

2018-2019

RURAL LEARNING COMMUNITY

BUILDING ASSETS: STRENGTHENING COMMUNITY IN LOW-WEALTH RURAL AREAS



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THANK YOU

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Front Cover Photo:
Antlers, Oklahoma
Source: Little Dixie Community Action Agency

EXECUTIVE SUMMARY

Learning Communities offer a meaningful opportunity for practitioners to come together to better understand practices, contexts and trends related to their work. When it comes to advancing work in rural areas facing persistent poverty, opportunities for peer exchange can be critical to identifying and understanding new and innovative models to help address these unique conditions and find ways to bring isolated assets together in order to strengthen and revitalize these communities.

The following report shares the journey of a cohort of five NeighborWorks organizations that participated in a six-month Learning Community focused on *Building Assets: Strengthening Community in Low-wealth Rural Areas*. The report details the cohort’s approach, consulted resources and final recommendations.

APPROACH

The cohort chose the following approach to begin to tackle this topic during their time together:

Select Proxy Community

Each organization selected a proxy community to ground their work and apply tools consulted.

Compile Resources and Test Tools

Consult and test tools needed at varying stages of work in rural areas: readiness assessments, asset inventorying/mapping, and assessment/measurement.

Host Monthly Peer-to-Peer Clinics

Each organization would present case studies of their proxy communities and get feedback on proposed strategies from the cohort.

Attend Peer-learning Site Visit

A site visit provided an opportunity to learn directly from a cohort member and share best practices in real-time.

Develop Framework for Rural Road Map

Compile lessons learned into the beginning stages of a rural road map for community development practitioners.

SUMMARY OF INSIGHTS AND RECOMMENDATIONS

After working through peer-to-peer clinics, consulting resources on the topic and guided discussion, the cohort identified the following areas most critical to this work and provided insights and recommendations detailed in the report for other organizations seeking to build community and attract investment in low-wealth rural areas:



INTRODUCTION

NeighborWorks America is a congressionally chartered, nonpartisan nonprofit that has created places of opportunity in communities across the country for more than 40 years. We build the skills, supplement the funding and amplify the reach of community-based organizations so they can leverage additional resources to achieve their missions. Our network of nearly 250 independent, nonprofit organizations helps individuals, families and communities thrive through comprehensive approaches to affordable housing and community development. We build strong, resilient communities by providing people with opportunities to live in safe, healthy and affordable housing. The Learning Community program detailed in this report is an example of programming and opportunities we offer to support our network and the broader field through a combination of grants, technical assistance, training and leadership development.

What is the Rural Initiative at NeighborWorks?

The *Building Assets: Strengthening Community in Low-wealth Rural Areas* Learning Community was supported by the Rural Initiative at NeighborWorks. Rural America represents approximately 80 percent of the country's land and 20 percent of the population. Within the NeighborWorks network of nearly 250 chartered organizations, over 160 serve rural communities; of those that serve rural areas, 118 successfully applied to be members of the NeighborWorks Rural Initiative. Of those 118 member organizations, 90 percent work with rural residents living in communities characterized as areas of high or persistent poverty, meaning that 20 percent or more of the respective rural county's population is at or below the poverty line for more than 30 consecutive years.

The mission of the NeighborWorks Rural Initiative is to promote, support and enhance comprehensive rural community development – a mix of affordable housing, economic development, and other locally determined strategies that strengthen and revitalize rural communities. As part of this mission, NeighborWorks is committed to advancing comprehensive community development and promoting greater investment in the least advantaged rural communities.

Through the Rural Initiative, NeighborWorks directly engages with rural-serving, community-based organizations, providing a wide range of services that respond to local priorities. These services include grant support, access to loan capital, training, technical assistance and peer learning opportunities. The Rural Initiative also works to identify and share best practices and promising models that emerge from the membership.

What is a Learning Community?

The Learning Community program at NeighborWorks is topic-based, collaborative forum in which small cohorts of NeighborWorks network organizations come together through a series of virtual and in-person meetings to refine and better understand practices, contexts and trends related to their comprehensive community development efforts. Each Learning Community receives coaching from NeighborWorks staff and subject matter experts and is led by a lead network organization that helps frame the challenge and opportunities for exploration. Each cohort spends roughly one year together defining a common challenge, exploring potential tools and approaches, and applying and testing possible solutions within their own organizations. The final product is intended to share these lessons with others in the NeighborWorks network and the broader community development field. The following report details the *Building Assets: Strengthening Community in Low-wealth Rural Areas* cohort's journey, approach, consulted resources and final recommendations.

Building Assets: Strengthening Community in Low-wealth Rural Areas

The topic “Building Assets: Strengthening Community in Low-Wealth Areas” was selected as a priority by the network in consideration of NeighborWorks’ strategic commitment to the least advantaged rural communities; the selection was also informed by recommendations presented by the Persistent Poverty Working Group¹ in a white paper released by NeighborWorks in 2017. In the publication, [Turning the Tide on Persistent Rural Poverty: Blueprint for a Path Forward](#), the Persistent Poverty Working Group, which is composed of leaders of Community Development Finance Institutions (CDFIs) that serve the hardest-hit rural areas in the country, shared their expertise and perspectives on ways to improve conditions in areas of rural persistent poverty across America. Among eight key recommendations, “develop community leaders and link these authentic voices to supportive resources and networks,” was the second priority listed. Reaching and helping residents in rural areas to build and sustain their leadership can result in meaningful and positive change but can also be challenging with limited resources coupled with a lack of investment. This Learning Community cohort sought to tackle this challenge and identify effective strategies for stimulating resident leadership to support others engaging in this work within rural communities.

Between September 2018 and August 2019, NeighborWorks brought together five organizations to explore approaches to these challenges with the overarching goal of field building; working collectively to tease out best practices, improve outcomes and present learnings to inform efforts in the network and the field. The



Figure 1: The Rural Learning Community Cohort, on site in Millersburg, Kentucky.

