



# CommonWall Housing Resource HUB

The **CommonWall™ Housing Resource HUB** initiative addresses rural housing and infrastructure needs through innovative, inclusive, and sustainable solutions. **CommonWall™ Housing Resource HUB** fosters economic growth, local community stewardship, and empowerment by bridging gaps in the fractured system of resources for housing availability, affordability, and accessibility.

## Introduction

- **Mission Statement:**
  - To address housing shortages by delivering accessible, sustainable, and community-centric housing solutions while fostering local economic and workforce development.
- **Vision:**
  - To become a model for equitable housing opportunities, seamless housing support services, and sustainable living for communities.
- **Overview:**
  - **CommonWall™ Housing Resource HUB** provides tailored services for traditional and non-traditional housing. It empowers residents with access to homeownership and rental education and pathways, equipping them to achieve stable, secure housing.

## Statement of Need

### Housing Challenges:

- **Affordable Housing Shortage:** Oklahoma, like many other states, faces a housing gap, particularly in rural areas. The National Low Income Housing Coalition estimates that Oklahoma lacks over 40,000 affordable units for extremely low-income households.

- **Homeownership Barriers:** Limited financial literacy, inadequate access to diverse homeownership pathways, and escalating construction costs make homeownership inaccessible for many.
- **Homelessness and Overcrowding:** Rural homelessness is increasing, with overcrowded and unsafe living conditions becoming more common, negatively impacting health, education, and community cohesion.

### Economic and Community Impact:

- **Economic Growth and Workforce Housing:** A shortage of quality housing impedes local businesses from attracting and retaining employees. Federal Reserve studies reveal that 75% of rural employers cite housing shortages as a workforce barrier.
- **Psychological and Sociological Benefits:**
  - Studies show that stable housing significantly reduces stress, improves mental health, and enhances family stability.
  - Children in stable housing perform better academically and experience fewer behavioral issues.
- **Community Revitalization:** Providing affordable housing options fosters long-term community investment and increases civic engagement.

## Program Offerings

### Housing Services

**CommonWall™ Housing Resource HUB** offers services for Traditional and Non-Traditional housing paths, focusing on:

- **Resourcing 7,000 plus** Mid to Low income housing support services and organizations
- **Resourcing 95,000 plus** Realtors and Traditional Home Ownership pathway services
- **Prefabricated Homes:** Cost-effective and quickly constructed housing units tailored for rural needs.
- **3D-Printed Homes:** Innovative and sustainable construction for scalable housing development.
- **Rehabilitated Homes:** Revitalizing older properties to expand affordable housing inventory.

- **Homeownership Education Workshops:** Free sessions covering:
  - Home maintenance basics (partnering with CommonWall™ Maintenance Resource HUB for technical insights).
  - Financial literacy and money management for homeownership.
  - Accessing housing assistance programs and homebuyer pathways.

## Diverse Homeownership Pathways

**CommonWall™ Housing Resource HUB** supports the **seven types of homeownership**, offering tailored solutions through partnerships with housing organizations. Examples include:

1. **Traditional Homeownership:** Guidance through traditional mortgage processes with local lenders.
2. **Co-operatives:** Working with housing co-ops to create collective ownership opportunities.
3. **Rent-to-Own:** Programs that transition renters into homeowners.
4. **Sweat Equity Models:** Collaborating with Habitat for Humanity to support hands-on home construction.
5. **Lease-Purchase Agreements:** Structuring leases to lead to ownership over time.
6. **Shared Equity Programs:** Partnering to reduce homeownership costs.
7. **Community Land Trusts:** Providing affordable homeownership while preserving land value for future generations.

## Support Services

- **Housing Assistance Navigation:**
  - Simplifying access to programs like HUD, USDA Rural Development, LIHEAP, and Tribal Housing Authorities.
  - Resourcing all housing support services into one centralized location
  - Partnering with CDFIs and other financial organizations to secure low-interest loans for underserved populations.
- **Financial Counseling:**
  - Resourcing financial counseling programs and partners to simplify access
  - Budgeting and savings strategies.
  - Leveraging tax credits and rebates.

- Understanding and utilizing housing co-ops, rent-to-own agreements, and other pathways.

