 21 residents live on and are owners of

land held in heir title. This prevents them from qualifying

for a RHS 502 home loan for a new home on their land.

However, considering the relatively small number of 502

Direct loans issued in the study counties, the 502 Direct

loan program is not an option for many families anyway.

Nevertheless, no residents interviewed stated any negative

aspect of heir land. Most residents had a neutral attitude

about heir land and described it quite nonchalantly. A Hale

County resident explained:

> *I am a partial owner of this land (heir land) I live
> on. There a lot of owners of this land. My grandmother
> owned it originally. After she died, her kids got it,
> then her grand kids, then great grand kids. I have no
> idea how many people own this land. I have no idea how
> many acres this land is (acreage). But, it's about a
> football field wide and a football field deep.*

A Sumter County resident described that the good thing

about heir land is that it forces the land to stay within a

family, consistent with Zabawa's (1991) findings of the

social importance of maintaining landownership within a family. The resident explained:

> *My niece has heir land. Hundreds of acres are owned by black people. It was good (heir titles) because land was forced to stay in family. You can find out owners of land at the courthouse. My niece has 30 acres of land. Can't think of anything bad…*

A service provider participating in this study describes heir land:

> *There are a lot of people in Greene County with a lot of land and no money. The worst thing we have to deal with is heir land. It's caused by a landowner dying without a will and their kids getting pieces of the land divided up amongst them in percentage parcels (e.g. 25%, 25%, 25%, and 25%) People are very proud of their land. Any family members that petition to sell or division the land are perceived as a "black sheep." Heir land is what people have to hold onto their heritage. It is unacceptable for a lot of people to break up land. And this land can be worth a lot of money. But, these people can't do anything with it. There is one guy we know in Chicago who has 30 acres. There's a lot of other absent land owners in Greene County. People leave and don't come back. And many people do keep up the taxes too.*

For another service provider who constructs and rehabilitates homes, heir title presents a problem: "There are also a lot of people who live on heir property. When we need to demolish a house, we need family members to sign off. There could be 4 owners."

The significance of heir titles, socially and economically, to the Black Belt region is very important when exploring community development initiatives. This

subject warrants more exploration and may provide greater
insight into the social organization of the Black Belt.

Residents and Community Capacity Characteristics

Up until this point, I have described housing and
community capacity in the Black Belt as quite bleak.
However, I have only focused on the major themes in my
field notes. When I was in the field interviewing
residents, I was struck by the sophistication and skills of
many of the people I talked with. Many people had highly
developed construction, electrical, farm management, and
human resource management skills, just to name a few. I
realized that there are many people with a wealth of
knowledge potential commitment to community organizing.

Life struggles varied tremendously among the residents
I interviewed. Every person has their own unique story. A
Hale County resident I interviewed struck me by her
commitment to obtaining her Graduate Equivalency Degree
(GED) and courage in hard personal times, so common for
families in the Black Belt. She explained:

> *I (and my 2 kids) are currently living with friends
> (my ex husband's ex wife and her 3 kids). I am
> originally from Tuscaloosa and have been living in
> Greensboro for 1 ½ years. I have several step kids
> from my previous marriage. I have 2 kids of my own who
> live with me in my friend's house. My friend has three*

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kids of her own. I am currently working on my GED. Started ten months ago. I am also participating in a computer training program.

This resident explains her housing needs:

I need 3 bedrooms, one for my daughter, one for my son, and the other for me. Legally, my son and daughter have to be in separate bedrooms. DHS (Dept. of Human Services) will not accept my kids staying in the same bedroom. If I have to pay rent on my own (w/out Section 8 help), rent must be less than $300 per month. The Section 8 voucher should give me $480 per month for rent. I may go rent from my old landlord. I used to rent an old house for $425 per month, when I could afford it.