¹ The Persistent Poverty Working Group is now referred to as *Partners for Rural Transformation*.

Learning Community built their inquiries on a core principle: Strengthening resident leadership is central to any successful community or economic development strategy. While all cohort members agreed that strengthening resident leadership was both a core principle and a shared value, each individual member had their own strategies for building and strengthening low-wealth rural communities.

[Fahe](#) served as the lead network organization within the cohort. Fahe’s mission is centered on eliminating persistent poverty in the Appalachian portions of Kentucky, Tennessee, West Virginia, Virginia, Alabama and Maryland. The organization works to fulfill its mission by employing a collaborative model that connects a network of more than 50 nonprofits working across Appalachia. This collaborative model focuses on empowering communities in areas of leadership, housing, education, health and wellbeing, and economic opportunity in order achieve positive change in one of the nation’s poorest regions. As the lead network organization and member of the Persistent Poverty Working Group, Fahe served as a resource partner with skills and capacity in rural comprehensive community development and helped cohort participants to frame the challenges and opportunities in their own target communities, explore community building strategies and identify ways to measure the impact.

With Fahe as the lead, the remaining cohort consisted of members representing diverse perspectives on rural communities both in approach and setting. The cohort included the following participants:

	PARTICIPANTS	LOCATION	ROLE
	David Dangler and Elena Kaye-Schiess, NeighborWorks America	Washington, DC	Lead Staff
	Melissa Levy, Community Roots	Vermont	Subject Matter Expert
	Alex Dadok, Fahe	Berea, KY (Appalachia)	Lead Cohort Participant
	Carmen Lorentz, Lakes Region Community Developers	Laconia, NH	Cohort Participant
	Sheila Pierce, Little Dixie Community Action Agency	Hugo, OK	Cohort Participant
	Danielle Maiden, NeighborWorks Montana	Great Falls, MT	Cohort Participant
	Wiley Faw and Kevin Smith, Community Ventures Corp.	Lexington, KY	Cohort Participant

METHODOLOGY & DESIRED OUTCOMES

In September 2018, the cohort met in Washington, D.C., to participate in a series of facilitated sessions aimed at defining their goals, desired outcomes and methodology for the learning journey. As part of the first session, the cohort discussed their reasons for joining this Learning Community and challenges that have served as a barrier to successful and sustained resident engagement in the communities they serve.

Below is a list of key challenges identified during this session:

Key Challenges

- Lack of investment/resources
- Inequality – rural gentrification
- Accessing services – coordinating among organizations
- Building on assets – how to make connections among existing resources
- Underutilized assets – how to create a market-based opportunity
- Building trust among residents and stakeholders
- Building resident capacity and leadership
- Connecting community to services/programs
- Financial literacy – connecting residents to education and banking services
- Achieving scale in low-population areas – organizational sustainability

While all five members agreed that bottom-up resident engagement process must be at the heart of strengthening low-wealth, rural communities, the group quickly found that they diverged slightly in their approaches.

Some participants felt that an economic development strategy meant that the

organization had to make an economic investment, such as purchasing a key building or starting a social enterprise, before engaging in a comprehensive strategy with the community. For others, any actions taken in the community had to come with a mandate anchored in community engagement. This divergence in approach led to a robust and rich conversation around impactful and sustainable strategies and the steps required to see them through.

Each of the cohort members represented organizations that serve numerous low-wealth rural communities. In early conversations, the members found that it was easier to be specific about their own approaches to

CHALLENGE SPOTLIGHT

RURAL GENTRIFICATION: LESS VISIBLE THAN URBAN BUT EQUALLY POTENT

While rural gentrification does not spring to mind as a primary hurdle in high and persistent poverty rural areas, members of the Learning Community acknowledged that it is a real force.

Rural areas with natural amenities attract investments that often have little to do with the day-to-day functioning of the community but do affect the cost of housing and land. Affluent pockets can exist near poverty conditions, and the promise of future profits invites speculation.

Racing stables in Kentucky bluegrass country or a rash of ski chalets in Vermont's Northeast Kingdom, may seem unrelated to residents being forced out of Boston's South End neighborhood by escalating real estate values, but similar forces are at work in both scenarios.

Members of the Rural Learning Community suggest that wresting control of investments from speculators and placing that control in the community can be an effective strategy for transforming rural gentrification into an effective asset-building strategy.

community building if they could reference a specific “proxy” rural community. Generalities would not suffice across highly individualized communities, even if the communities had characteristics in common such as population size, income and employment data. Reflecting on current trends in the community development field, members agreed that they all shared an intrinsic belief in a comprehensive approach to community development, even if they didn’t feel comfortable claiming that their organization practiced comprehensive community development (CCD). They agreed that several tools already existed to support CCD, even if they were only familiar with a few. If the cohort were to use some of their Learning Community time together to test CCD tools that are readily available, they would each need to identify one rural community to serve as both a proxy for the many communities served and, as a focus for the purpose of presenting specific strategies to a specific place.

In choosing which low-wealth rural community to identify as their Learning Community focus, members admitted to each other that they used determinants for which individual communities to prioritize for investment, and that those determinants were not dissimilar to those that an outside investor might use. From the outset, members of the Learning Community realized that, with varying degrees of self-awareness, they made choices and used determinants that public and private investors would use. The determinants included:

- Do we have support within the community? Are we trusted?
- Are there other assets we can leverage?
- Does the community have a vision for where they want to be?
- Does the community’s vision for itself coincide with any of the strengths we can bring?
- Have we invested here before? What were the outcomes of that investment?

When the members shared what made them choose one community over others, they also admitted that they weren’t comfortable with the notion that those communities picked for investment were “winners”, while those not selected were “losers.” Members asked themselves, “what do we owe to the communities in our programmatic service areas that we do not select for more concentrated investments?”

