

Remarks by Rural Development Under Secretary Lisa Mensah for the Rural Local Initiatives Support Corporation (LISC) National Conference

May 24, 2016 • Washington, DC

So pleased to be here with you this evening. We covered a lot of territory in six minutes, didn't we? And I think our conversation – a gentle, focused discussion between colleagues with aligned purposes – embodies what's happening here this week on a larger scale.

You've been fully immersed in rural economic development training all day, and the docket is filled with even more growth and learning opportunities tomorrow and Thursday.

It's reassuring to know that every soul in this room already understands the importance of the work we undertake here in partnership ... shoring up the 46 million rural Americans who provide food, fiber and fuel to the rest of the nation ... and to much of the world.

You *already know* that rural America's success is *America's* success; you don't *need* to be convinced!

So on *that* note ... let's spend a few minutes looking at the *good* things that happen when we use *all* the tools in our arsenal – *proven* tools ... *proven* systems ... to lift up America's rural citizens.

I. The Mutual Self-Help Story

In the larger context of Rural Development's multi-billion dollar budget, the Self-Help Program may not boast as many zeros ... but its \$27 million dollars absolutely pack an outsized punch!

This is a powerful program with powerful supporters in some *key places* ... stalwarts like Kentucky Congressman Hal Rogers, Chairman of the House Appropriations Committee.



[Personal anecdote: Congressman Rogers says the self-help concept reminds him how the community he grew up in helped each other.]

And in January, I visited a remarkable Self-Help neighborhood in Gustine, California, where in addition to Self-Help grants, USDA has invested nearly \$7 million dollars in direct loan funding for more than 50 families.

Rural Development’s long-term partnership with Self-Help Enterprises – (which pioneered the whole self-help housing concept a half-century ago) – is now bearing fruit for a *lot* of hardworking families.

The majority of these folks work full days in nearby Ag fields and then return at night to put extra hours into their “American Dream.”

In Gustine, I met Adie Etheridge – whose family lost its small dairy farm five years ago ... and with it, she says, their sense of place and belonging.

But with guts, determination, and more than a little help from her “Self Help family,” Adie was able to build a home in the same community her grandparents had settled in as émigrés so many years before.

And this gets right to the heart of the matter, doesn’t it? Our sense of “place” and “belonging” – and the dignity that comes with helping others *rebuild* their lives as they *build* their homes – *this* is why we do what we do.

It’s also why, over and over, I hear Rural Development Housing team members say they’d rather be a part of this mission than any other.



II. The Importance of a Field-Based Staff

I don't often get a chance to talk about the dedicated folks on our Rural Development team, but I want you to know that sometimes – *it's true!* – government gets it right.

A good majority of the folks in our Housing Program live and work in the communities they serve, so they really do have “skin in the game” – a fully vested interest in solving problems and exploring creative options for sustainable rural economic development ... they know how costly it is to say no ... and they work *hard* to get to ‘yes’.

And, we believe access to safe, affordable housing is the *foundation* upon which all other endeavors will be successfully built.

I know my staff is touched deeply by the personal stories of those we are privileged to serve:

- Helping a home buyer who couldn't read, but had a phenomenal work ethic and could readily support a mortgage ...
- Bearing witness to the long-sought-after closing on a client's house ... and crying along with everyone else at the table ...

Counseling a prospective applicant through the complexities of repairing credit ... and then celebrating with them when their FICO score finally “broke the plane” and the homeownership wheels started to turn in earnest.

These are the kinds of public servants I'm fortunate to have at my side ... such *mighty* work from a *mighty* team ... innovating ... championing ... looking ahead, and doing the “Next Right Thing.”

III. Looking Ahead – Doing the “Next Right Thing”

So ... what does the “Next Right Thing” actually look like? To me, it begins with acknowledging that we leave places ... and people ... behind at our own peril.



And we have to challenge the assumption that there is no innovation in rural America. That's just ridiculous.

Looking back:

- A young Utah farm boy – Philo Farnsworth – dreamt up his 19th century “image dissector” while plowing a field. Today, we call his invention the “television.”
- Eli Whitney – the “Father of American Technology” ... Cyrus McCormick’s mechanical reaper ... John Deere’s motorized tractor ... George Washington Carver’s bio-based inventions ... *all* changed American lives at the most fundamental level ... and not a single one of these “gadgeteers” was a city dweller.
- Necessity *really is* the mother of invention – and we’d do well to honor rural America’s innovative leaders, especially those working toward a greener, cleaner environment.

As we move the rural conversation forward, the Next Right Thing must also include leadership in emerging technologies ... renewable energy ... energy efficiency ... the bio-based economy ... all very real ways of returning “power to the people.”

- For instance, in North Carolina, a \$14 million Rural Energy for America Program loan guarantee to O₂ (Oh-Two) Energies is now producing enough solar energy to cover 20 percent of all the homes in Mt. Airy.
- The project relied on local contractors, local farmers and a local bank ... talk about a “sense of place and belonging!”
- And in Eastern Kentucky, Tex Peyton lived for 18 years in a house without indoor plumbing. But partnering with Rural Development, a local non-profit, a regional bank, and others, Tex Peyton now has an affordable, energy-efficient house he’s proud to call home.
- Tex’s house uses a LOT less energy than a standard, newly-constructed home. That’s important for a senior citizen on a fixed income.

- 
- It's important for *all* of us, actually ... and it's one reason we're putting the finishing touches on the Rural Energy Savings Program – or “RESPA” – an energy savings program for rural electric consumers.
 - RESPA ... REAP and Self-Help are three big ways Rural Development and partners like you continue to move the ball on behalf of rural America.

So I want to say: now is *not* the time to quit. *Now* is the time to press forward with urgency and *reinvest in rural America*.

LISC and its partners have long been part of finding solutions to the challenges in rural America ... solutions of home ownership ... solutions that move people from poverty to holding assets ... solutions that build community ... these *solutions drive energy* – and we simply can't afford to lose momentum.

The work we are privileged to do in the rural space *isn't* charity. It *isn't* pity. It's *strength*. It's how we move forward ... *together*.

Have hope. Have courage ... and keep helping us *lean forward*.

#