She describes her experience with Section 8 housing:

I have lived in Section 8 housing before. They helped me get some apartments in the past. Section 8 was really great. I got help applying for Section 8 through the HUD office in Uniontown. I just found out last week that I have been approved for the Section 8 Voucher. I applied for the Section 8 voucher on February 1 (2004) and still haven't received the money (in September 2004). I would like to find an apartment/house soon. I'm getting in the way of my friend and her family. The hardest part about using the Section 8 voucher is finding a place that meets the HUD standards and qualifies for Section 8 rent assistance.

Although this is a common situation in the Black Belt area, as well as most marginalized areas of the United States, other resident situations were quite different.

I developed a resident contact through one of the Tuscaloosa housing service providers, and found myself at a small farmers market in Greene County on a Saturday morning in August 2004. This resident is a farmer and has

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established a farming cooperative for small landowners

(people who own less than 150 acres) in Greene County.

There seemed to be less than 20 members. They collectively

grow and sell a variety of vegetables including watermelon

and okra and they are also developing a pond in which to

raise catfish. These farmers sell their produce at a small

market in Greene County. The cooperative members were

primarily African American and all describe themselves as

low-income. When I talked with these residents, I learned a

great deal about life and politics in the Black Belt. One

resident explained:

> *We are trying to better our conditions by combining our land (figuratively). The USDA is starting to work with us. They gave us a grant to buy tents to cover the market tables. Hopefully the USDA will see us and help us out some more. We need fertilizer and just more money. We are all on fixed incomes. The checks are little. (One of the members)is 82 years old and only gets $600 per month. Every Saturday we sit around and tell stories of the times. We've all chopped cotton, mule plowed. We came up hard and it has really paid off. We can do anything (farming, operating heavy equipment, repairs, etc.) All men here have been truck drivers. You can make something if you get out and work at it. We have a fish pond to raise big fish, and we have about 70 head of cattle too. We are just trying to better our conditions. It's a "dog eat dog environment" and the poor man suffers. We don't have formal education. But, we do know how to get out and survive for our families. We can kill a rabbit and make rabbit stew with only one shotgun shell. These folks here can take minimum wage and make it. No member of our program has a kid in jail. (One of the members) helps us put the Lord in front of what we do. We are people who can do anything. We get no help from*

nobody. Whatever we put in the co-op benefits us. We can raise our own ice too. We are trying to get some funds and some more land. We need to get this Co-op going. We've had visitors from Washington, USDA, Houston, coming out to see what we are doing. … we are trying to get a grant to buy more land for farming and catfish.

Many characteristics of community capacity are evident in this account. Commitment, leadership, organizing, internal social capital in the form to relationship strength between co-op members, are all apparent in this group. What does not exist, by their own admission, is any significant link to external organizations. This resident explained that they are trying to leverage cooperation, grants, and other resources from the USDA, but have not been successful.

Another intriguing resident situation I encountered in Sumter County happened as I pulled up to an old and dilapidated looking mobile home in a small roadside cluster of houses. When I entered this home and sat down to interview the resident, I was struck by how well-kept and in what good condition the interior was, in contrast to the outside. This resident also explained to me that her home consisted of two mobile homes she affixed together, herself. She explained:

My house is 2 mobile homes put together. I bought the second mobile home for $2,500 and attached it to my original house. I've been patching this house together

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since I've owned it. In 1999 I took a carpentry class and I learned how to fix things around the house.

This is a great example of human capital, building skills, and knowledge used to address a personal housing problem.

Like most of the residents I interviewed, this resident sustained herself financially through a combination of Social Security payments and several part-time jobs. In the field, I saw many individuals and families finding ways to make their homes livable and comfortable. Most people seemed quite content in their living situations.

VII. DISCUSSION

In assessing the perceived availability and effectiveness of low-income home construction and rehabilitation services I gained insight into regional community capacity system. The severity of poor housing conditions and the expressed needs of NGOs for more money and resources was no different from what I had experienced working in inner city neighborhoods. These are quite universal. The social service industry is an industry like any other in that it must generate revenue for organizational survival and income for employees. Nonetheless, the views of social workers and housing providers must be considered when trying to understand housing issues in the Black Belt. Combining the testimonies of public and NGO service providers with resident accounts and the regional demographic data, a more complete picture of reality is painted.