While the Learning Community was ultimately not able to directly answer the hard question about what is owed to these places, there was some agreement that leveraged investments in rural communities that had been systematically evaluated could serve as replicable models for other rural communities to follow. On that note, the Learning Community members agreed to a methodology that would balance their direct experience in their proxy rural communities with the testing of new tools.

Goal Statement

With the some of the key challenges identified, the cohort worked together to articulate a goal statement that would define and guide their work. The cohort settled on the following statement:

As community development practitioners working in rural communities facing persistent poverty, our goal is to improve our ability to assess and map community assets and barriers in the new economy to strengthen community and reduce inequality in rural areas.

Guiding Questions

After developing their goal statement, the cohort identified the following questions to guide their exploration:

▶ **BRING ISOLATED ASSETS TOGETHER**

What are ways to identify and assess rural assets?

How can an organization effectively identify the community-level assets that can be leveraged to bring the community together?

▶ **ATTRACT INVESTMENT**

How can rural communities prepare for and attract investment?

How can an organization help to position individual low-wealth rural communities in order to attract investment? Can we build on the asset identification to create something like a prospectus for investors to consider?

▶ **PRIORITIES AND APPROACH**

What are the key differences between an economic development and community-building approach?

Some organizations choose to lead with an economic investment to stimulate additional investments within a community, while others lead with community-building activities. What lessons can be learned from these two approaches and when/where should they come together?

▶ **PRACTITIONERS NEED A ROAD MAP**

What would a rural road map for community building look like?

While each community is different and every organization varies in their relationship and tenure with a given community, stakeholders could benefit from a rural road map paired with case studies to highlight the critical steps and approaches to community development in these unique areas.

Approach

These key challenges and guiding questions provided a springboard for the cohort to determine their approach for the year. The cohort used monthly conference calls to compare community development tools, as well as present case studies of their respective proxy communities. Not only were the five members from geographically diverse regions, but even the definition of each community varied considerably – from a legal township to a multi-family apartment building. When selecting communities to focus on for this Learning Community, cohort members considered the following:

- ▶ Why/how did your organization choose this community to dedicate a substantial investment of time and resources?
- ▶ Why this one community over countless others in your service area?
- ▶ How did your organization approach this community?
- ▶ Were there certain tools that were more useful than others?
- ▶ When and how were residents and other key stakeholders engaged in the process of designing and implementing a strategy?

The chart below describes each proxy community and the reason they were selected by the cohort members:

ORGANIZATION	PROXY COMMUNITY*	REASON SELECTED
FAHE	Wytheville, VA	Has benefitted from local Fahe member Hope Inc.'s sustained community investments over time
LAKES REGION COMMUNITY DEVELOPERS	Woodmere Meadows, Tilton, NH	Community of subsidized tenants in newer nonprofit-owned housing development
LITTLE DIXIE COMMUNITY ACTION AGENCY	Antlers, OK	Opportunity to leverage natural assets and tourism to benefit a very low-income community
NEIGHBORWORKS MONTANA	Northwood, Pablo, MT	Resident-owned manufactured housing community with the potential to create a stronger sense of community
COMMUNITY VENTURES CORP.	Millersburg, KY <i>(location of peer learning site visit)</i>	Strength of mission-driven investments with the potential to transform a large vacant property into a community asset

*To read more about each community, please see [*Appendix B: Community Case Studies*](#)

With proxy communities selected, the cohort chose the following multi-pronged approach to reach their goal and begin to tackle the four key challenges and questions outlined above:

Select Proxy Community

- Each organization selected a proxy community to ground their work and apply tools consulted.

Compile Resources and Test Tools

- Consult and test tools needed at varying stages of work in rural areas: readiness assessments, asset inventorying/mapping, and assessment/measurement.

Host Monthly Peer-to-Peer Clinics

- Each organization would present case studies of their proxy communities and get feedback on proposed strategies from the cohort.

Attend Peer-learning Site Visit

- A site visit provided an opportunity to learn directly from a cohort member and share best practices in real-time.

Develop Framework for Rural Road Map

- Compile lessons learned into the beginning stages of a rural road map for community development practitioners.

COHORT RESOURCES & FINDINGS

Resources & Tools

The cohort identified several critical steps for organizations working to strengthen community in rural areas: (1) assessing readiness, (2) asset inventorying/mapping, and (3) impact measurement. The cohort then compiled and tested several existing tools to assist with each of these steps. Below is a list of the tools used by cohort members (a full list of resources consulted is included in **Appendix A: Tools & Resources**).

ASSESSING READINESS

How do community development practitioners know when to enter into partnership with a target community? In the cohort’s experience, deciding whether to partner with a community requires assessing the existing levels of community leadership and the potential for economic and community development. This is critical to ensure that the organization has the necessary resources and is focused on the right “level” of investment. In areas that have suffered from long-term disinvestment, building resident leaders, or strengthening the capacity of other local nonprofits may be a required first step. Assessing these factors can help an organization to prioritize and sequence these investments with other CCD strategies. Alternatively, if the organization lacks the capacity and resources to commit to these steps, it can suggest that the time is not right to enter into the partnership.