## Impact Metrics

### Housing Metrics:

- Number of homes constructed, rehabilitated, and occupied.
- Demographic analysis of residents served (income levels, family size, etc.).
- Reduction in housing waitlists and rural homelessness.

### Economic Metrics:

- **Local Business Impact:** Increased small business, workforce, retention, and employee availability.
- **Increased Employee Retention and Workforce Availability:**
  - According to the Urban Institute, regions that prioritize affordable housing experience a 10% higher workforce participation rate, as housing stability allows employees to focus on job performance rather than frequent relocations or housing instability.

### Property Value Trends

- **Monitoring Value Appreciation in Areas Where CommonWall Operates:**
  - Research from the Joint Center for Housing Studies at Harvard University reveals that home improvements and rehabilitation efforts, such as those supported by **CommonWall™ Housing Resource HUB**, lead to an average property value increase of 15%-25% within a decade.
  - A Federal Reserve study highlights that community-wide housing programs contribute to regional economic revitalization, with adjacent properties increasing in value by 8%-12% due to improved neighborhood aesthetics and safety.

### Psychological and Sociological Outcomes

- **Reduced Instances of Stress and Mental Health Issues:**

- The American Psychological Association states that individuals with secure housing experience 40% fewer stress-related health conditions, including anxiety and depression 【2020】 .
- Stable housing reduces emergency healthcare usage by 12%, lowering community medical costs, according to a study in *Health Affairs* 【2018】 .
- **Increased Academic Performance Among Children in Stable Housing:**
  - Research from the Brookings Institution shows that children in stable housing are 35% more likely to perform at or above grade level compared to peers experiencing frequent relocations 【2024】 .
  - Students living in stable housing have a 25% higher graduation rate, contributing to long-term economic mobility and community development 【2022】 .

## Community Engagement

- **Growth in Civic Participation and Long-Term Residency:**
  - A study by Pew Research Center indicates that residents in stable housing are twice as likely to vote, attend local meetings, and volunteer in their communities 【2022】 .
  - Long-term residency rates in communities with robust housing support increase by up to 20%, fostering stronger social ties and collaborative local governance 【2024】 .

## Strategic Partnerships

### Key Housing and Utility Programs:

CWHP collaborates with these programs to provide comprehensive support:

1. **USDA Rural Development Housing Assistance** – Rural housing loans and grants.
2. **HUD Section 8 Program** – Subsidized rental housing assistance.
3. **Tribal Housing Authorities** – Tailored support for Native American communities.
4. **Habitat for Humanity** – Community-based affordable housing initiatives.
5. **Oklahoma Housing Finance Agency (OHFA)** – First-time homebuyer programs.
6. **LIHEAP** – Utility cost assistance for low-income families.

7. **Weatherization Assistance Program** – Reducing energy costs for low-income households.
8. **Community Development Block Grant (CDBG)** – Infrastructure and housing funding.
9. **Energy Efficiency Tax Credits** – Incentives for efficient home upgrades.

## Collaboration Goals:

- **Seamless Integration:** Training **CommonWall™ Housing Resource HUB** staff on the specifics of each program.
- **Client-Centric Approach:** Providing ongoing support from application to occupation.

## Importance of a Client-Centric Approach in Rural Communities

### 1. Addressing Financial Challenges

- **Limited Access to Financing:** Rural areas often lack sufficient access to financial institutions, leaving many residents underserved by traditional banking systems. According to the FDIC, 16% of rural households are unbanked or underbanked, compared to 13% nationally.
- **Higher Loan Denial Rates:** Many rural residents face higher denial rates for home loans due to lower credit scores and irregular income streams from seasonal or agricultural employment.
- **Program Awareness:** Limited awareness of financial assistance programs, such as USDA loans or CDFI offerings, compound financial hurdles.
- **Fractured System:** Impossible navigation of the 7,000 plus Mid- to Low income and 95,000 plus Traditional home pathways available in the United States
- **Client-Centric Solution:**
  - By tailoring services to educate and guide clients through financial assistance programs, **CommonWall™ Housing Resource HUB** empowers rural residents to overcome these barriers, enhancing access to resources that promote homeownership and economic stability.