What is clear from the regional demographic data is that the study counties are lacking several key aspects for social capital development, particularly educational attainment. Approximately, 34 percent of people the three

rural counties studied who are over the age of 25 do not have a high school or equivalent education. In *Worlds Apart* (1999), Cynthia Duncan describes education as not only key to individual mobility, but a necessary catalyst for political change. Plantation bosses deliberately restricted access to education in the late 1800s and early 1900s, out of recognition of its potentially disruptive impact (Duncan 1999). Furthermore, elites promote out-migration when they resist diversification and job growth, much like in the Mississippi Delta region and similar to the Black Belt (Duncan 1999). A perception of importance of heir titles among residents in the Black Belt validates claims of the historically racist and classist social climate of the Black Belt.

The Black Belt study counties have lost approximately 30 percent of their population since 1950. Combining this level of out-migration and the relatively low educational attainment level may be indicative of a 'brain drain' which is directly indicative of the regional human capital level and indicative of the relative challenge for building social capital, financial capital, and ultimately community capacity. The real problem, however, lies in the larger structural forces in society; the way capitalism's free

market inevitably results in unequal opportunities and the
way racial and class barriers create obstacles to mobility
(Duncan 1999).

Community Capacity and Organizations

Clearly, Tuscaloosa has more capacity for addressing

its needs. The demographics and my field notes of

Tuscaloosa show an area that is endowed with significantly

more financial and human resources than the Black Belt

counties. A problematic theme that emerged in interviews

with all of my service providers is the claim that they

have trouble serving Black Belt families because of a lack

of private and public funding, lack of volunteer support,

family credit and financial problems, and the relative

expense for a low-income family to own and maintain a site

built home, in contrast to many residents in the City of

Tuscaloosa.

A service provider affiliated with RHS affirmed that

credit problems of residents applying for 502 loans are one

of the most common reasons applicants are denied home

loans. He explained:

I can estimate that a high percentage (60% - 70%) of
loan applications are turned down or do not
materialize to the point of making a loan because
of credit issues. Quite often we find that even

younger applicants have become over obligated with credit card and consumer debt to the point that they have been unable to make even the minimum payment and gotten to the point of having developed an unsatisfactory credit history. We believe that educating individuals in high school, and even junior high, (about) the dangers of over extending themselves and how credit works (the dangers of making only the minimum payment on credit card obligations, interest rates, late payment charges, etc.) would better aid people with making prudent financial decisions.

This statement demonstrates that the 502 Loan program is really only available to low- and moderate-income people with good credit, good money management skills, and who are educated about predatory and credit card lending practices. But what about the persistently poor Black Belt families who have little or no financial assets to manage, who live in dilapidated housing on large parcels of heir land of which they partially own, and where home rental programs serve no functional purpose? For the most part, there are no housing programs for this population.

From the standpoint of building community capacity, the RHS services seemed to be operating as if capacity needs already exist and the Rural Housing loans are simply another resource to be leveraged by low-income families. In an area of persistent poverty such as the Black Belt (Norton 2001), communities cannot be expected to build their own capacity to meet the requirements of government

programs. At some point, there needs to be a linking point, or external influence, at which community members commit to organizing themselves, build leadership and social capital within, in the form of an organization such as a church or CDC, and then can leverage resources and change policies.

The organizing and self-help nature of the Tuscaloosa Habitat for Humanity was the best example of effective community capacity building I saw in the field. Families who came through the Habitat program learned how to build a home, manage a mortgage, interact with volunteers, became stakeholders in the Habitat organization, and assist other low-income families new to Habitat in doing the same things. Here we have all of the components of community capacity development in play: the development of human capital, social capital, and organizational resources, in collectively collaborating with other community organizations and people such as banks and volunteers in addressing a community problem. External resources are leveraged in the form of volunteers and financial capital throughout Tuscaloosa and all components building on each other for an improved community.