ORTON FOUNDATION’S HEART AND SOUL	SUCCESS MEASURES, EVALUATION TOOLS	ENERGIZING ENTREPRENEURSHIP
<p>An inclusive, resident-driven, and sustainable approach to community planning and development designed to increase participation in local decision-making and empower residents to shape the future of their communities in a way that upholds the unique character of each place. The Field Guide details the four-phase method and provides a road map to discovering what matters most to residents and then planning for a future shaped by that understanding. <i>Source:</i> https://www.orton.org/build-your-community/community-heart-soul/</p>	<p>Success Measures, a social enterprise within NeighborWorks America, offers a library of more than 350 data collection instruments that can be used to measure a wide range of contextual, perceived and observable changes in individuals and communities. All tools can be used off-the-shelf, customized for specific programs or audiences, or selected from across content areas such as Community and Resident Engagement, Community Revitalization, Economic Development and Health Outcomes. <i>Source:</i> https://successmeasures.org/</p>	<p>A variety of community readiness resources that can help you assess your community’s readiness for entrepreneur-focused economic development. There is a Community Readiness Guide, Community Readiness Factors and a recorded webinar, along with a few community readiness tests. <i>Source:</i> https://www.energizingentrepreneurs.org/library/e2university/e2universityreadiness.html</p>
<p>Cohort Findings: Useful for identifying leadership and community-building areas that are particularly relevant.</p>	<p>Cohort Findings: Helpful for gaining resident buy-in and self-determination as local community can identify key indicators to track over time. Also helpful as basis for measuring impact.</p>	<p>Cohort Findings: Tools are helpful in gauging community’s readiness for entrepreneur-focused economic development.</p>

INVENTORY ASSETS & ACTION PLANNING

Discussions within the Learning Community progressed to inventorying assets or **understanding what assets the community has to work with and could be beneficial in attracting investment**. No two cohort members had the same list, but each acknowledged that some combination of community-level assets provided a “tipping point” for the organization to commit to a sustained initiative. Below are some of the tools that the cohort consulted on the topic:

WEALTHWORKS INVENTORY	ASSET-BASED COMMUNITY DEVELOPMENT TOOL
<p>To build a region’s wealth, WealthWorks considers not just financial assets, but includes the stock of all capitals in a region. This approach considers all the features of a city, town, countryside or region that make it a good place to live, work and visit.</p> <p>The WealthWorks framework is an economic development framework focused on bringing together and connecting a community’s assets to meet market demand in ways that build lasting livelihoods.</p> <p><i>Source:</i> https://www.wealthworks.org/basics/explore-regional-wealth-building/wealth-eight-capitals</p>	<p>The Asset-Based Community Development Institute (ABCD) is at the center of a large and growing movement that considers local assets as the primary building blocks of sustainable community development. Using a community-based participatory research approach, ABCD partners with community residents and other local entities to conduct research that helps prepare them to achieve their own community building objectives.</p> <p><i>Source:</i> https://resources.depaul.edu/abcd-institute/Pages/default.aspx</p>
<p>Cohort Findings: Tool can bring underutilized assets into focus in a variety of lenses including both social and built capital. The eight capitals provide a valuable way to measure progress as well.</p>	<p>Cohort Findings: Capacity inventory useful to understand what gifts and capacities exist in their communities’ residents in order to support action plans and create better environments for residents.</p>

In discussing these tools and frameworks, the cohort discussed the foundational forms of capital that need to be built and sustained to create transformative change in persistent poverty areas:

- ▶ **INTELLECTUAL CAPITAL** – the creativity, imagination and ideas required to envision a new future;
- ▶ **INDIVIDUAL CAPITAL** – the skills and health required to participate in a shared effort; and
- ▶ **SOCIAL CAPITAL** – the trust, networks and relationships needed to form collaborative relationships.

IMPLEMENTATION & MEASURING IMPACT

The cohort recognized that measuring and communicating impact is important to assess whether their strategies are having the intended effects. Through their efforts, the members are tracking a variety of indicators and datapoints such as number of homes rehabilitated, changes in the real estate values, or jobs created or retained. Several members also track data that reflect resident perceptions of their own

communities: Did they feel that their opinions mattered? Did they feel safer? Did they observe positive (or negative) changes in the community? But the cohort also considered whether there are additional indicators and measures of success that would help to refine their approaches in persistent poverty communities.

In answering this question, members were struck by Community Ventures' efforts to identify and quantify how much revenue is leaving their target community of Millersburg through leakage, specifically through payments going to out-of-area landlords and businesses headquartered in other communities. Cohort members discussed that community development practitioners, and others in the field, very often carry an overriding assumption that not enough cash is flowing into low-wealth rural communities and there is a critical need to pay more attention to cash flows both directions to inform strategies. Several of the resources referenced above, including Success Measures and WealthWorks, also provided helpful frameworks for measuring progress and assessing impact.

Case Studies & Peer-to-Peer Clinics

The methodology chosen by the cohort –sharing of specific strategies tied to specific, low-wealth rural communities, coupled with an ongoing assessment of available CCD tools – proved to be of value to participants. The cohort benefited from discussing these issues, while also helping each other through peer-to-peer problem solving sessions. A site visit to Millersburg, Kentucky, also offered the opportunity to learn firsthand from Community Ventures' efforts. The site visit provided an opportunity for the team to come back together in person roughly six months after their last in-person planning meeting and really dive into the resources and strategies explored during their peer-to-peer clinics. During this visit, the cohort also embarked on a facilitated discussion to begin framing the rural road map based on their experiences and learnings to date. This visit also provided an opportunity for the cohort to learn more about and experience Millersburg, Mustard Seed Hill, and the surrounding assets, a rural area of Kentucky recently re-energized by the bourbon distilling industry and thoroughbred racing and breeding.

Rural Road Map

Following an exploration of tools and critical discussions around strategy during the peer-to-peer clinics, the cohort outlined a road map to describe key activities that can attract resources to their communities. As shown below, the road map illustrates a sequence of steps along the community development journey.

While these steps may not be new, the underlying context, constraints and approaches are distinctive to rural areas. The Learning Community members identified that rural organizations often face the following constraints:

- ▶ A lack of social capital and civic capacity;
- ▶ Built assets, which may be nonexistent or in poor condition; and
- ▶ Limited financial and other resources.