## **2. Overcoming Geographic Barriers**

- **Isolation from Resources:** Rural residents often live miles away from centralized housing, financial, or social services. The average rural resident travels 10–20 miles to access essential services.
- **Digital Divide:** In many areas, limited internet access impedes online applications for housing programs and financial tools, further isolating potential beneficiaries.
- **Transportation Issues:** Inadequate public transportation infrastructure limits access to housing opportunities or educational workshops.
- **Client-Centric Solution:**
  - **CommonWall™ Housing Resource HUB** localizes housing opportunities into a “One-Stop Shop” HUB thus reducing the physical and logistical hurdles rural residents face, leveraging mobile technology to bridge the digital divide.

## **3. Navigating Supply Chain Constraints**

- **Higher Costs for Materials and Services:** Rural areas often face supply chain challenges, including increased costs and delayed delivery of construction materials and maintenance services.
- **Labor Shortages:** Skilled labor in construction and maintenance is often scarce in rural regions, leading to higher prices and longer project timelines.
- **Client-Centric Solution:**
  - **CommonWall™ Housing Resource HUB** collaborates with local suppliers and craftspeople to strengthen the local supply chain. By sourcing materials and labor regionally, CommonWall supports the community while minimizing costs and delays for clients.

## **4. Bridging Cultural Barriers**

- **Urban-Rural Divide:** Urban-centric programs often fail to resonate with rural residents due to differences in priorities, values, and lived experiences. For instance, rural residents are more likely to value self-reliance and community-based solutions, whereas urban programs may emphasize efficiency and scalability.
- **Distrust of Bureaucracy:** Rural residents often mistrust government programs due to negative past experiences, creating hesitancy in applying for housing or financial aid.

- **Client-Centric Solution:**
  - **CommonWall™ Housing Resource HUB** builds trust through Rural Community cultural awareness, personalized engagement strategies, such as:
  - Using local staff who understand community dynamics and values.
  - Partnering with trusted local organizations and leaders to serve as bridges between residents and CommonWall™ Housing Resource HUB.
  - Offering transparent, step-by-step support to demystify government programs and reduce apprehension.

### ***5. Importance of Localized Economic and Social Impact***

- **Strengthening Community Ties:** In rural areas, community relationships are integral to social cohesion. A client-centric model respects and strengthens these ties by fostering collaboration and shared success.
- **Promoting Economic Growth:** By addressing individual housing needs, **CommonWall™ Housing Resource HUB** contributes to broader economic revitalization, creating a ripple effect in local businesses, schools, and healthcare services.
- **Client-Centric Solution:**
  - **CommonWall™ Housing Resource HUB** ensures that every client interaction contributes to individual empowerment and community resilience, creating a sustainable model that benefits both residents and the local economy.

### **Verifiable Data Supporting the Client-Centric Approach**

- **Financial Barriers:** According to the USDA Economic Research Service, rural poverty rates are consistently higher than urban rates (15.4% vs. 11.9%).
- **Geographic Barriers:** Pew Research reports that 22% of rural Americans do not have reliable high-speed internet access compared to 1% in urban areas.
- **Supply Chain Issues:** The National Association of Home Builders highlights that rural construction costs are 20% higher due to transportation and material access challenges.
- **Cultural Dynamics:** Studies by the Rural Policy Research Institute show that community-based initiatives have a 40% higher success rate in rural areas when led by local organizations rather than external entities.



## ***Community and Economic Benefits***

- **For Residents:**
  - Increased access to safe, affordable housing options.
  - Expanded opportunities for financial independence through diverse homeownership pathways.
  - Improved mental and physical well-being due to stable housing.
- **For Communities:**
  - Economic revitalization through a more stable workforce and housing market.
  - Stronger property tax revenue streams for municipalities.
- **For Partners:**
  - Increased program utilization and funding opportunities through successful collaborations.

## **Solving common problems with CommonWall™:**

At the heart of CommonWall's mission is the belief that housing is more than shelter; it is the cornerstone of opportunity. By blending community-focused solutions with advanced technologies, CommonWall is not just solving today's housing problems—it is creating a brighter, more inclusive future for rural communities and beyond.