The other NGOs I visited and examined do some of these things that help build the characteristics of community

capacity, but have a different mission than that of comprehensively building community capacity. The Rural Studio introduces a substantial amount of human capital in the form of knowledge and skills for home building. But the Rural Studio does little community organizing from the standpoint of incorporating community members, other than volunteers, as stakeholders. The mission of the Rural Studio is one of training architects while performing a community service and is not necessarily designed to build capacity. The same is true for ARM which organizes human capital in the form of volunteers to do emergency home repairs, but also does little regarding community organizing.

These are not criticisms of these organizations. Most organizations confine their work to one or two sectors of the community and by themselves have limited access to political influence and external power (Chaskin et al. 2001). They have their own unique missions that serve specific needs such as education, building and/or repairing homes. What I am suggesting is that a system of collaboration among organizations is necessary for building overall community capacity. Some organizations organize people and build leadership and social capital, others

educate community members, and others build houses and work within and around their municipalities and political structures. What is important is that these different groups interact, forming a mutually supporting network.

There are regional commissions operating in the Black Belt. However, I found little evidence of their presence, from a low-income housing development standpoint. Their primary roles, of the West Alabama Regional Commission for example, are channeling government monies into the region for health care and infrastructure development.

What is clear from my fieldwork with residents is that there are significant resources in the Black Belt counties of human capital, cultural capital, landownership, and a variety of other forms of resources. However, these resources seem to have little organization among them and a compromised community capacity system results.

Community Capacity and Residents

When the specific components of community capacity are analyzed, we see an integral community system within the Black Belt study counties. The field data points to a significant financial asset (capital) in landownership, among people who describe themselves as struggling

financially and seem to be relatively marginalized. However, this form of capital is of little use, from a development standpoint, as it is held in heir title. We also see little existence of other forms of financial capital, such as income, a high presence of manufactured housing and relatively poor housing quality.

The field data indicates very little knowledge of low-income housing services or knowledge of types of services among the residents I interviewed. This may be due to the fact that there are few services available in the study counties. Since the study findings of housing conditions and needs are consistent with Ziebarth et al. (1997) and Morton et al. (2004), we may conclude that the Black Belt region is challenged by the conflict between larger community and decision makers who control housing and economic development.

It is no surprise that the wealthier region of Tuscaloosa, with a significantly higher percentage of families living above the poverty level, has more resources to address housing needs. Improving housing and living conditions in the Black Belt region of West Alabama is not simple. Any community development policy for addressing housing conditions in the Black Belt must also recognize

that social divisions based on race are of fundamental concern (Norton and Bailey 2003). Addressing housing issues by themselves is a dead end solution and would not serve to develop the capacity of rural social and economic systems.

The data generated from this study clearly reveal that not only do many Black Belt families live in substandard housing, but they also face challenges with low incomes, personal credit problems, and heir land. Funding and building homes for low-income families may benefit some from the standpoint of financial capital attainment. However, comprehensive methods of alleviating poverty are essential too.

Rural housing adequacy problems need to be placed in a local community context and focus on the social organization of the community (Morton et al. 2004). Since many low-income families live on heir land, rental assistance, and other existing programs may not be appropriate for them. This is where a culturally relevant service is needed. Affordable homeownership initiatives could infuse more Black Belt families with some equity (financial and social capital) on which to build community capital.

Community Capacity Building in the Black Belt

Developing organizational infrastructure within communities in the Black Belt region is necessary for capacity building (Chaskin et al. 2001). Developing organizational infrastructure draws from and builds on the other major strategies of leadership development, organizational development, and community organizing. Organizational capacity which includes adequate resources, competent leadership, and the ability to engage in strategic development within its community, is interrelated with building human capital throughout the community and in other collaborating organizations (Chaskin et al. 2001).