Developing the road map reinforced that the challenges facing low-wealth areas were more than simply lack of economic investment. Often, what sets these communities apart from more densely populated centers is a lack of nonprofit infrastructure. Additionally, these communities often lack strong local government functions such as professional town managers, community planners, housing departments and other

essential services. Small, rural communities lean heavily on volunteers to fill these functions. Cohort members shared that they are often expected to step into a quasi-governmental role. Taking on these expanded roles can be costly for regional nonprofits that seek to partner with low-wealth areas, and the costs can be prohibitive.

Economic Development

- 1

Assessment: Focus assessment on capacity, assets, staff, resources, needs, target market and cash flows/leakage
- 1

2

CB&E

Survey/focus groups: Example Strategies

 - Create a survey to ask what residents are most concerned about in their community
 - Perform Community Needs Assessment
 - Use local expertise to bring together a group of local leaders to provide insight into a specific topic
 - Strategically plan and hold community-needs meetings (times and locations accommodating for a large and diverse audience) to identify existing resources, gaps and strategies
- 2

Triage/ Determine Priorities: Focus on priorities that rise to the top based on survey results, areas with the highest need, revenue, local leadership and resources, harnessing community energy/enthusiasm, and opportunities for capacity building
- 3

Goal/ Outcome Setting: Questions to consider

 - What is the win-win?
 - What is our capacity?
 - What are our most critical needs?
 - What will make this community healthier?
 - What are my potential resources?
 - Will progress be measurable?
- 4

3

Action Plan: Example Strategies

 - Create a list of actions to be taken in different timeframes, within 12 months and beyond
 - Share the survey results and the action plan with all residents, board of directors, community leaders and staff
 - Identify roles and responsibilities, and a timeframe for each action
- 5

4

Implementation:

What needs to be done to achieve our goals and outcomes?

 - Start with life safety issues and communicate progress
 - Host events that bring people to town
 - Hire branding/marketing agency or professional to help rebrand and create new town website
 - Rehab select buildings to better use central communal spaces
- 6

5

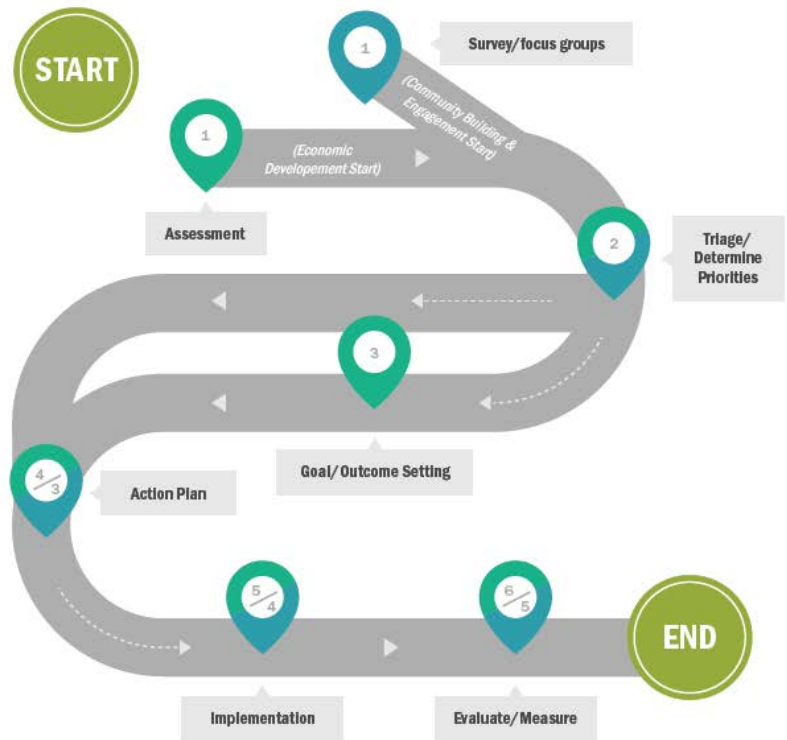
Evaluate/ Measure: Example Strategies

 - Redo the survey year after year. Or repeat Community Needs Assessment every three years
 - Compare survey results and create reports
 - Share progress made and challenges with all stakeholders
 - Update the annual action plan and keep working through the list with residents
 - Use a corporate scorecard: financials, production, etc.

RURAL ROAD MAP

Where is your community in this journey?

This road map combines steps that should be considered for both an economic and development as well as community building and engagement (CB&E) approach in rural communities, along with tools that may be helpful at each stage. A CB&E approach implies one set of steps and an economic development initiative implies another; both will come back together and continue to fully engage the community under a comprehensive direction forward.



Insights & Recommendations

Based on learnings and discussions during this Learning Community, the cohort provided the following insights and recommendations for other organizations that are seeking to build community and attract investment in low-wealth rural areas:

▶ **1.
ADDRESS
RURAL
ISOLATION WITH
SKILLED
COMMUNITY-
BASED
ORGANIZATIONS**

Low-wealth rural communities are often isolated: left alone with a weak or diminishing economic base; left alone without depth or breadth in basic municipal services and infrastructure; and left alone with respect to an array of supportive services typically provided by nonprofits in larger municipal settings.

RECOMMENDATION: For smaller, rural communities struggling to address a multitude of needs from affordable housing to job creation and infrastructure, consider contracting directly with a regional community-based organization² for the services your community needs, or band together with adjacent rural communities for a single contract with the most appropriate service provider(s).

RECOMMENDATION: For rural-serving organizations, understand that low-wealth rural communities may lean on you for far more than what you consider your direct lines of business. Communities operating in isolation are likely to need help with basic functions such as planning, resident engagement and grant-writing. Determine the costs of all upfront community assessment work and make sure you have adequate resources to cover this work.