A broker or umbrella organization can often assist smaller community based agencies with collaboration (Chaskin et al 2001). For example, an umbrella agency that operates similar to United Way, can assist a local food pantry, a local housing provider, and a local health clinic with serving families in all three capacities at the same time. The Hale Empowerment and Revitalization Organization (H.E.R.O), in Hale County, operates in a similar way as a 'one stop' in which families can address child care, housing, and other needs (Hale Empowerment and Revitalization Organization 2005). A broker, umbrella, or

one stop organization can also bring together several housing providers to effectively and more efficiently generate funding or manage large projects.

Strengthening inter- and intra-organizational capacity for housing service providers could be of some help to the Black Belt. But, there are few organizations to collaborate. What is vitally needed is an influx of resources; primarily in the form of financial and human capital to develop and sustain a comprehensive and regionally specific capacity building program.

For housing, this would mean developing a program within the Black Belt region that funds new home construction or existing home rehabilitation for low-income families who may or may not live on heir land. Given the persistence of poverty in the Black Belt, much of the funding would likely need to be from an external source such as HUD or the USDA. This funding would need to flow through a community based organization (CBO), with its constituents serving as stakeholders, leaders, and actors in the process of housing development.

The funding would need to be flexible enough to pay for organizational development. Often funding sources stipulate that most monies are spent on actual

construction. For example, when a CDBG in the amount of $400,000 is allocated to a rural Alabama community, $350,000 must be used to pay for actual construction and material costs, while $50,000 thousand is allocated to project management and building code enforcement costs. This is an efficient, and perhaps a cost effective way to construct affordable low-income housing. However, this involves little engagement of the community and does little to build all of the other characteristics of community capacity. What would be ideal for capacity building is for housing development programs to use funding to be used for human and social capital development in the form of training new employees or volunteers, or transportation costs for board members.

The Rural Studio has received funding for a HUD pilot project to build modest size functional homes (2 bedrooms), for the building cost of $20,000 thousand each (called the 20K House Program). The Rural Studio has designed and begun construction on these buildings. This is a regionally specific solution for a rural area in desperate need of housing assistance. The Rural Studio is developing human capital by educating their students, and they are developing built capital, an economic resource. If this

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program could be applied more widely, and organized in a way similar to the Habitat for Humanity program, except in that much of the funding is external and public (HUD), we could have the building of community capacity through low-income housing development.

Conclusion

The housing improvement needs for the Black Belt are substantial. This study demonstrates that several models and types of low-income housing and construction services are operating in the Black Belt region. However, the need for further services seems to be great.

Interviews with service providers, including those of the USDA, demonstrate that the Black Belt region, particularly Greene, Hale, and Sumter counties, has been suffering from economic hardship, families with low- and no- incomes, and out migration. The community capacity of the region is seemingly affected by its economic hardship. The issue of 'heir land' has created a social phenomenon in and of itself, preventing residents from utilizing government services. Further research and development of methods to address region-specific housing needs is necessary.

Developing community capacity in the region must be done comprehensively by developing social capital, human capital, organizations, and leadership in leveraging more capacity. To do this, racial barriers must be broken and the status quo of the current community capital system must be vitalized.

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Table 1. Physical Home Type and Condition Indicators

	Greene	Hale	Sumter	Tuscaloosa	Alabama
Percent Mobile Homes year 2000	31.8	35.6	33.4	14.3	16.3
Percent Dwellings in Multiple-Unit Structures year 2000	5.7	6.3	13.3	24.9	15.3
Percent Dwelling Units Built Prior to 1960, year 2000	16.8	22.1	19.8	20.7	24.5
Percent Dwellings Lacking Complete Plumbing year 2000	3.5	3	2.3	0.4	0.6
Percent Dwellings Lacking Complete Kitchens year 2000	1.8	2.3	1.6	0.4	0.6
Percent Dwellings with Multiple Deficiencies year 2000*	3.7	4.1	2.9	1	1.3

Source:
Bogie (2003).

*Occupied housing units with 2 or more selected conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, crowded, selected monthly owner costs as a percentage of household income in 1999 greater than 30 percent, gross rent as a percentage of income in 1999 greater than 30 percent.

Table 2. Demographic Indicators of Study Counties

	Greene	Hale	Sumter	Tuscaloosa	Alabama
Population year 2000	9,974	17,185	14,798	164,875	4,447,100
Percent Population Change 1950 - 2000	-39.5	-17.5	-37.3	75.2	45.2
Percent Population Under 18/65+ year 2000	29.2/14.7	29.6/13.5	29.1/13.9	23.4/11.3	25.3/13.0
Median Household Income 1999	$19,819	$25,807	$18,911	$34,436	$34,135
Percent Persons Below Poverty Level 1999	34.3	26.9	38.7	17.0	16.1
Percent Households with Public Assistance Income 2000	3.2	3.3	5.2	1.6	2.2
Percent Population 16 and Over Not In Labor Force	52.1	50.2	52.4	39.3	40.3

Sources: Bogie (2003). Center for Demographic Research (2001). United States Census Bureau (2000).

Table 3. Household Indicators of Study Counties

	Greene	Hale	Sumter	Tuscaloosa	Alabama
Total Number of Housing Units year 2000	5,117	7,756	6,953	71,429	1,963,711
Percent Vacant Housing Units year 2000	23.1	17.3	17.9	9.7	11.5
Percent Owner-Occupied Housing Units year 2000	75.6	80.2	72.3	63.5	72.5
Percent Crowded Households year 2000	5.5	4.7	6.4	3.0	2.9
Median Value of Owner Occupied Housing year 2000	$57,000	$66,300	$54,000	$106,600	$85,100
Median Gross Rent year 2000	$235	$295	$298	$487	$447

Sources: Bogie (2003). United States Census Bureau (2000).

Table 4. Transportation, Communication, Education, and Infant Death Rate Indicators

	Greene	Hale	Sumter	Tuscaloosa	Alabama
Percent Households with No Vehicles Available year 2000 (of all occupied housing units)	16.3	15.6	19.4	8.4	8.3
Percent Households Lacking Telephone Service year 2000 (of all housing units)	10.2	9.4	10.1	2.7	4.2
Percent Population Age 25 and over With High School Diploma or GED year 2000	64.8	65.2	64.8	78.8	75.3
Total Births years 1998 – 2000	464	810	650	6,869	187,261
Total Infant Deaths years 1998–2000	6	5	13	80	1,833
Infant Death Rate (per 1,000 live births)	12.9	6.2	20.0	11.6	9.8

Sources: Bogie (2003). United States Census Bureau (2000). Alabama Department of Public Health (2005).

Table 5. Housing Conditions and Demographics of Respondents

	Number of Residents
With Functioning Home/Not Dilapidated	18
With Functional Plumbing	20
With Functional Kitchen	20
With Functional Electricity	20
With Functional Roof	17
With Enough space/rooms	18
Homeless	1
Rents Home	3
Owns Home	18
Owns Land	14
Owns Heir Title Land	12
Low-Income and Owns Heir Title Land	11
Low-Income	13

N = 21
Source: Primary Data

Table 6. List of Housing Assistance Providers
Interviewed

Name of Provider	Region Served	Type of Service
Sumter County Extension Coordinator	Sumter County	Landowner Assistance
Alabama Housing Finance Authority	State of Alabama	Low-Income Housing Tax Credit - Developers
Auburn University Rural Studio Outreach Coordinator	Hale County	New Home Construction, Rehabilitation
Habitat for Humanity - Tuscaloosa, Director	Tuscaloosa (City)	New Home Construction
Habitat for Humanity - Tuscaloosa, Program Manager	Tuscaloosa (City)	New Home Construction
West Alabama Regional Commission, Executive Director	West Alabama and Black Belt Counties	Social Support Services
Wil-low Nonprofit Housing, Director and Associate Director	Lowndes and Wilcox Counties	New Home Construction and Home Rehabilitation
USDA Rural Development - Tuscaloosa	State of Alabama	New Home Construction Loans and Home Rehabilitation Loans and Grants
Alabama Rural Ministries (ARM)	Sumter County	Home Rehabilitation
Alabama Arise	State of Alabama	Advocacy for Low-Income People
Congressman Artur Davis Office	7th Congressional District-West Alabama	U.S. Congressional Representative