▶ **2.
ATTRACT
INVESTMENT**

The process of engaging residents and developing a full-asset inventory is key to positioning low-wealth rural communities for investments. The close corollary is to acknowledge that the more ownership community residents feel for a shared vision of their future, the less likely outside investments will produce unwelcome results such as gentrification and displacement.

RECOMMENDATION: For community-based organizations partnering with low-wealth rural communities, consider developing a prospectus-like document that could be directed to the social and impact investment communities and develop a model for what a community prospectus might look like. Be sure to include clear expectations as to how long community-driven wealth-building is likely to take.

RECOMMENDATION: For seasoned community-based organizations who are further along in individual community partnerships, consider documenting your experiences and lessons learned in case studies that can be shared with other communities and the field.

² Community-based organization is the general term for a broad spectrum of mission driven not-for-profit entities known as community development corporations (CDCs), community economic development organizations (CEDs), community development financial institutions (CDFIs), NeighborWorks Network organizations, community actions programs (CAPs), and economic development corporations (EDCs).

▶ **3. UNDERSTAND PRIORITIES AND SHARE APPROACHES**

The work of advancing CCD in low-wealth rural communities requires a shift in organizational focus from seeing individuals as the customer to seeing the target community as the primary client. As an example, a regional nonprofit with funding to rehabilitate 30 homes might default to marketing the service to all eligible homeowners across its broad service area. Viewing a specific community as the customer, however, a different determination may be made – for example, clustering the rehabilitations in that community in order to leverage additional investment from nearby anchors.

RECOMMENDATION: When partnering with individual rural communities and applying a comprehensive community development approach, consider how the value you bring can most effectively be used by the community to leverage other priorities.

Although the community development field is now some four decades old, it has progressed from urban areas out, arguably leaving small rural and hard-to-serve areas of high and persistent poverty until more recently. A lack of accurate and accessible community-level data coupled with a scarcity of resources has contributed greatly to this void. Constraints aside, there are national and regional intermediaries, such as NeighborWorks America, working with government and philanthropy to better understand and improve conditions in the least advantaged rural communities.

RECOMMENDATION: Practitioners serving rural areas should continue to engage in a wide variety of field building engagements to uplift examples of CCD work from among the least advantaged rural communities. Look for opportunities to present at regional and national conferences. Explore the effects of multi-generational poverty on resident health and community outlook.

▶ **4. ROAD MAP FOR PRACTITIONERS**

The cohort outlined a road map to describe key activities that can help to attract resources to their communities. The road map illustrates a sequence of steps along the community development journey. While the road map is primed for further development and exploration, in creating a road map with progressive steps and stages, the cohort thought this could be a useful tool for other practitioners and communities in reflecting progressive investments over time.

RECOMMENDATION: Encourage community-based organizations that practice comprehensive community development to “see themselves” on the rural road map. Does the tool resonate with your own experiences in community? Does the community engagement cycle change over time? This tool could be expanded as an interactive tool made available online where practitioners can access case studies and best practices based on stage and other filterable variables.

APPENDIX A: TOOLS AND RESOURCES

The below is a full listing of the tools and resources reviewed by the Learning Community, corresponding with some of the key steps in the rural road map.

Assessing Readiness

Energizing Entrepreneurship

This link leads to a variety of resources that can help you assess your community's readiness for entrepreneur-focused economic development. There is a Community Readiness Guide, Community Readiness Factors and a recorded webinar, along with a few community readiness tests.

<https://www.energizingentrepreneurs.org/library/e2university/e2universityreadiness.html>

Community Readiness for Systemic Change

By Milan Wall, Co-Director, Heartland Center for Leadership Development Prepared for the Wealth Creation and Rural Livelihoods Conference, October 3-5, 2011, Washington, D.C.

https://www.energizingentrepreneurs.org/file_download/1c5ef7f0-ccf1-40fb-9edc-1a136fa1ca3f

10 Keys to Economic Success: Growing Entrepreneurial Communities

By Don Macke, Director of Entrepreneurial Communities at the Center for Rural Entrepreneurship

https://energizingentrepreneursorg.presencehost.net/file_download/inline/3fac86cd-d5df-4ee0-8606-e2fc8e3deb07

Community Readiness Factors

http://www.energizingentrepreneurs.org/content/chapter_3/tools/1_000065.pdf

<https://www.energizingentrepreneurs.org/library/e2university/e2universityreadiness.html>

Community Readiness for Economic Development: Community Leadership

Ontario Ministry of Agriculture, Food and Rural Affairs

<http://www.omafra.gov.on.ca/english/nfporgs/01-033.htm>

Community and Economic Development Readiness Assessment

Rural Development Initiatives

https://www.rdiinc.org/files/eco_dev_guidebook_and_assessment.pdf

Community Readiness Self-Assessment

Community Heart and Soul

<https://static1.squarespace.com/static/5a7904c88dd0410dd319494c/t/5ade854bf950b71d9a96e475/1524532555433/heart+%26+soul+readiness+assessment.pdf>

Starting Strong: Rural Community Economic Development Planning & Assessment Guide

Center for Innovative and Entrepreneurial Leadership

<https://ccednet-rcdec.ca/sites/ccednet-rcdec.ca/files/starting-strong-rural-community-economic.pdf>

Asset Inventory and Mapping

Asset-based Community Development Institute

<https://resources.depaul.edu/abcd-institute/resources/Pages/tool-kit.aspx>

<http://info.clearimpact.com/hubfs/documents/Asset-Mapping-Toolkit.pdf?hsCtaTracking=7d25e3e6-32fb-45b4-bf50-9ceb54ee5f29%7C270bfc44-4b73-4560-b48f-65fbd9437eac>

Asset Mapping Road map: A Guide to Assessing Regional Development Resources

Regional Innovation Initiative

<https://www.jedc.org/forms/Illuminate%20Guide%20to%20Asset%20Mapping.pdf>

Asset Mapping Road map: A Guide to Assessing Regional Development Resources

US Department of Labor

https://labor.idaho.gov/wia1/WIOA/Asset_mappingroadmap1.pdf

Center for Rural Entrepreneurship

<https://www.energizingentrepreneurs.org/library/e2university/e2universityreadiness.html>

Participatory Asset Mapping: Community Research Lab Toolkit

<http://www.communityscience.com/knowledge4equity/AssetMappingToolkit.pdf>

Asset Mapping and Engagement Strategies to Build Healthier Communities

http://iphionline.org/pdf/IPHI_Asset%20Mapping_and_Engagement_Strategies_to_Build_Healthier_Communities_Training_October_14_2011_slides.pdf

WealthWorks

www.wealthworks.org

Not Your Mother's SWOT

<https://www.wealthworks.org/sites/default/files/resources/swot.pdf>

Community Cash Flows

8 Policy Strategies Cities Can Use to Support Local Businesses

Institute for Local Self-Reliance

<https://ilsr.org/8-policy-strategies-cities-can-use-to-support-local-businesses/>

Local Economy Framework

Business Alliance for Local Living Economies

<https://bealocalist.org/local-economy-framework/>

Buying Local: Tools for Forward-Thinking Institutions

<https://community-wealth.org/content/buying-local-tools-forward-thinking-institutions>

Eight Ways to Use the BALLE Calculators

https://www.uc.edu/cdc/urban_database/urban_living/BALLEcalculators.pdf

Preparing and Promoting Communities Through Economic Analysis

St. Louis Federal Reserve Bank

<https://www.stlouisfed.org/publications/bridges/spring-2015/preparing-and-promoting-communities-through-economic-analysis>

Understanding Your Retail Trade Area

http://www.southeastern.edu/admin/sbrc/publications/economic_reporter_pd/mylesnrdccollage.pdf

Assessment and Measurement

WealthWorks Evaluation Framework

https://www.wealthworks.org/sites/default/files/resources/evaluation_framework.pdf

Measuring Wealth Creation: A Guide for Regional Development Organizations
National Association of Development Organizations

<https://www.wealthworks.org/sites/default/files/resources/MeasuringWealthCreationRDOsFinal.pdf>

Assessing Wealth in a Sector

<https://www.wealthworks.org/sites/default/files/resources/Spider%20Diagram-Assessing%20Wealth%20in%20a%20Sector.pdf>

Metrics for Planning Healthy Communities

American Planning Association

<https://www.planning.org/publications/document/9127204/>

Metrics and Stories Package

Center for Rural Entrepreneurship

<https://www.energizingentrepreneurs.org/library/e2university/e2universityassessment.html>

<https://www.energizingentrepreneurs.org/library/e2university/e2universityextras/e2universitymetrics.html>

Measuring the Impacts of Economic Development

Illinois Institute for Rural Affairs

<http://www.iira.org/archive/pubs/Measuring-the-Impacts-of-Economic-Development-Melissa-Levy.pdf>

Measuring Community Capacity Building

Aspen Institute

https://assets.aspeninstitute.org/content/uploads/files/content/docs/csg/Measuring_Community_Capacity_Building.pdf

Green Metrics: Common Metrics of Sustainable Economic Development

https://www.iedconline.org/clientuploads/Downloads/edrp/IEDC_Greenmetrics.pdf

Beyond GDP: Are there better ways to measure well-being?

<http://theconversation.com/beyond-gdp-are-there-better-ways-to-measure-well-being-33414>

APPENDIX B: COMMUNITY CASE STUDIES

The cohort used monthly conference calls to compare community development tools, as well as present case studies of their respective low-wealth rural communities. Not only were the five members from geographically diverse regions, but even the definition of each community varied considerably – from a legal township to a multi-family apartment building. When selecting communities to focus on for this Learning Community, cohort members considered the following:

- ▶ Why/how did your organization choose this community to work in and dedicate a large investment of time and other organizational resources? Why this one community over countless others?
- ▶ How did your organization approach this community? Were there tools that were more useful than others? When and how was the community engaged in the process of implementing a strategy?

The following communities were selected by the participating cohort members:

- ▶ Wytheville, VA – Fahe
- ▶ Woodmere Meadows, Tilton, NH – Lakes Region Community Developers
- ▶ Antlers, OK – Little Dixie Community Action Agency
- ▶ Northwood, Pablo, MT – NeighborWorks Montana
- ▶ Millersburg, KY – Community Ventures Corp. (*location of peer-learning site visit*)

Wytheville, Virginia

- Population – 8,167
- Labor Force – 3,145
- Median household income- \$36,010
- Per capita income - \$24,000
- Median property value - \$175,100
- Poverty rate – 24.5 percent

Fahe member, Hope, Inc., has addressed a wide variety of community needs, from food insecurity to affordable housing provision. Hope, Inc. has recently opened a pay-what-you-can community kitchen (the Open-Door Café) after observing that 13 percent of all

people and 18 percent of children were food insecure. Fahe partnered with Hope, Inc. to tell the story of this project, and the ways Hope, Inc. has mobilized civic engagement in establishing the community kitchen. Hope, Inc. represents the model Fahe member, operating in an Appalachian community and finding innovative ways to address the challenges of generational disinvestment.



Wytheville has 1,000 manufacturing jobs including from the Gatorade plant, plastics and distribution. The public sector is the primary means of employment. The hospital is the second largest employer, followed by the community college and then manufacturing. The transportation infrastructure, intersection of I-87 to I-81, is a community asset.

Challenges

- There is fertile agricultural land, but it doesn't support the larger working population.
- Manufacturing has left many small towns.
- The service industry doesn't pay well, yet it is the most prevalent opportunity.

Opportunities

Fahe's local member is Hope, Inc., which has 10-12 staff. Hope has provided dozens of affordable homes in addition to rural rental homelessness work, young engagement program, also opening an 'open door' café to address a food scarcity issue. Hope has taken over back office operations as additional business line for other nonprofits in the region – and are happy to help smaller groups with less capacity.