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Table 6. List of Housing Assistance Providers
Interviewed (Continued)

Name of Provider	Region Served	Type of Service
Tuskegee Cooperative Extension Agent (Social Service) - Greene County	Greene County	Housing and Credit Counseling
Greene County Extension Coordinator	Greene County	Landowner Assistance
Community Services of West Alabama Service Staff	Tuscaloosa (City and County), Hale County, Greene County	New Home Construction, Home Rehabilitation, Housing Counseling
Community Services of West Alabama, Executive Director	Tuscaloosa (City and County), Hale County, Greene County	New Home Construction, Home Rehabilitation, Housing Counseling
Alabama Department of Economic and Community Affairs (ADECA)	State of Alabama	Allocates Federal and State Funds, HUD Grants
Federation of Southern Cooperatives Training Center	Sumter County	Minority Landowner Cooperative
SITE Inc.	Greene County	HUD CDBG Management
Wendy Hills Subdivision	Sumter County	Section 8 Housing

INTERVIEW SCRIPTS

Housing Assistance Provider

Date:

Name of Organization:

Organization Address:

Organization Phone number/method of contact:

How contact was obtained:

1. Tell me about your organization.

2. Tell me about your position.

3. Describe the condition of housing for low-income
   landowners in west Alabama.

4. How do you serve your clients in need of housing
   assistance?

5. What are the forms of your housing assistance programs?
   a. RHS?
   b. HUD?
   c. Grants?
   d. Self-Help?

6. What population do you serve?
   a. How many?
   b. Where?
   c. Low-income landowners?
   d. Low-income residents who do not own land?
   e. How many served in past year?

7. Describe your funding sources?

8. What is your annual budget?

9. Where do you get your materials (for rehabs)?

10. What are the challenges of your organization?
    a. Financial?
    b. Social?
    c. Vocational/labor?

11. Do you collaborate with other agencies?

12. What is the future of housing assistance in west Alabama? Why?

13. Would your organization be willing to support a local small scale sustainable logging operation?

14. May I contact some of your clients?

Date of Interview:

How contact was obtained:

1. Tell me a little about yourself.

   a. What do you do for a living?
   b. Family size? Kids? Who lives in home?
   c. Describe your level of income.
   d. Do you have any other relatives living in the
      immediate area? In the same community? On the same
      parcel of land?
   e. How long have you lived in this community? This
      house?

2. Tell me about your house.

   a. Describe your home.
   b. Do you rent?
   c. Does it meet the needs of your family?
   d. What is needed to meet your family needs?
   e. Plumbing?
   f. Kitchen?
   g. Electricity?
   h. Roof?
   i. Enough space/rooms?
   j. Do you, or another member of your family, own this
      land? How much (acres)?
   k. If yes, are there any trees on this land that might
      be a source for building material?
   l. If yes, would that be an acceptable idea to you and
      other members of your family?

3. Have you participated in any rent/homeownership housing
   rehabilitation/assistance programs?

   a. What programs?
          - RHS (Rural Housing Service/HUD (Department of
          - Housing and Urban Development)?
          - NGO?
          - Rent Assistance?
          - Rehab/Construction assistance?

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b. Describe your experience with the program.
- Helpful/not-helpful?
- What did they do for you?

4. If you would feel that you need housing rehabilitation assistance how would you get it?
   a. With whom or with what organization would you seek assistance?

5. Is there anything else you would like to tell me?

6. Do you know of anyone else I may contact?