Millersburg, Kentucky

- Median household income \$41,917
- Median age – 42.2
- Between 2015-2016, the population declined from 911 to 867
- Average commute to work – 24.6 minutes
- 25.8 percent poverty rate

Millersburg, Kentucky is a rural community that has directly felt the effects of industry shift, jobs relocating and businesses shuttering. When the Millersburg Military Institute closed, the community was left with a city center void to fill. Community Ventures Corp. (CVC) was founded in 1982. Four years ago, CVC decided to focus on three areas: West End of Louisville, East End of Lexington and Millersburg.

Why Millersburg:

- Closing of major industry (coal mining)
- Bypass built around town
- Major asset in rapid decline (Military institute)

These challenges led to the opportunity to purchase the Millersburg military campus, which is in the heart of the community.

CVC's Vision:

- Opportunity to attract visitors to Millersburg to stimulate economic growth in the community
- This led to the creation of Mustard Seed Hill, a historic mansion now used as an events space
- Revitalization of dilapidated buildings to save historic campus, including major renovations to gymnasium with classroom space
- Created wedding venue and corporate retreat
- Main house, Allen House, and gymnasium have so far been renovated on the campus

Northwood Community, Pablo, Montana

- Median income in Lake County – 38,732
- 65 percent of residents report incomes below 30 percent Area Median Income (AMI) or the equivalent of a family of four making \$17,450 or less
- A total of 75 percent of residents have incomes below 50 percent AMI or the equivalent of a family of four making \$29,050 annually.
- There are 18 children and 10 seniors in the community's 44 households.



- A number of these households are elderly and live alone and as a household of one, they may be making less than \$12,250 annually, or 30 percent AMI.
- There are 69 adults; 22 kids, 42 percent Native American, on the reservation
- Sixty-eight percent of households are 30 percent AMI or below, in other words making less than 12,222 per person. 90 percent are 80 percent and below AMI.
- There are 44 total lots, two are currently unoccupied.

Having a safe community with access to critical resources and amenities is essential to the stability and quality of life of the residents and their families. Northwood has the potential to thrive as a shining star of resident ownership.

Current upgrades to the community

- Abandoned mobile homes are being renovated into a community center. They also have a grant to get wi-fi, computer and printer access. This will help residents when looking for work, especially since some residents don't have broadband access.
- Also have a grant for a community garden, which is next to a playground that was just put in. They're working to get the playground fenced in, as well as picnic tables and BBQ so adults feel comfortable. The hope is to have the community feel safe there.
- There are two open lots – working to get infrastructure updated, including all electrical and utilities updated. These are currently too out of date to bring in a new home.
- Four meth dealers have been evicted in the community and those houses were replaced. Even though it is still a challenge, it is looking better.

Challenges

- Cash flow is an ongoing issue. The previous owner would let the residents get behind on rents, so residents are having issues with keeping up with payments.
- Transportation safety is an issue of focus; a toddler was recently hit and killed by a car in the community
- The board president recently resigned, so another election will be held soon. This was the person who took initiative and demonstrated leadership.



Lochmere Meadows, Tilton, New Hampshire

- Roughly 30 of the 45 occupied units are single-parent households. Seventy percent of the single parents are 35 or younger.
- There are 48 kids 13 or younger.
- Most families are very low-income and are on USDA rental assistance.
- Demographics are very different from regional demographics. Many homes in the area are 2nd homes for soon-to-be retirees, or retirees who already sold their primary home.
- Seven residents are heads of households from 18-25 who are single parents
- Tenants work in hospitality, restaurants and the outlet center.

Lochmere Meadows is in central New Hampshire, minutes from I-93. It is the gateway to the Lake Winnepesaukee region, a major tourist destination.

- It includes 47 townhouse style apartments; community room, community garden, new playground built this year. 18 households came to a celebration of the playground opening; 45 homes are occupied
- Isolated from transportation options. There are no grocery stores, health care, etc. within walking distance.

Why Lochmere Meadows?

Lakes Region is looking at how to get the parents engaged with each other – to come and get to know each other so that they can be a huge support system for each other. Lakes Region also wants to help residents economically to increase skills and enter the workforce.

Challenges:

- Lack of engagement
- Understanding residents' wants and needs when it comes to economic goals.
- Very low-income population that is looking at how they can increase their options for possibilities in the workforce.
- All businesses are desperate for workers but there is not much in the median wage area.
- As residents' transition into the workforce, they will no longer qualify for SNAP and other government benefits.

Opportunities

- Identify living-wage opportunities
- How to interest families in opportunities, like training and certificate programs that could get them into a high-tech manufacturing plant
- Right now, the challenge is around breaking into those opportunities, and how to access the training.

Antlers, Oklahoma

- Median household income - \$27,000
- Median age - 35.6
- Average commute to work - 24.6 minutes
- 35.7 percent poverty rate
- Located within the 10 ½ counties of the Choctaw Nation
- County population- 11,173
- Pushmataha per capita income - \$22,000
- U.S. per capita income - \$60,000
- Pushmataha County poverty - 26 percent (14 percent higher than the national average)
- The city of Antlers is within the 10 ½ county of Choctaw Nation (Tribal Land).
- The city of Antlers is the largest city in the County and the County seat.
- The city is 2.7 square miles.



Choctaw Nation is the largest employer in the county – gambling, commodities, etc., as well as education and health care. Little Dixie Community Action Agency was founded in 1968 to provide direct services to low income individuals and families in Southeast Oklahoma. Our mission is to improve the lives of low-income individuals and families through service and collaboration leading to self-sufficiency.

Challenges

There is not much by way of industry; social services and health care and educational services are the largest non-tribal employers.